aetna®

Tennessee highlights

- Designed for stability, our portfolio of MA-only and MAPD plans offer consistent year-over-year benefits and the flexibility to match the right plan to the right member - including $0 premium options - all supported by a strong local and nationwide provider network.
- EXPANSION into Knoxville and Tri-Cities with MA-only and MAPD. Counties include Anderson, Blount, Campbell, Carter, Claiborne, Cocke, Grainger, Greene, Hamblen, Hancock, Hawkins, Jefferson, Johnson, Knox, Loudon, McMinn, Monroe, Morgan, Roane, Scott, Sevier, Sullivan, Unicoi, Union and Washington.
  - NEW $0 premium Aetna Medicare Signature (HMO) plans (H3146-051 and H3146-052). These plans include competitive benefits such as $0 copay for PCP visits, dental, vision, hearing, and $0 Tier 1 drugs at preferred pharmacies.
  - NEW premium Aetna Medicare Enhanced (HMO) plans with enhanced coverage (H3146-058 and H3146-059).
  - NEW MA-only Aetna Medicare Eagle (HMO) plans come with a strong Part B premium reduction (H3146-056 and H3146-057), $0 premium, dental, vision, hearing, and an OTC allowance.
- IMPROVED product portfolio in Central and Western TN.
  - IMPROVED Aetna Medicare Value Plus (H3146-012) provides additional value for members with a chronic condition and Extra Help. This plan features dental, vision, hearing, OTC coverage and $0 PCP.
  - STRONG and STABLE: $0 premium Signature (PPO) (H5521-502) in Shelby County.
  - IMPROVED MA-only Aetna Medicare Eagle (PPO) (H5521-279) with an enhanced Part B premium reduction, $0 premium, dental, vision, hearing, and an OTC allowance.
- We will no longer offer Individual Medicare Advantage plans in Cherokee, Colorado, De Witt, Denton, Hamilton, Henderson and Kaufman counties. Medicare Supplement plans and ancillary products remain available.

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	NEW PLAN	
Aetna Medicare Eagle (HMO-POS)	Aetna Medicare Eagle (HMO-POS)	Aetna Medicare Eagle (PPO)
Plan number		
H3146-056	H3146-057	H5521-279
Star rating		
★★★★½	★★★★½	★★★★½
Best suited for		
For veterans or other clients with existing Rx coverage who are interested in Part C and supplemental coverage.	For veterans or other clients with existing Rx coverage who are interested in Part C and supplemental coverage.	For veterans or other clients with existing Rx coverage who are interested in Part C and supplemental coverage.
Submarket		
Knoxville, Tri Cities	Knoxville, Tri Cities	Chattanooga, Cookeville, Nashville, Western

Current counties		
Anderson, Blount, Carter, Greene, Hawkins, Knox, Loudon, Sevier, Sullivan, Unicoi, Union, Washington	Campbell, Claiborne, Cocke, Grainger, Hamblen, Hancock, Jefferson, Johnson, McMinn, Monroe, Morgan, Roane, Scott	Anderson, Bedford, Benton, Bledsoe, Bradley, Cannon, Carroll, Cheatham, Chester, Clay, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Dyer, Fayette, Fentress, Franklin, Gibson, Giles, Grundy, Hamilton, Hardeman, Hardin, Haywood, Henry, Hickman, Houston, Humphreys, Jackson, Lake, Lauderdale, Lawrence, Lewis, Lincoln, Macon, Marion, Marshall, Maury, McNairy, Meigs, Montgomery, Moore, Overton, Perry, Pickett, Polk, Putnam, Rhea, Robertson, Rutherford, Sequatchie, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Union, Van Buren, Warren, Wayne, Weakley, White, Williamson, Wilson
Expansion counties		
Anderson, Blount, Carter, Greene, Hawkins, Knox, Loudon, Sevier, Sullivan, Unicoi, Union, Washington	Campbell, Claiborne, Cocke, Grainger, Hamblen, Hancock, Jefferson, Johnson, McMinn, Monroe, Morgan, Roane, Scott	N/A
Premium		
$0	$0	$0
Part B giveback		
$120	$100	$100
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		
$25	$35	$35
Inpatient hospital		
$395 per day, days 1-6; $0 per day, days 7-90	$395 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		
$25 - $395	$35 - $395	$35 - $408
Medical deductible in network		
$0	$0	$0
Out-of-pocket in-network max		
$4,900	$4,900	$9,850
Supplemental benefits		
Dental: $3,000 every year Vision: $200 every year Hearing: $1,250 per ear every year Post Discharge Meals: 14 meals/7 days SilverSneakers® $30 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.	Dental: $2,500 every year Vision: $200 every year Hearing: $1,250 per ear every year Post Discharge Meals: 14 meals/7 days SilverSneakers® $30 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.	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.

NEW AND LEAD PLAN	NEW PLAN	NEW AND LEAD PLAN
Aetna Medicare Enhanced (HMO)	Aetna Medicare Enhanced (HMO)	Aetna Medicare Signature (HMO)
Plan number		
H3146-058	H3146-059	H3146-051
Star rating		
★★★★½	★★★★½	★★★★½
Best suited for		
For clients willing to pay a premium for additional Part C and supplemental coverage.	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		

