

## **SilverScript & Aetna Acquisition: Individual Medicare Sales Agent** **FAQs**

### **General Information**

#### **Why is CVS Health acquiring Aetna and how is this acquisition good for me?**

- As one company, we're now uniquely positioned to create a simpler, more affordable health care experience.
- Our new company brings together the convenience, community presence and trusted health care professionals of CVS Health with Aetna's extensive network of providers and experience with health care and meeting our members' needs.
- We're looking forward to providing your clients with access to the care they need, when and where they need it, whether it's at CVS stores, in the community, at home or through digital tools.

#### **How does the CVS Health acquisition impact me/my firm?**

- The closing of the acquisition won't change our current service or compensation agreements.
- We will notify you of any future changes in accordance with the terms of our current agreements. In the meantime, you should continue to operate business as usual.
- As we start to bring our two companies closer together, we will keep you informed every step of the way.

#### **What changes can we expect today?**

- There are no immediate changes to our benefits or how we support you and your clients. You should continue to operate business as usual.
- As we bring our two companies together, your clients will continue to work with us as they do today, and receive the same great products, support and service.

#### **What is CVS Health going to do with the Aetna business?**

- Other than the divestiture of Aetna's standalone Medicare Part D plans to WellCare, there are no planned changes to the Aetna business as of now.
- We're here to support you and your clients just as we do today. That's not changing.
- We are committed to delivering the same great products, support and service.
- When/if changes occur, we'll keep you informed so you know what to expect and when.

### **Part D Divestiture**

#### **When will this change take effect?**

## **Individual Medicare (MA/MAPD, PDP, Med Supp, Ancillary)**

- Aetna signed an agreement to divest all of Aetna's standalone Medicare Part D business to a subsidiary of WellCare Health Plans, Inc. (WellCare). The agreement is subject to take effect January 1, 2019.

### **What plans will this divestiture impact?**

- This transaction will impact Aetna's standalone Medicare Part D business, which includes its Individual and Group PDP Plans. All other plans and products, including our Individual Medicare Advantage (MA), integrated Medicare Advantage with Part D (MAPD) and standalone (MA-only) Group Medicare Advantage, Medicare Supplement, Ancillary, Medicaid and Commercial plans and products, are not impacted by this sale.

### **Will I continue to be paid the same for the annual open enrollment period that began on October 15th, 2018?**

- Yes. As long as you are appropriately licensed, certified, if required, and appointed, you will continue to receive compensation as set forth in your broker contract with Aetna through the 2019 plan benefit year with respect to the divested standalone Medicare Part D business. You will need to become a contracted, appointed and licensed broker with WellCare to continue to sell or refer the divested standalone Medicare business for the 2020 plan benefit year. Aetna will be providing you with more details in a subsequent communication.

### **What services will Aetna continue to administer for the divested Aetna standalone Individual and Group PDP Plans?**

- All of them. For the remainder of the 2018 plan year and for the 2019 plan year, Aetna will continue to administer all of the services in the same manner that we did prior to the divestiture, except WellCare will be responsible to CMS for compliance oversight. We will remain responsible for commission payments, enrollment, billing, claims and appeals processing, customer service, and all other services we have historically provided. These services will be provided using the same employees, vendors and administrative platform systems that Aetna ordinarily uses to service these plans.

### **Will members' plans and costs, such as premiums, copays and deductibles, be the same?**

- Yes. There will be no changes in the 2019 plan year benefits in the filed Aetna standalone Medicare Part D plans, or in applicable premiums, copays, deductibles or any other member costs for the 2019 plan year as a result of the divestiture of Aetna's standalone Medicare Part D plans to WellCare.

### **Will members have access to the same providers and pharmacies?**

## **Individual Medicare (MA/MAPD, PDP, Med Supp, Ancillary)**

- Yes. Your members will continue to have access to the Aetna provider networks and pharmacy network during the 2019 plan year.

### **Will Aetna still be responsible for the financial risks associated with the divested plans?**

- Yes. For all standalone Medicare Part D business that is divested to WellCare, Aetna will retain all the economics of the business, including any financial risk, for the 2019 plan year.

