



**2024 Allina Health | Aetna
MAHU Medicare Summit**

Welcome to an overview of Allina Health | Aetna's 2024 product offerings.

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What makes Allina Health | Aetna different?

Through our unique partnership, Allina Health and Aetna offer an easier, more accessible and more valuable health insurance solution for Minnesotans.

Ease	Access	Value
<ul style="list-style-type: none"> • Warm transfers between payer and provider • Frictionless billing with EOB and provider statement in one view • Shared clinical and claims data enabling better health outcomes 	<ul style="list-style-type: none"> • Special clinical programs such as Complex Care for Seniors and Hospital at Home • Advanced Care Team for members with complex needs • Local customer service including face-to-face appointments 	<ul style="list-style-type: none"> • Best-in-class network rates allowing greater investment into product • Quality focus supporting holistic care and strong Stars performance • Coding partnership to ensure complete and accurate payment

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Before we begin

This document contains confidential and proprietary information and is for producer use only. Distribution to consumers, other insurers or any other person or company, is strictly prohibited and may be grounds for termination of your agreement with Allina Health | Aetna.

What does this mean for you?
You are not permitted to market or advertise 2024 plans/benefits until October 1, 2023 and you must be "ready to sell" for 2024 before doing so.

- You cannot solicit or accept any enrollment application for 2024 plans prior to the start date of the Annual Election Period (AEP) on October 15, 2023.
- You can't share this document with beneficiaries.
- You can't post it on any public-facing websites.
- You can't post it on any nonsecure websites.

Thank you for your cooperation and compliance with this guidance.

Important Reminders:

1. Marketing of Allina Health | Aetna and its products must be done separately from marketing of Aetna® and its Medicare Advantage plans or CVS and its SilverScript plans. (Requires a separate Scope of Appointment.)
2. AllinaHealthAetnaMedicare.com is our primary website.

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Agenda

- ★ New for 2024
- 📄 Product and program review
- 📁 Resources and next steps

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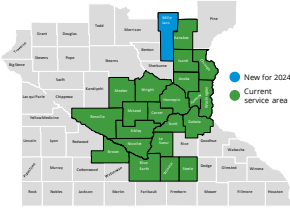


New for 2024

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2024 service area counties

The Allina Health | Aetna service area encompasses 22 counties in the greater Twin Cities area.

Service area map	2024 county list
 <p style="font-size: small;"> ● New for 2024 ● Current service area </p>	<ul style="list-style-type: none"> • Anoka • Blue Earth • Brown • Carver • Chisago • Dakota • Hennepin • Isanti • Kanabec • Le Sueur • McLeod • Meeker • Mille Lacs • Nicollet • Ramsey • Renville • Scott • Sibley • Steele • Waseca • Washington • Wright

Our footprint reaches nearly 670k* Medicare eligible, 60% of Minnesota's total Medicare Advantage population

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*Based on July 2022 CMS Data

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Introducing SmartFit

H3219-008: Allina Health Aetna Medicare Advantage SmartFit

- Available only in the 8-county metro - Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, Washington, and Wright counties.
- SmartFit could be a good fit for:**
 - Prospects taking mostly generic drugs. It offers no/low costs for drugs on tiers 1-2 and coinsurance for drugs on tiers 3-5.
 - Prospects looking for a \$0 premium plan with supplemental benefits including Part B giveback, high-dollar dental, and fitness reimbursement.
 - PDP cross sell opportunity** - Benefit design is similar to Aetna SmartSaver PDP (narrower formulary focused on generics) to support conversion from SmartSaver to SmartFit.
 - Competitor PDP customers who may experience higher costs or are interested in the extras MA offers

Everything you've come to expect from an Allina Health | Aetna plan:

- \$0 Premium
- SilverSneakers
- \$0 PCP
- Eyewear
- Hearing aids
- \$0 lab cost share
- *High Dollar Dental
- Flexible Fitness Reimbursement
- Part B Giveback

Footnotes:
 *Dental on the SmartFit plan is 100% in-network coverage, 80% out-of-network coverage

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Introducing Value

H3219-007: Allina Health Aetna Medicare Advantage Value

- Allina Health | Aetna is expanding into the Low-income Subsidy (LIS) market through our new Value plan.
- LIS plans can provide additional value for customers with Extra Help, but are available for anyone to enroll in.
- Available in full 22-county service area** - Anoka, Blue Earth, Brown, Carver, Chisago, Dakota, Isanti, Hennepin, Kanabec, Le Sueur, McLeod, Meeker, Mille Lacs, Nicollet, Ramsey, Renville, Scott, Sibley, Steele, Waseca, Washington, Wright.
- Value could be a good fit for:**
 - LIS members who qualify for Extra Help but who do not meet state income/asset requirements for Medicaid benefits.

