



Plans > West Virginia > Charleston, Highlands

Medicare Advantage (MA-only) plans

Aetna® Medicare Eagle™ plans offer additional benefits for veterans or individuals that already have prescription drug coverage. With a \$0 premium, all 2026 Aetna MA-only plans include dental, eyewear, hearing aid coverage, a SilverSneakers® fitness benefit, and an OTC allowance. These plans also offer \$0 copays for in-network PCP visits, labs, colonoscopies, and routine eye and hearing exams. Most also include a Part B premium reduction benefit.

	LEAD PLAN	Feedback
	Aetna Medicare Advantra Eagle Plus (HMO)	
Plan number	H1692-006	
Star rating	★★★★★	
Submarket	Charleston, Highlands	
Current counties	Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, McDowell, Marion, Marshall, Mason, 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	



Premium

Coming soon

Part B giveback

YES

PCP in network

\$0

Specialist in network

Coming soon

Inpatient hospital

\$295 per day, days 1-7; \$0 per day, days 8-90

Outpatient hospital services

\$250

Medical deductible in network

Coming soon

Out-of-pocket in-network max

Coming soon

Supplemental benefits

Dental

Vision

Hearing

OTC

Meals at Home

Chiropractic



condition also get a 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 2026 MAPD plans will continue to offer valuable benefits:

- Dental: All plans include a dental benefit, and many plans offer an allowance for services like dentures, crowns and more
- Hearing: All plans provide a \$0 routine hearing exam and hearing aids starting at \$0
- Vision: All plans provide a \$0 routine eye exam and an allowance for eyewear
- Fitness: We offer a SilverSneakers® fitness membership to all members at no additional cost
- Drug coverage: Members can access Tier 1 drugs for \$0 with no deductible
- \$0 copays for important tests and services including colonoscopies and diagnostic mammograms

Most plan names are changing this AEP. This year, you'll see clearer, more consistent plan names that make it easier to match members with the right coverage. Watch for more info coming soon.

	LEAD PLAN	LEAD PLAN	LEAD PLAN	LEAD PLAN	
	Aetna Medicare Advantra Elite (HMO)	Aetna Medicare Advantra Enhanced (PPO)	Aetna Medicare Advantra Signature (HMO)	Aetna Medicare Signature (HMO)	Aetna Medicare Advantra Signature (PPO)
Plan number					
H1692-003	H1608-027	H1692-002	H1692-007	H1608-040	
Star rating					
★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	



Current counties

Barbour, Berkeley, Brooke, Doddridge, Grant, Hampshire, Hancock, Hardy, Harrison, Jefferson, Lewis, Marion, Marshall, Mineral, Monongalia, Morgan, Ohio, Preston, Randolph, Taylor, Tucker, Tyler, Upshur, Wetzel	Braxton, Cabell, Calhoun, Clay, Fayette, Gilmer, Greenbrier, Jackson, Kanawha, Lincoln, McDowell, Mason, Mercer, Mingo, Nicholas, Pendleton, Pleasants, Pocahontas, Putnam, Raleigh, Wayne, Webster, Wirt, Wood, Wyoming	Braxton, Cabell, Calhoun, Clay, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Jackson, Kanawha, Lincoln, McDowell, Mason, Mercer, Mingo, Nicholas, Pendleton, Pleasants, Pocahontas, Putnam, Raleigh, Tucker, Tyler, Wayne, Webster, Wirt, Wood, Wyoming	Barbour, Berkeley, Brooke, Doddridge, Grant, Hampshire, Hancock, Hardy, Harrison, Jefferson, Lewis, Marion, Marshall, Mineral, Monongalia, Morgan, Ohio, Preston, Randolph, Taylor, Tucker, Tyler, Upshur, Wetzel	Braxton, Cabell, Calhoun, Clay, Fayette, Gilmer, Greenbrier, Jackson, Kanawha, Lincoln, McDowell, Mason, Mercer, Mingo, Nicholas, Pendleton, Pleasants, Pocahontas, Putnam, Raleigh, Wayne, Webster, Wirt, Wood, Wyoming
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Expansion counties

N/A	N/A	N/A	N/A	N/A
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Premium

Coming soon				
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Part B giveback

NO	NO	NO	NO	NO
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PCP in network



Coming soon				
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Inpatient hospital