### **What action do I need to take?**

- You do not need to take any specific action right now. Aetna will be providing you with more details in a subsequent communication. In the meantime, you should continue to operate business as usual with respect to all Aetna plans.

### **What if I have other questions?**

- Aetna representatives will be available to answer and discuss any questions or concerns you may have. Brokers should contact Aetna Broker Services between 8am – 8pm ET Monday through Friday at 866-714-9301.

## **Impact to Benefits**

### **Are your plan designs and benefits going to change now that CVS has completed its acquisition of Aetna?**

- No. Our benefits are not changing at this time. You still have access to the same providers, programs and resources that you do today.
- If you have clients preparing to enroll in an Aetna plan for 2019, the plans available to them are not changing as a result of our companies coming together.
- We'll continue to have a suite of network options available, including a broad pharmacy network that includes community-based independent pharmacies, available to fill your prescriptions.
- When/if changes occur, we'll keep you informed so you know what to expect and when.

### **Will there be a change to the current PBM vendors currently in place for Aetna?**

- There are no immediate changes to the PBM vendors currently in place for Aetna, or to the products, pricing, and pharmacy options available to your customers today as a result of our companies coming together.

### **Will there be a change in pharmacy networks?**

- No; there are no changes to our pharmacy networks at this time.

## **Individual Medicare (MA/MAPD, PDP, Med Supp, Ancillary)**

- We'll continue to have a broad network of pharmacies, including community-based independent pharmacies, available to fill prescriptions.

### **Will there be any changes to the accepted Rx Formulary list?**

- Our formulary lists are not changing as a result of our two companies coming together.
- We'll continue to review and update our formularies on a quarterly basis, as we do today.

## **Contracts & Hierarchies**

### **How does the acquisition affect internal sales associates and support services?**

- Aetna Employed Sales Representatives and support services will continue to sell and support Aetna products, SilverScript Employed Sales Representatives will continue to sell and support SilverScript products. Representatives from each organization will continue to be bound by the policies and procedures that are currently in place by their pre-acquisition employer.

### **Is my agent agreement terminated?**

- No. All existing SilverScript and Aetna Agent/Broker and upline agreements remain in effect.

### **Do I need to re-contract?**

- No. There is no reason to re-contract. All existing SilverScript and Aetna Agent/Broker and upline agreements remain in effect. Upon the transition of the Aetna standalone Part D plans to WellCare, brokers may however need to contract with WellCare to continue selling those plans.

### **Do I need to contract with both SilverScript and Aetna?**

- No. You can continue to be contracted with just SilverScript or just Aetna; however, you are only authorized to market/sell products for the one company with which you are contracted. If you want to market both SilverScript and Aetna products, then you must have a contract with both SilverScript and Aetna.

### **Am I automatically contracted with all SilverScript and Aetna insurance companies?**

- No. Just because you are currently contracted with SilverScript or Aetna doesn't mean you are automatically contracted with both companies. If you want to market products from both SilverScript and Aetna, then you must have a contract with both SilverScript and Aetna.

## Individual Medicare (MA/MAPD, PDP, Med Supp, Ancillary)

### **I am currently contracted with SilverScript. Do I need to get contracted with Aetna to continue to sell SilverScript products?**

- No. To continue selling SilverScript products, you do not need to become contracted with Aetna. However, if you wish to start selling Aetna products, you must contract with Aetna and meet all other eligibility requirements to sell.

### **I am currently contracted with Aetna. Do I need to get contracted with SilverScript to continue to sell Aetna products?**

- No. To continue selling Aetna products, you do not need to become contracted with SilverScript. However, if you wish to start selling SilverScript products, you must contract with SilverScript and meet all other eligibility requirements to sell.

### **If I am currently only contracted with either SilverScript or Aetna and decide to contract with the other, will I have to complete separate background checks for SilverScript and Aetna companies?**

- Yes. SilverScript's and Aetna's Agent/Broker support teams will operate independently during the 2019 plan year. As the integration of CVS Health and Aetna progresses, SilverScript & Aetna leaders will be reviewing business processes to optimize best practices.