All beneficiaries will have:

- \$0 PCP
- \$0 Lab
- Dental
- Hearing Aids
- Eyewear
- OTC

LIS beneficiaries will have:

- \$0 Part D Drugs
- Reduced or no cost (\$0) Premium
- Extra Benefits Card

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NEW benefits for 2024

In response to YOUR feedback, we invested heavily in our 2024 plans:

Innovating to offer choice and protection

<p>Flexible DVH Allowance</p> <p>\$500 per year to spend in any or all of these supplemental benefit categories on Premier, Grand, Elite and Eagle plans</p>	<p>Flexible Fitness Allowance</p> <p>Boutique studio classes, fitness equipment, golf fees, pickle ball and more in addition to SilverSneakers on SmartFit and Plus plan</p>	<p>Routine Podiatry</p> <p>Routine, non-Medicare covered podiatry benefits on ALL plans</p>	<p>Personal Emergency Response</p> <p>LifeStation added to all plans but SmartFit</p>
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Improved benefits for 2024

In response to YOUR feedback, we invested heavily in our 2024 plans:

Enhancing our portfolio



Enriched Comprehensive Dental

Increased dental allowances:

- Plus - \$1,750 (+**900**)
- Premier - \$1,250 (+**450**)
- Grand - \$2,000 (+**500**)



Competitive Part B Givebacks

- \$30 Giveback on NEW MAPD SmartFit
- \$100 (+**\$60**) Giveback on MA-Only Eagle plan



Increased Medicare Payment Card

- \$200 (+**100**) per quarter to cover INN & OON out-of-pocket medical expenses for members on Plus plan



MOOP Reduction

- Reduced INN/OON MOOP on Plus Plan
- INN - \$3,800 (-**\$300**)
- OON combined - \$5,750 (-**\$1,250**)

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Other exciting changes for 2024

In response to YOUR feedback, we invested heavily in our 2024 plans:

Improving member value



Fresh Post-Discharge Meals

14 *fresh* meals delivered to the member's home following a qualifying event



\$0 Colonoscopy

All colonoscopies, as well as polyp removal and associated pathology will be covered at \$0 for member



OTC in Every Standalone CVS

Over-the-counter benefits available in all CVS retail stores (excluding those in Target)



\$0 CGM and Supplies

Continuous glucose monitors and supplies are \$0 member out of pocket

Footnotes:
*See EDC for frequency limitations

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And, last but not least...

Decreased premiums for 2024

All premium bearing plans are being reduced by \$10! Putting more money back into the pockets of our members!!

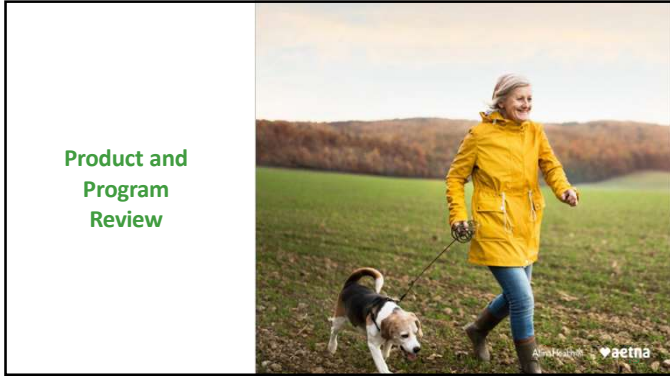
Premier - \$27

Grand - \$64

Elite - \$137



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Total Choice Dental

Plans have an allowance for preventive and comprehensive services combined.

2024 Allina Health Aetna Dental Allowance						
SmartFit H3219-008	Plus H3219-001	Premier H3219-002	Grand H3219-003	Elite H3219-004	Eagle H3219-005	Value H3219-007
\$2,550 <small>(100 INN / 80 OON)</small>	\$1,750 (+850)	\$1,250 (+450) (+\$500 DVH)	\$2,000 (+500) (+\$500 DVH)	\$2,250 (+\$500 DVH)	\$2,250 (+\$500 DVH)	\$1,450

The benefit:

- Choose any licensed dentist (in or out of network) with savings for staying in-network
- The dental network determines the member coverage in and out of network. Options include:
 - Coverage at 100% in-network and out-of-network
 - Coverage at 100% in-network and 80% out-of-network

What's covered:

- American Dental Association (ADA) recognized dental services are covered
- Exclusions: cosmetic services, those services considered medical in nature, and administrative charges
- This is an annual benefit. The allowance does not roll over to the next year.

How to use:

- All network dentists will submit claims for the member
- Generally, an out-of-network provider will submit a claim on the member's behalf. If not, and the member pays for covered services at this provider, the EOC will explain how to submit a request for reimbursement.