\$325 per day, days 1-7; \$0 per day, days 8-90	\$400 per stay	\$325 per day, days 1-5; \$0 per day, days 6-90	\$375 per day, days 1-7; \$0 per day, days 8-90	\$250 per day, days 1-7; \$0 per day, days 8-90
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Outpatient hospital services

\$325	\$275	\$325	\$375	\$250
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Medical deductible in network

Coming soon				
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Out-of-pocket in-network max

Coming soon				
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Supplemental benefits

Dental	Dental	Dental	Dental	Dental
Vision	Vision	Vision	Vision	Vision
Hearing	Hearing	Hearing	Hearing	Hearing
OTC	OTC	OTC	OTC	OTC
Meals at Home	Meals at Home	Meals at Home	Meals at Home	Meals at Home
SilverSneakers®	SilverSneakers®	SilverSneakers®	SilverSneakers®	SilverSneakers®
	Quarterly allowance on an Extra Benefits Card to help pay for approved	Quarterly allowance on an Extra Benefits Card to help pay for approved		



Prescription drug coverage (at preferred pharmacies)

Rx deductible

\$615 \$615 \$615 \$615 \$615

Tier 1 preferred generic

\$0 \$0 \$0 \$0 \$0

Tier 2 generic

\$0 \$0 \$0 \$0 \$0

Tier 3 preferred brand

24% 24% 24% 24% 24%

Tier 4 nonpreferred drug

25% 25% 25% 25% 25%

Tier 5 specialty

25% 25% 25% 25% 25%

LIS: Tier 1–5 (generic)

\$0, \$1.60 or \$5.10 \$0, \$1.60 or \$5.10 \$0, \$1.60 or \$5.10 \$0, \$1.60 or \$5.10 \$0, \$1.60 or \$5.10

LIS: Tier 1–5 (brand)

\$0, \$4.90 or \$12.65 \$0, \$4.90 or \$12.65 \$0, \$4.90 or \$12.65 \$0, \$4.90 or \$12.65 \$0, \$4.90 or \$12.65



Plan number

H1608-031 H1608-085

Star rating

★★★★★ ★★★★★

Submarket

Charleston,
Highlands Charleston,
Highlands

Current counties

Barbour, Berkeley, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, McDowell, Marion, Marshall, Mason, Mercer, Mineral, Mingo, Monongalia, Morgan, Nicholas, Ohio, Pendleton, Pleasants, Pocahontas, Preston, Putnam, Raleigh, Randolph, 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, McDowell, Marion, Marshall, Mason, Mercer, Mineral, Mingo, Monongalia,
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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

Premium

Coming soon Coming soon

Part B giveback

YES NO

PCP in network

\$0 \$0

Specialist in network

Coming soon Coming soon

Inpatient hospital

\$385 per day,
 days 1-7; \$0 per
 day, days 8-90 \$400 per
 stay



Medical deductible in network

Coming soon	Coming soon
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Out-of-pocket in-network max

Coming soon	Coming soon
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Supplemental benefits

Dental	Dental
Vision	Vision
Hearing	Hearing
OTC	OTC
SilverSneakers®	Meals at Home
	Chiropractic
	SilverSneakers®

**Prescription drug coverage
(at preferred pharmacies)**

Rx deductible

\$615	\$615
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Tier 1 preferred generic

\$0	\$0
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Tier 2 generic

\$0	\$0
-----	-----

Tier 3 preferred brand

24%	24%
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Tier 5 specialty

25%

25%

LIS: Tier 1–5 (generic)

\$0, \$1.60 or \$5.10

\$0, \$1.60
or \$5.10

LIS: Tier 1–5 (brand)

\$0, \$4.90 or
\$12.65\$0, \$4.90
or \$12.65

Chronic Condition Special Needs Plans (C-SNPs)

Our Chronic Care (C-SNP) plans are designed for members diagnosed with diabetes, chronic heart failure and/or certain cardiovascular diseases. In 2026, we'll expand these plans to 18 states. These plans provide additional support for your clients by providing a dedicated personal care team that supports member health and access to care, as well as offering competitive benefits including:

- \$0 copays for PCP visits.
- \$0 copays for certain specialists related to the eligible chronic conditions.
- Dental, vision and hearing coverage, a SilverSneakers® fitness benefit, and an Extra Benefits Card to help pay for certain everyday expenses including healthy food and over-the-counter products (OTC). Members in certain plans could also qualify for a bonus on their Extra Benefits Card when they select a High Value Provider as their PCP.
- Low cost for certain prescription drugs used to treat cardiovascular, congestive heart failure, and diabetes.