### **How does the acquisition affect distribution partners and hierarchies?**

- We will operate business as usual for the 2019 plan year. Our current distribution agreements remain unchanged. As we start to bring our two companies together, we will keep partners informed every step of the way. We are taking great care to maintain the same level of quality and service for them. As the integration proceeds, there will be appropriate communications to help our partners understand any future changes and corresponding timeframes.

### **If I am contracted with a different agency for SilverScript than for Aetna, do I need to re-contract through just one agency or can my current contracting relationships stay as is?**

- No need to consolidate your agreements. Both agreements remain in effect.

### **My agency is contracted at different hierarchy levels for SilverScript and for Aetna. Will the existing relationships remain as is?**

- Yes. There will be no changes to upline relationships during the 2019 annual enrollment period (AEP) or 2019 plan year. As our integration progresses, SilverScript & Aetna leaders will be reviewing agency relationships to optimize best practices.

## **Compensation**

**SilverScript and Aetna agent and upline compensation differs today. Should I expect changes to compensation now that the acquisition is complete?**

- We will pay compensation according to the applicable compensation plans established by each company before the acquisition was completed. SilverScript will pay compensation according to the SilverScript compensation schedule and Aetna will pay compensation according to the Aetna compensation schedules in producer and upline contracts. Any future changes to compensation will be made in accordance with the terms of your agreement with the applicable company.

**Will SilverScript now pay Agent/Brokers and agencies directly?**

- No. There will be no changes to how SilverScript or Aetna pays their respective Agent/Brokers and agencies. As our integration progresses, SilverScript & Aetna leaders will be reviewing business processes to optimize best practices.

**How does the acquisition affect internal compensation?**

- No impact. Internal sales incentive plans for Aetna and SilverScript Employed Sales Representatives will remain in effect and unchanged throughout the 2019 plan year. Aetna Employed Sales Representatives will continue to sell, and be compensated, under Aetna incentive agreements and sales quotas. Likewise, SilverScript Employed Sales Representatives will continue to sell and be compensated under SilverScript incentive agreements and sales quotas.

**Products**

**Are SilverScript or Aetna PDPs going away?**

- No. The Aetna PDP plans will be divested to WellCare but will continue to be available to seniors. The SilverScript PDPs will also continue to be available for the foreseeable future. SilverScript & Aetna leaders will be reviewing the product portfolio to optimize the offerings.

**How does the CVS acquisition affect online sales?**

- No impact. Each organization's respective websites will continue to promote their respective products.

**When will the SilverScript and Aetna pharmacy networks and formularies be integrated?**

- SilverScript and Aetna will continue to operate as separate organizations with separate pharmacy networks and formularies during the 2019 plan year. As our integration

## Individual Medicare (MA/MAPD, PDP, Med Supp, Ancillary)

progresses, SilverScript & Aetna leaders will be reviewing all components of plan designs for future plan year offerings.

### **Operations**

#### **How does the acquisition affect telesales?**

- No impact. Aetna telesales representatives will continue to sell Aetna products. SilverScript call center representatives will continue to enroll Medicare beneficiaries into SilverScript products. Representatives from each organization will continue to be bound by the policies and procedures that were in place at their pre-acquisition company.

#### **How do I submit new enrollment applications?**

- No changes. Continue to submit SilverScript and Aetna enrollments through the applicable company-specific enrollment tools and processes.

#### **Is there a new (combined) Agent/Broker portal?**

- No. SilverScript and Aetna will each continue to manage their own company-specific Agent/Broker portals and web tools.

#### **Will my Agent/Broker IDs/Writing Numbers change?**

- No. There will be no changes to Agent/Broker IDs/Writing Numbers during the 2018 annual enrollment period (AEP) for the 2019 plan year. As our integration progresses, SilverScript & Aetna leaders will be reviewing methods to optimize best practices.

#### **Will I have to complete a separate annual certification curriculum for each plan sponsor?**

- Yes. Both SilverScript and Aetna have unique annual certification courses and requirements.

#### **Aetna subsidizes the cost of completing the annual certification curriculum offered through America's Health Insurance Plans (AHIP). Will SilverScript subsidize the AHIP certification cost?**

- No. SilverScript does not subsidize the AHIP training costs because Agent/Brokers are not required to complete the AHIP courses for SilverScript annual certification. All courses for the SilverScript annual certification are available for free on the SilverScript Agent Portal. SilverScript does apply AHIP course credit to several courses on the SilverScript Agent Portal.

