

ADVANTRA MEDICARE PLANS

WellPath Advantra Gold & Advantra Platinum (NC)



Tremendous Medicare Advantage opportunity in areas with strong economies and growing senior populations

Products: PPOs

Why the Coventry CCP plan vs. Competition

- Strong brand bolstered by 150,000 commercial members serviced by two offices located in Morrisville and Charlotte
- Strong hospital and physician network, including Duke Hospital and all affiliates
- Aggressively priced and designed product with \$0 premium
- Local support with people you can get in touch with who can assist you and your clients

Product Strengths

- \$0 and \$74 premiums
- \$0 premium option in all fifteen counties and a rich \$74 choice which includes strong dental and vision benefits

Strength of Benefits

- Still \$0 premium for the second year in a row
- Product expected to lead the market for value-conscious consumers

| <i>2010 Benefits</i> | <i>Advantra Gold</i> | <i>Advantra Platinum</i> |
|-----------------------------|---|---|
| Premium | \$0 | \$74 |
| Maximum Out-of-Pocket | \$3,400 | \$2,950 |
| Office Visit Co-pays | PCP \$20 Specialist \$45 | PCP \$10 Specialist \$30 |
| Inpatient Hospitalization | Days 1-10: \$245/day Days 11-90: \$0/Day | Days 1-10: \$245/day Days 11-90: \$0/Day |
| Prescription Drugs | Tier 1 Preferred Generics = \$7 Tier 2 Preferred Brand = \$33 Tier 3 Non-Preferred Brand = \$63 Tier 4 Speciality =33% | Tier 1 Preferred Generics = \$5 Tier 2 Preferred Brand = \$35 Tier 3 Non-Preferred Brand = \$68 Tier 4 Speciality =33% |
| Supplemental Benefits | Health Club Membership | Health Club Membership; \$10 OTC Catalog Program; Routine Vision & \$100 Vision Hardware Annually; \$150 Preventative Dental |

2010 Product Training

- Standardized to online AHIP program
- Easy to understand and sell products
- Local in-person training available.

**Not intended for Medicare beneficiaries. **Plan benefits may vary by county .*

****Benefits, pricing and expansion counties are not final until CMS approved. ****Not for external distribution.*

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Medicare Eligibles: Approximately 400,000

24% Medicare Advantage penetration leaving plenty of opportunity for growing your business

Network Highlights

- Duke University Health Systems and all Affiliates
- UNC Health Systems and all Affiliates-including Rex Hospital
- Moses Cone Hospital
- Kernodle Clinic
- Gaston Memorial
- Wake Forest University Baptist Hospital and all Affiliates

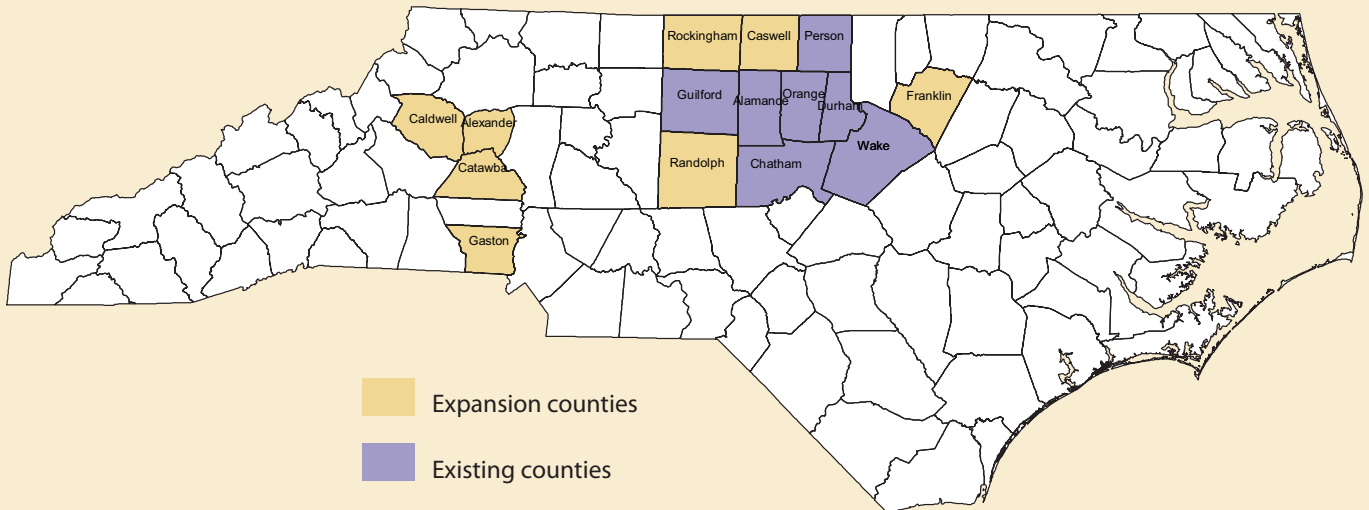
Availability

Current Service Area

- Alamance, Chatham, Durham, Guilford, Orange, Person and Wake counties

2010 Expansion Counties

- Alexander, Caldwell, Caswell, Catawba, Franklin, Gaston, Randolph, and Rockingham counties



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