aetna®

West Virginia highlights

- A complete product portfolio to meet your clients' Medicare needs: MA-only | MAPD | D-SNP.
- ROBUST, BEST IN CLASS, LOCAL AND NATIONAL NETWORK! Includes access throughout most of the U.S. when you travel.
- $0 monthly premium plans available in all submarkets! Stable, consistent products enable you to build and retain 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.
- Additional D-SNP options available throughout the state, plus an expanded D-SNP footprint to include all counties in WV. Fully dual eligible members will receive richer benefits.
- D-SNPs 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.
- 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).
- We will no longer offer SilverScript Choice PDP in WV 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.

LEAD PLAN
Aetna Medicare Advantra Eagle Plus (HMO)
Plan number
H1692-006
Star rating

Best suited for
For veterans or other clients with existing Rx coverage who are interested in Part C and supplemental coverage.
Submarket
Charleston, Highlands
Current counties

Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Harrison, Jackson, Kanawha, Lewis, Lincoln, Marion, Marshall, Mason, McDowell, Mercer, Mingo, Monongalia, Monroe, Ohio, Pendleton, Pleasants, Putnam, Raleigh, Randolph, Summers, Taylor, Upshur, Wayne, Wirt, Wyoming
Expansion counties
N/A
Premium
$0
Part B giveback
$150
PCP in network
$0
PCP required
PCP required, referrals not required
Specialist in network
$10
Inpatient hospital
$295 per day, days 1-7; $0 per day, days 8-90
Outpatient hospital services
$250
Medical deductible in network
$0
Out-of-pocket in-network max
$6,900
Supplemental benefits

Dental: $3,000 every year
Vision: $400 every year
Hearing: $500 per ear every year
Post Discharge Meals: 14 meals/7 days
Chiropractic: twelve visits every year
SilverSneakers®
All members receive a $90 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	LEAD PLAN	LEAD PLAN
Aetna Medicare Advantra Elite (HMO)	Aetna Medicare Advantra Signature (HMO)	Aetna Medicare Signature (HMO)
Plan number		
H1692-003	H1692-002	H1692-007
Star rating		
★★★½	★★★½	★★★½
Best suited for		
For clients looking for competitive benefits and willing to pay a deductible on limited in-network services.	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		

Highlands	Charleston, Highlands	Highlands
Current counties		
Berkeley, Brooke, Grant, Hampshire, Hancock, Harrison, Lewis, Marion, Marshall, Monongalia, Ohio, Randolph, Taylor	Braxton, Cabell, Calhoun, Clay, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Jackson, Kanawha, Lincoln, Mason, McDowell, Mercer, Mingo, Pendleton, Pleasants, Putnam, Raleigh, Wayne, Wyoming	Berkeley, Brooke, Grant, Hampshire, Hancock, Harrison, Lewis, Marion, Marshall, Monongalia, Ohio, Randolph, Taylor
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		
$20	$30	$35
Inpatient hospital		
$325 per day, days 1-7; $0 per day, days 8-90	$400 per day, days 1-6; $0 per day, days 7-90	$375 per day, days 1-7; $0 per day, days 8-90
Outpatient hospital services		
$325	$400	$375
Medical deductible in network		

$500	$0	$0
Out-of-pocket in-network max		
$9,250	$7,150	$9,250
Supplemental benefits		
Dental: $1,750 every year Vision: $400 every year Hearing: $500 per ear every year Chiropractic: twelve visits every year SilverSneakers® $50 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.	Dental: $1,000 every year Vision: $150 every year Hearing: $500 per ear every year SilverSneakers® $35 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.	Dental: $1,000 every year Vision: $250 every year Hearing: $500 per ear every year SilverSneakers® $40 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		
13%	13%	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

NEW AND LEAD PLAN	NEW PLAN	NEW AND LEAD PLAN
Aetna Medicare Advantra Enhanced (PPO)	Aetna Medicare Advantra Signature Giveback (PPO)	Aetna Medicare Premier (PPO)
Plan number		
H5521-727	H5521-729	H5521-728
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 willing to pay a premium for richer coverage.
Submarket		
Charleston, Highlands	Charleston, Highlands	Charleston, Highlands
Current counties		