#### **Will Aetna's face-to-face AEP training include SilverScript training?**

## **Individual Medicare (MA/MAPD, PDP, Med Supp, Ancillary)**

- No. The two plan sponsors will not consolidate their training programs for the 2019 plan year.

### **Will my book of business reports be combined?**

- No. SilverScript and Aetna will continue to manage their own company-specific reports. As our integration progresses, SilverScript & Aetna leaders will be reviewing business processes to optimize best practices.

### **Are there licensing and appointment changes I need to know about?**

- No. To be eligible to receive compensation, sales representatives must be eligible to sell (contracted; licensed; appointed; and certified, if required) with the appropriate company. For example, an Aetna associate must be deemed eligible to sell by Aetna to receive compensation for selling an Aetna product.

## **Marketing Materials & Events**

### **Will the AEP marketing materials contain information for SilverScript and Aetna products?**

- No. SilverScript and Aetna will continue to create and distribute company-specific marketing materials for the annual enrollment period for the 2019 plan year. As our integration progresses, SilverScript & Aetna leaders will be reviewing business processes to optimize best practices.

### **If I conduct a sales event, am I required to represent both SilverScript and Aetna products?**

- No, you should only represent the products of the company for which you are contracted, licensed, appointed, and certified, if required.

## **Broker Services & Support**

### **Where will my book of business be serviced?**

- SilverScript and Aetna products will continue to be processed and serviced by their respective systems and programs. There will be no changes to enrollment workflows, ID cards, websites (i.e., SalesWeb, InsPro, Producer World, Broker Portal, Agent Portal), reports, member access systems, or member service resources.

### **Who do I contact for assistance with enrollments for SilverScript?**

- Continue to contact your upline, or the SilverScript Agent Support team, via the SilverScript Agent Portal Silver Mail system, email, or toll free number.



## Individual Medicare (MA/MAPD, PDP, Med Supp, Ancillary)

### **Who do I contact for assistance with enrollments for Aetna?**

- Continue to contact your upline, or the Aetna Sales Support team, via email or the toll free number.

### **Will SilverScript Agent/Broker support be able to answer Aetna questions, and vice versa?**

- No. SilverScript's and Aetna's Agent/Broker support teams will operate independently during the 2019 plan year. As our integration progresses, SilverScript & Aetna leaders will be reviewing business processes to optimize best practices.

### **How can I get more information?**

- Visit the SilverScript Agent Portal's home page and look in the NEWS section for continued updates on our integration.
- Visit the Aetna Broker World site to see continued updates on our integration.
- Feel free to reach out to your primary SilverScript and Aetna contacts.

**Aetna + CVS Health – MEMBER Q&A**

## **General, Prospects and Member Audiences for all Commercial and Government Services**

### **General**

#### **Why did CVS Health acquire Aetna?**

- CVS Health and Aetna have joined together to create a simpler, more affordable health care experience for consumers.
- CVS Health and Aetna have a longstanding relationship, spanning 10 years.
- As one company, we're combining the convenience, community presence and trusted health care professionals of CVS Health with Aetna's extensive network of providers and experience with health care and meeting our members' needs.
- Together, we're looking forward to supporting Aetna members, our customers, and other consumers, providing access to the care they need, when and where they need it, whether it's at CVS stores, in the community, at home or through our digital tools.

#### **How is this acquisition good for consumers?**

- As one company, we're now uniquely positioned to create a simpler, more affordable health care experience.
- Our new company brings together the convenience, community presence and trusted health care professionals of CVS Health with Aetna's extensive network of providers and experience with health care and meeting our members' needs.
- We're looking forward to providing access to the care consumers need, when and where they need it, whether it's at CVS stores, in the community, at home or through digital tools.

#### **What is CVS Health going to do with the Aetna business?**

- We're here to support our Aetna members just as we do today. That's not changing.
- We are committed to delivering the same great products, support and service.

## Individual Medicare (MA/MAPD, PDP, Med Supp, Ancillary)

- Other than the transition in ownership of the Aetna standalone Medicare Part D plans to WellCare, there are no planned changes to the Aetna business as of now. When/if changes occur, we'll keep you informed so you know what to expect and when.