Dual Eligible Special Needs Plans (D-SNPs)

Our D-SNPs provide options for your clients by eliminating barriers to care. They offer competitive benefits and services including:

- Dental, vision and hearing coverage, and a monthly allowance on an Extra Benefits Card that can be used for certain healthy foods, over-the-counter products, and more. Members in plans with “Care” in the plan name also receive a bonus on their Extra Benefits Card when they select a High Value Provider as their PCP.
- Competitive Part D coverage with \$0 Tier 1 copays at in-network pharmacies for up to a 100-day supply of eligible prescription medications



Aetna Medicare Advantra Dual (HMO D-SNP)

Plan number

H1692-005

Star rating



Submarket

Charleston, Highlands

Current counties

Barbour, Berkeley, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, McDowell, Marion, Marshall, Mason, Mercer, Mineral, Mingo, Monongalia, Morgan, Nicholas, Ohio, Pendleton, Pleasants, Pocahontas, Preston, Putnam, Raleigh, Randolph, Taylor, Tucker, Tyler, Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming

Expansion counties

N/A

PCP in network

\$0

Specialist in network

Coming soon

Out-of-pocket in-network max



- Dental
- Vision
- Hearing
- Transportation
- Meals at Home
- Additional Telehealth
- Fall Prevention
- SilverSneakers®

Members with a qualifying chronic condition get a monthly Extra Supports Wallet allowance on an Extra Benefits Card to help pay for certain everyday expenses, including healthy foods, over-the-counter (OTC) products, personal care products, transportation and utilities. Members without a qualifying chronic condition can use the monthly allowance to purchase OTC products only.

Prescription drug coverage

Rx deductible

Coming soon

Deductible tiers

Coming soon

Tier 1 preferred generic

\$0

Tier 2 generic

Coming soon

Tier 3 preferred brand

Coming soon

Tier 4 nonpreferred drug



Coming soon

LIS: Tier 1–5 (generic)

\$0, \$1.60 or \$5.10

LIS: Tier 1–5 (brand)

\$0, \$4.90 or \$12.65

Prescription drug plans (PDPs)

In 2026, we will offer SilverScript Choice as a non-commissionable product in 49 states and Washington, D.C. We will continue to pay renewal commissions on all existing commissionable SilverScript PDP business.

We expect SilverScript Choice to offer reduced premiums in some regions to your prospects receiving Extra Help. SilverScript Choice offers a strong combination of brand and generic drugs with more than 1,700 drugs included on our formulary. Tier 1 drugs are no more than \$2 at network pharmacies.

SilverScript
Choice

Plan highlights

Solid generic and brand coverage.

Monthly plan premium

\$18.00

Deductible



\$2,100

90-day supply

3x retail cost sharing

Pharmacy network

Broad pharmacy network with over 63,000 pharmacies nationwide

Prescription drug coverage at any network pharmacy

Tier 1 preferred generic

\$2

Tier 2 generic

\$10

Tier 3 preferred brand

19%

Tier 4 nonpreferred drug

35%

Tier 5 specialty

25%

LIS: Tier 1-5 (generic)

\$0, \$1.60 or \$5.10

LIS: Tier 1-5 (brand)



Ancillary products

The Protection SeriesSM is a complete portfolio of supplemental insurance products that offer security solutions for peace of mind protection. Benefits are paid directly to the policyholder or a designated medical provider and are paid in addition to any other health care coverage. The Protection SeriesSM of products gives you a range of tools and resources that offer meaningful and affordable solutions for your clients.

To sell these plans, you need to complete a separate contract. Your contract to sell Aetna MA/MAPD and/or SilverScript PDP does not apply to them. Contact your upline or the Aetna Senior Supplemental Insurance Agent Services team at **866-272-6630** to get started.