Braxton, Cabell, Calhoun, Fayette, Gilmer, Greenbrier, Jackson, Kanawha, Mason, McDowell, Mercer, Mingo, Pendleton, Pleasants, Putnam, Raleigh, Wayne, Wirt	Berkeley, Braxton, Brooke, Cabell, Calhoun, Fayette, Gilmer, Greenbrier, Hampshire, Hancock, Harrison, Jackson, Kanawha, Marion, Marshall, Mason, McDowell, Mercer, Mingo, Monongalia, Ohio, Pendleton, Pleasants, Putnam, Raleigh, Randolph, Taylor, Upshur, Wayne, Wirt	Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Fayette, Gilmer, Greenbrier, Hampshire, Hancock, Harrison, Jackson, Kanawha, Marion, Marshall, Mason, McDowell, Mercer, Mingo, Monongalia, Monroe, Ohio, Pendleton, Pleasants, Putnam, Raleigh, Randolph, Summers, Taylor, Upshur, Wayne, Wirt
Expansion counties		
N/A	N/A	N/A
Premium		
$31	$0	$109
Part B giveback		
No	$33	No
PCP in network		
$0	$0	$0
PCP required		
PCP not required, referrals not required	PCP not required, referrals not required	PCP not required, referrals not required
Specialist in network		
$30	$45	$30
Inpatient hospital		
$375 per day, days 1-6; $0 per day, days 7-90	$385 per day, days 1-7; $0 per day, days 8-90	$450 per stay
Outpatient hospital services		
$375	$385	$300
Medical deductible in network		

$0	$0	$0
Out-of-pocket in-network max		
$7,150	$9,250	$9,850
Supplemental benefits		
Dental: $1,250 every year Vision: $150 every year Hearing: $500 per ear every year Post Discharge Meals: 14 meals/7 days SilverSneakers® $20 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.	Dental: Preventive Dental Covered Vision: $150 every year Hearing: $500 per ear every year 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: $400 every year Hearing: $500 per ear every year Post Discharge Meals: 14 meals/7 days Chiropractic: twelve visits every year SilverSneakers® $90 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	$400
Tier 1 preferred generic		
$0	$0	$0
Tier 2 generic		
$5	$0	$0
Tier 3 preferred brand		
17%	13%	13%
Tier 4 nonpreferred drug		
28%	30%	30%
Tier 5 specialty		
25%	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

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.

NEW AND LEAD PLAN	NEW AND LEAD PLAN	
Aetna Medicare Full Dual Extra (HMO D-SNP)	Aetna Medicare Partial Dual (HMO D-SNP)	Aetna Medicare Full Dual (HMO D-SNP)
Plan number		
H1692-011	H1692-010	H1692-005
Star rating		

★★★½	★★★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 QMB Only. Enrolling: QMB Only. 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		
Charleston	Charleston, Highlands	Charleston, Highlands
Current counties		
Boone, Cabell, Fayette, Greenbrier, Jackson, Kanawha, Lincoln, Logan, Mason, McDowell, Mingo, Monroe, Nicholas, Putnam, Raleigh, Summers, Wayne, Wood, Wyoming	Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, Monroe, Morgan, Nicholas, Ohio, Pendleton, Pleasants, Pocahontas, Preston, Putnam, Raleigh, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Tyler, Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming	Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, Monroe, Morgan, Nicholas, Ohio, Pendleton, Pleasants, Pocahontas, Preston, Putnam, Raleigh, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Tyler, Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming
Expansion counties		
N/A	N/A	N/A
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	$0	$0
Out-of-pocket in-network max		
$9,850	$9,850	$9,850
Supplemental benefits		
Dental: $1,750 every year Vision: $400 every year Hearing: $750 per ear every year Transportation: 24 one-way trips every year Post Discharge Meals: 14 meals/7 days SilverSneakers Fall Prevention: $100 every year Members get a $195 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: $750 every year Vision: $200 every year Hearing: $500 per ear every year Transportation: 24 one-way trips every year Post Discharge Meals: 14 meals/7 days SilverSneakers Fall Prevention: $100 every year Members get a $120 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 Transportation: 24 one-way trips every year Post Discharge Meals: 14 meals/7 days SilverSneakers Fall Prevention: $100 every year Members get a $185 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	$700
Deductible tiers		
Tier 3 - Tier 5	Tier 3 - Tier 5	Tier 3 - Tier 5
Tier 1 preferred generic		
$0	$0	$0

Tier 2 generic		
$0	$0	$0
Tier 3 preferred brand		
9%	9%	9%
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