## Member

### How will this acquisition impact me?

- There are no immediate changes to your benefits or how we support you.
- We're committed to delivering the same great products, support and service.
- As we move forward as one company, our goal is to make health care more affordable, accessible, simple and seamless, by creating new ways to not only help you *get* well, but also help you *stay* well.

### Is my plan going to change?

- No. Your plan and benefits are not changing at this time. You still have access to the same providers, programs and resources that you do today.
- There are no changes to Aetna plans for 2019. If you're getting ready to enroll in benefits for 2019, the Aetna plans available to you are not changing as a result of our companies coming together.
- We'll continue to offer a broad network of providers and pharmacies, including community-based independent pharmacies, available to you.
- You remain our top priority. We're committed to delivering the same great products, services and support throughout this transition.
- **[GUIDANCE TO REPS: USE ONLY IF ASKED/NEEDED]:** There are no planned changes to the Aetna business as of now. When/if changes occur, we'll keep you informed so you know what to expect and when.

### Is my current ID card still valid? Will I get a new ID card that says CVS?

- Your current ID card is still valid. Your benefits are not changing at this time.
- You can continue to call the phone number on the back of your member ID card when you have questions; we're happy to help.

## **Individual Medicare (MA/MAPD, PDP, Med Supp, Ancillary)**

### **Will I be able to buy/renew my Aetna plan?**

- Yes. As long as your Aetna plan is still available to you (through your employer, broker, Medicare.gov, etc.), you'll be able to buy/renew the plan the same way you have done in the past.
- You can continue to call the phone number on the back of your member ID card when you have questions; we're happy to help.

### **What does this mean for my Coventry plan?**

- Aetna and Coventry have been operating as a combined company since Aetna's acquisition of Coventry in 2013. There are no changes to your plan benefits for the 2018 and 2019 plan years, and you'll continue to get access to the same local care.
- You can continue to call the phone number on the back of your member ID card when you have questions; we're happy to help.

### **How will this transaction affect my care?**

- Your benefits are not changing at this time. You still have access to the same providers, programs and resources that you do today.
- There are no changes to Aetna plans for 2019. If you're getting ready to enroll in benefits for next year, the Aetna plans available to you are not changing as a result of our companies coming together.
- You remain our top priority. We're committed to delivering the same great products, services and support throughout this transition.
- You can continue to call the phone number on the back of your member ID card when you have questions; we're happy to help.

### **Do I have to fill my prescriptions at a CVS pharmacy now?**

- Your network pharmacy benefits are not changing at this time.
- You can continue filling your prescriptions as you do today.
- We'll continue to have a broad network of pharmacies, including community-based independent pharmacies, available to you to fill your prescriptions.

### **Will the price of my prescription change at all, after the acquisition?**

### **Individual Medicare (MA/MAPD, PDP, Med Supp, Ancillary)**

- Your benefits and cost shares are not changing at this time. While prescription prices regularly change, there will not be additional price changes as a result of the two companies combining.
- You can continue filling your prescriptions as you do today.

### **Do I now need to use CVS for my mail order prescriptions?**

- Your pharmacy benefits are not changing at this time.
- You can continue filling your prescriptions as you do today.

### **Are there any changes to how I contact Aetna?**

- There are no changes to how you can reach us.
- You can continue to call the phone number on the back of your Aetna member ID card when you have questions; we're happy to help.

### **Will I get any additional savings/benefits now that CVS Health has acquired Aetna?**

- Your benefits and cost share are not changing at this time.
- You can continue to call the phone number on the back of your Aetna member ID card when you have questions; we're happy to help.

### **There is a CVS Minute Clinic near me. Now that Aetna is part of CVS Health, does that mean the Minute Clinic is in my network?**

- Your network benefits are not changing at this time. You should continue to use your benefits and your participating network providers as you do today.
- I'd be happy to check to see/confirm if that Minute Clinic is in your network.

### **Will there be Aetna representatives in CVS stores to answer benefits questions, etc.?**

You should continue to use the number on the back of your Aetna member ID card if you have any questions; we're happy to help.