Products available in your state

- Accendo Final Expense Whole Life
- Protection SeriesSM Final Expense Whole Life
- Protection SeriesSM Dental, Vision and Hearing Flex
- Protection SeriesSM Cancer and Heart Attack or Stroke Plus
- Protection SeriesSM Hospital Indemnity Flex
- Protection SeriesSM Recovery Care
- Protection SeriesSM Home Care Plus

Accendo Final Expense Whole Life

- Issue ages 40–89
- Level or Modified death benefits*
- Face amounts: \$2,000 - \$50,000**
- Riders available for Level plan only: Accelerated death, Accidental death, Children's term
- Simplified yes/no application
- Level or Modified death benefits*
- Super preferred rate available



Protection SeriesSM Final Expense Whole Life

- Issue ages 45–89
- Level death benefits
- Face amounts: \$2,000 - \$50,000**
- Super preferred rate available
- Riders available: Accidental death, Children's term insurance
- Billing can match Social Security deposit date

** Maximum amount varies by applicant age at policy issue.

Protection SeriesSM Dental, Vision and Hearing Flex

- Issue ages 18-89
- For individuals, couples and families
- Guaranteed acceptance
- Freedom to choose both in or out of network providers
- No waiting period for dental services
- Preventive services covered at 100% • 15% multiple policy discount available
- Three distinct options to choose from, with varying prices, benefits and coverage amounts:
- Option 1:
 - \$1,000-\$5,000 maximum benefit per policy year per person
 - Choice of deductibles: \$0, \$50, \$100 or \$100 vanishing
 - Includes higher benefit amounts for teeth whitening, implants & orthodontics
 - Includes higher coinsurance and benefit amounts for vision & hearing
- Option 2:
 - \$1,000-\$4,000 maximum benefit per policy year per person
 - Choice of deductibles: \$0, \$50, \$100 or \$100
 - Includes benefits for teeth whitening, implants & orthodontics
 - Includes coverage for vision & hearing
 - Credit for prior coverage available



- Dental only

Protection SeriesSM Cancer and Heart Attack or Stroke Plus

- Issue ages 18–89
- Benefit amounts \$5,000 – \$75,000
- Available plans:
 - cancer
 - cancer with recurrence benefit
 - heart attack
 - heart attack with recurrence benefit
- Choose a cancer plan or a heart attack/stroke plan or one of each, with different benefit amounts
- For individuals, individual and spouse/domestic partner, individual and child(ren), and family
- Same lump sum benefit amount for each covered person
- Lump sum benefit paid directly to insured or someone designated

Protection SeriesSM Hospital Indemnity Flex

- Issue ages 18–89
- Guaranteed acceptance for ages 64 ½ to 67 (not available in CA, ID, NM, UT)
- Pays indemnity benefits of up to:
 - \$4,000 hospital admission
 - \$1,000/day daily hospital
 - \$500/day optional daily skilled nursing facility care
 - \$100/visit optional doctor's office visit
 - \$3,000 optional outpatient surgical procedure
 - \$600/visit optional hospital emergency room visit or ambulance service
 - \$2,500, \$5,000, \$10,000, \$15,000, or \$20,000 optional lump sum cancer
 - \$250/visit optional outpatient rehabilitation



- Issue ages 50–89
- Pays indemnity benefits of up to:
 - \$400 daily nursing facility including assisted living and bed reservation
 - \$400 daily hospital
 - \$1200 weekly optional home care rider
- Pays benefits directly to the insured unless assigned to provider

Protection SeriesSM Home Care Plus

- Issue ages 50–89
- Pays benefits for medically necessary home care
- Home care indemnity up to \$1,500/week
- Daily hospital indemnity up to \$400
- Optional lump sum cancer fixed indemnity rider
- Optional hospital emergency room visit or ambulance service
- Pays benefits directly to insured unless assigned to provider

Medicare Supplement plans



	A	B	C†	D	F†*	G	N
Basic benefits (including hospice care) Portability: portable plans, policyholders don't have to re-apply for coverage when they move	✓	✓	Applications accepted year-round for eligible applicants			✓	✓
Part B coinsurance 12-month rate guarantee (all plans)	✓	✓	Underwritten by: American Continental Insurance Company			✓	✓**
Part A deductible No waiting period for pre-existing conditions		✓			✓	✓	✓
Skilled nursing facility coinsurance					✓	✓	✓
Foreign travel emergency					✓	✓	✓
Part B excess charges					✓	✓	
Part B deductible					✓		

Plans C and D are available to those qualified consumers under age 65.

† Plans C and F are available for people first eligible for Medicare before 2020 only.

* High Deductible Plan F also available. Same benefits as Plan F after the calendar year deductible is paid.

** Plan N requires a \$20 copayment for office visits and a \$50 copayment for emergency rooms visits. Copayments do not count toward the annual Part B deductible.

Your local broker managers

Brian DeVinney

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WV Highlands