Knoxville, Tri Cities	Knoxville, Tri Cities	Knoxville, Tri Cities
Current counties		
Anderson, Blount, Carter, Greene, Hawkins, Knox, Loudon, Sevier, Sullivan, Unicoi, Union, Washington	Campbell, Claiborne, Cocke, Grainger, Hamblen, Hancock, Jefferson, Johnson, McMinn, Monroe, Morgan, Roane, Scott	Anderson, Blount, Carter, Greene, Hawkins, Knox, Loudon, Sevier, Sullivan, Unicoi, Union, Washington
Expansion counties		
Anderson, Blount, Carter, Greene, Hawkins, Knox, Loudon, Sevier, Sullivan, Unicoi, Union, Washington	Campbell, Claiborne, Cocke, Grainger, Hamblen, Hancock, Jefferson, Johnson, McMinn, Monroe, Morgan, Roane, Scott	Anderson, Blount, Carter, Greene, Hawkins, Knox, Loudon, Sevier, Sullivan, Unicoi, Union, Washington
Premium		
$23	$33	$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		
$25	$35	$35
Inpatient hospital		
$325 per day, days 1-6; $0 per day, days 7-90	$408 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		
$25 - $325	$35 - $408	$35 - $375

Medical deductible in network		
$0	$0	$0
Out-of-pocket in-network max		
$5,200	$6,750	$5,200
Supplemental benefits		
Dental: $3,500 every year Vision: $225 every year Hearing: $2,500 per ear every year SilverSneakers® $45 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.	Dental: $2,000 every year Vision: $150 every year Hearing: $1,500 per ear every year SilverSneakers® $45 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.	Dental: $2,250 every year Vision: $100 every year Hearing: $1,250 per ear every year SilverSneakers® $25 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	$400	$400
Tier 1 preferred generic		
$0	$0	$0
Tier 2 generic		
$0	$0	$0
Tier 3 preferred brand		
17%	17%	17%
Tier 4 nonpreferred drug		
30%	30%	30%
Tier 5 specialty		
29%	29%	29%

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

NEW PLAN	NEW PLAN	LEAD PLAN
Aetna Medicare Signature (HMO)	Aetna Medicare Signature (HMO)	Aetna Medicare Value Plus (HMO)
Plan number		
H3146-052	H3146-060	H3146-012
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 LIS-eligible clients that need to balance cost & coverage, as well as non-LIS clients who want additional benefits over the Signature plan.
Submarket		
Knoxville, Tri Cities	Nashville	Chattanooga, Cookeville, Nashville, Western
Current counties		

Campbell, Claiborne, Cocke, Grainger, Hamblen, Hancock, Jefferson, Johnson, McMinn, Monroe, Morgan, Roane, Scott	Montgomery, Sumner, Williamson	Bedford, Benton, Bledsoe, Bradley, Cannon, Carroll, Cheatham, Chester, Clay, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Dyer, Fayette, Fentress, Franklin, Gibson, Giles, Grundy, Hamilton, Hardeman, Hardin, Haywood, Henry, Hickman, Houston, Humphreys, Jackson, Lake, Lauderdale, Lawrence, Lewis, Lincoln, Macon, Marion, Marshall, Maury, McNairy, Meigs, Montgomery, Moore, Overton, Perry, Pickett, Polk, Putnam, Rhea, Robertson, Rutherford, Sequatchie, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Van Buren, Warren, Wayne, Weakley, White, Williamson, Wilson
Expansion counties		
Campbell, Claiborne, Cocke, Grainger, Hamblen, Hancock, Jefferson, Johnson, McMinn, Monroe, Morgan, Roane, Scott	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	$35	$35
Inpatient hospital		
$459 per day, days 1-6; $0 per day, days 7-90	$459 per day, days 1-6; $0 per day, days 7-90	$382 per day, days 1-8; $0 per day, days 9-90
Outpatient hospital services		
$50 - $459	$35 - $459	$35 - $382
Medical deductible in network		
$0	$0	$0
Out-of-pocket in-network max		
$6,750	$6,750	$6,750
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: $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: $1,500 every year Vision: $100 every year Hearing: $1,000 per ear every year SilverSneakers® All members receive a $30 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 $100 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	$400	$400
Tier 1 preferred generic		
$0	$0	$0
Tier 2 generic		
$0	$0	$0
Tier 3 preferred brand		
17%	17%	13%
Tier 4 nonpreferred drug		
30%	30%	30%
Tier 5 specialty		
29%	29%	29%
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)	Aetna Medicare Signature (PPO)	Aetna Medicare Signature Extra (PPO)
Plan number		
H5521-254	H5521-502	H5521-501
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 looking for essential coverage and value.
Submarket		
Cookeville, Nashville	Western	Chattanooga, Cookeville, Nashville, Western
Current counties		
Bedford, Cumberland, Fentress, Giles, Grundy, Houston, Macon, Marshall, Pickett, Smith, Stewart, Van Buren, White, Wilson	Shelby	Bedford, Benton, Bledsoe, Bradley, Cannon, Carroll, Cheatham, Chester, Clay, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Dyer, Fayette, Fentress, Franklin, Gibson, Giles, Grundy, Hardeman, Hardin, Haywood, Henry, Hickman, Houston, Humphreys, Jackson, Lake, Lauderdale, Lawrence, Lewis, Lincoln, Macon, Marion, Marshall, Maury, McNairy, Meigs, Montgomery, Moore, Overton, Perry, Pickett, Polk, Putnam, Rhea, Rutherford, Sequatchie, Shelby, Smith, Stewart, Tipton, Trousdale, Van Buren, Warren, Wayne, Weakley, White, Williamson, Wilson
Expansion counties		
N/A	N/A	N/A
Premium		
$0	$0	$29
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		
$56	$55	$46
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		
$56 - $408	$55 - $408	$46 - $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: $500 per ear every year SilverSneakers® $15 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: $500 per ear every year SilverSneakers®	Dental: Preventive Dental Covered Vision: $100 every year Hearing: $500 per ear every year SilverSneakers®
Prescription drug coverage (at preferred pharmacies)		
Rx deductible		
$700	$700	$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		
29%	29%	29%
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

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
$148.80
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