

Covered Service Areas for Medical Plans

You must live in a covered service area to be eligible to enroll in an HMO, Medicare-Advantage or PPO plan. The counties listed below are covered service areas for these medical plans. Before enrolling in one of these plans, you're strongly encouraged to contact Keystone/AmeriHealth or Aetna in order to verify that your zip code is currently within the covered service areas. **Please note there are no geographic limitations for the PENNCare/Personal Choice, IBC Medigap Security 65 and IBC 65 Special plans.**

Retirees/Dependents Under Age 65

Plan	Service Area	Covered Counties
Aetna HMO	Pennsylvania	Adams, Berks, Bucks, Carbon, Chester, Cumberland, Dauphin, Delaware, Franklin, Fulton, Lancaster, Lebanon, Lehigh, Monroe, Montgomery, Northampton, Perry, Philadelphia, Schuylkill, York
	New Jersey	Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union, Warren
	Delaware	Kent, New Castle, Sussex
	New York Metro	Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster, Westchester
Keystone HMO	Pennsylvania	Berks, Bucks, Chester, Delaware, Lancaster, Lehigh, Montgomery, Northampton, Philadelphia
	New Jersey	Burlington, Camden, Gloucester, Hunterdon, Mercer, Salem, Warren
	Delaware	New Castle
	Maryland	Cecil
AmeriHealth HMO	New Jersey	Atlantic, Bergen, Cape May, Cumberland, Essex, Hudson, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union
	Delaware	Kent, Sussex
	Maryland	Caroline, Harford, Kent, Wicomico, Worcester

Medicare-Eligible Retirees/Dependents (Age 65 and Over)

Plan	Service Area	Covered Counties
Aetna Medicare Plan (PPO)	Pennsylvania	Adams, Berks, Bucks, Carbon, Chester, Cumberland, Dauphin, Delaware, Franklin, Fulton, Lancaster, Lebanon, Lehigh, Monroe, Montgomery, Northampton, Perry, Philadelphia, Schuylkill, York
	New Jersey	Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union, Warren
	Delaware	Kent, New Castle, Sussex
	New York	Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster, Westchester
	Maryland	Anne Arundel, Baltimore, Baltimore City, Calvert, Carroll, Cecil, Charles, Frederick, Harford Howard, Kent, Montgomery, Prince Georges Queen Anne's, Saint Mary's, Talbot, Washington, Wicomico
	Florida	Brevard, Indian River, Lake, Orange, Osceola, Seminole, Volusia
Keystone 65 Medicare-Advantage Plan (HMO)	Pennsylvania	Bucks, Chester, Delaware, Montgomery, Philadelphia
	New Jersey	No covered counties
	Delaware	No covered counties
	Maryland	No covered counties
AmeriHealth 65 Medicare-Advantage Plan (HMO)	Pennsylvania	No covered counties
	New Jersey	All
	Delaware	No covered counties
	Maryland	No covered counties