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EyeMed Vision Network

2024 Allina Health Aetna Eyewear Allowances						
SmartFit H3219-008	Plus H3219-001	Premier H3219-002	Grand H3219-003	Elite H3219-004	Eagle H3219-005	Value H3219-007
\$200	\$200	\$175 (+\$500 DVH)	\$225 (+\$500 DVH)	\$275 (+\$500 DVH)	\$200 (+\$500 DVH)	\$250

The benefit:

- Choose any licensed provider (in or out of network) with savings for staying in-network
- Access to discounts through participating EyeMed network providers
- May receive more services up to the maximum benefit

What's covered:

- Coverage for all types of eyewear including contact lenses, glasses (frames and/or lenses), and upgrades – tinted lenses, progressive lenses and more
- This is an annual benefit. The allowance does not roll over to the next year.

How to use:

- If the member goes to a participating EyeMed provider, they will receive a discount, immediate application of their allowance and the provider will file the claim.
- Alternatively, they can go to any licensed provider outside the EyeMed network and submit receipts to receive direct member reimbursement (DMR).

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Hearing Aid Allowance

We offer a hearing aid allowance through NationsHearing

2024 Allina Health Aetna hearing aid allowances						
SmartFit H3219-008	Plus H3219-001	Premier H3219-002	Grand H3219-003	Elite H3219-004	Eagle H3219-005	Value H3219-007
\$500	\$500	\$750 (+\$500 DVH)	\$1,000 (+\$500 DVH)	\$1,500 (+\$500 DVH)	\$1,000 (+\$500 DVH)	\$750

How to use:

1. Member calls NationsHearing at 1-877-225-0137 (TTY: 711) to obtain an appointment for evaluation.
2. NationsHearing representative will provide a location and can schedule an appointment on a member's behalf.
3. At the appointment, the provider will perform hearing evaluation and determine candidacy for hearing aid(s).
4. If member is a candidate for hearing aid(s), the provider will make appropriate recommendations and place an order.
5. If any payment is due, NationsHearing will contact the patient for payment.
6. After receiving payment, the provider will work with the member to complete a fitting and receive the hearing aid(s).

Every member can get a set of standard hearing aids with no out-of-pocket cost!

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Explorer Travel Benefits

The Explorer benefit that members take their benefits anywhere Aetna has an MA PPO network for up to 12 months.*



Coverage components

- ER coverage anywhere
- Urgent care coverage anywhere
- Access to CVS Health MinuteClinic[®] network
- PCP coverage with Aetna MA PPO network in all 50 states
- Use contracted PPO providers and pay in-network cost share
- Members can use their out-of-network benefits but may incur additional cost



Concierge travel call center

- Help finding care when traveling
- Obtaining health care Travel Pass**
 - Help transferring medical records/information
- Finding fitness vendor locations



Special features

- Resources For Living[™] program to connect to community resources when traveling
- Travel feature/discounts (e.g., rental cars, plane tickets, hotel discounts)

*Not available in MA or other PPO plans. **Covers basic medical (e.g. X-ray, immunizations, medications, PCP visits, etc.)

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Resources and next steps



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Ready to sell "RTS"

Here's what you need to do to become ready to sell

2024 Certification	Broker Contract	2024 Ready-to-Sell Status	Market-Specific Training
<ul style="list-style-type: none"> Go to the certification portal to complete your first step in becoming ready to sell. <ul style="list-style-type: none"> Complete AHIP or Aetna certification If you're interested in selling CVS SilverScript PDPs you can complete PDP certification as well in the Aetna certification site. 	<ul style="list-style-type: none"> New brokers: Look for an onboarding email invitation from your upline to become contracted. Existing brokers: Go to Producer World and access the Aetna Medicare contracting hub to validate or update your information. 	<ul style="list-style-type: none"> You will log into Producer World or Think Agent to check on your RTS status. 	<ul style="list-style-type: none"> Local agents must register at AetnaMedicareAgentTraining.com to participate in an online or in-person training for each state where you intend to sell. A self-service training version is also available on Producer World.

Helpful links:

AetnaMedicareProducerCertification.com
AetnaMedicareProducerContracting.com
AetnaMedicareAgentTraining.com

Ensure your appointment

- To ensure Allina Health | Aetna appointment, make sure your state licenses have the correct license class and line of authority.

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Delivering value to our brokers

Lead Opportunities

- ✓ Retail
- ✓ Clinic Tabling
- ✓ AEP Leads
- ✓ State & County Fairs
- ✓ Community Activation Program
- ✓ Marketing programs
- ✓ We don't market your Bob

Local Support

- ✓ Broker Managers
- ✓ Broker Services Representative
- ✓ Member Advocates
- ✓ Continuing Education
- ✓ Annual Broker Forum
- ✓ Monthly Market Training

Compensation

- ✓ FMV Commissions
- ✓ AEP Retention
- ✓ OEP Retention
- ✓ Health Risk Assessment

Tools and Technology

- ✓ Producer World
- ✓ Think Agent
- ✓ Aetna Marketing Portal

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Helpful Links

Our website

AllinaHealthAetnaMedicare.com

- Member portal
- Plan details
- Plan documents

AllinaHealthAetnaMedicare.com/findprovider

- Provider and hospital lookup

AllinaHealthAetnaMedicare.com/formulary

- Drug and pharmacy lookup

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