

# Aetna Small Group first quarter 2012 rate guide

Medical, Dental and Life

Rates effective January 1 – 31, 2012

California

2 – 50 eligible employees



**AETNA AVE**

*Aetna Avenue® — Your Destination for Small Business Solutions®*



# Rating areas by county

Standard Risk Rates are based on the *Employer's zip code*, not the employee's zip code. The rates listed in this guide are at the 1.00 Risk Adjustment Factor (RAF) for Aetna's Small Group plans. All rates are for a 12-month policy period. Each Employer Group's final RAF adjusted rates will be determined based on the relevant medical information submitted. While the information provided in this guide is believed to be accurate as of the print date, it is subject to change. Final rates will be rounded to the nearest whole dollar.

<b>Alameda</b>		Area 8
<b>Alpine</b>		Area 9
<b>Amador</b>		Area 9
<b>Butte</b>		Area 9
<b>Calaveras</b>		Area 9
<b>Colusa</b>		Area 9
<b>Contra Costa</b>		Area 8
<b>Del Norte</b>		Area 9
<b>El Dorado</b>		Area 7
<b>Fresno</b>		Area 6
<b>Glenn</b>		Area 9
<b>Humboldt</b>		Area 9
<b>Imperial</b>		Area 9
<b>Inyo</b>		Area 9
<b>Kern</b>		Area 7
<b>Kings</b>		Area 6
<b>Lake</b>		Area 9
<b>Lassen</b>		Area 9
<b>Los Angeles</b>	ZIPs 901, 903, 905-908, 910-915, 917, 918, 935	Area 3
	ZIPs 900, 902, 904, 916	Area 4

<b>Madera</b>		Area 6
<b>Marin</b>		Area 8
<b>Mariposa</b>		Area 9
<b>Mendocino</b>		Area 9
<b>Merced</b>		Area 6
<b>Modoc</b>		Area 9
<b>Mono</b>		Area 9
<b>Monterey</b>		Area 9
<b>Napa</b>		Area 9
<b>Nevada</b>		Area 9
<b>Orange</b>		Area 2
<b>Placer</b>		Area 7
<b>Plumas</b>		Area 9
<b>Riverside</b>	ZIPs 917, 925, 928	Area 5
	ZIPs 922 and 923	Area 7
<b>Sacramento</b>		Area 7
<b>San Benito</b>		Area 8
<b>San Bernardino</b>	ZIPs 917, 923, 924, 935	Area 5
	ZIPs 922	Area 9
<b>San Diego</b>		Area 1
<b>San Francisco</b>		Area 8

<b>San Joaquin</b>		Area 7
<b>San Luis Obispo</b>		Area 9
<b>San Mateo</b>		Area 9
<b>Santa Barbara</b>		Area 9
<b>Santa Clara</b>	ZIPs 950 and 951	Area 8
	ZIPs 940 and 943	Area 9
<b>Santa Cruz</b>		Area 9
<b>Shasta</b>		Area 9
<b>Sierra</b>		Area 9
<b>Siskiyou</b>		Area 9
<b>Solano</b>		Area 9
<b>Sonoma</b>		Area 8
<b>Stanislaus</b>		Area 7
<b>Sutter</b>		Area 7
<b>Tehama</b>		Area 9
<b>Trinity</b>		Area 9
<b>Tulare</b>		Area 6
<b>Tuolumne</b>		Area 9
<b>Ventura</b>		Area 3
<b>Yolo</b>		Area 7
<b>Yuba</b>		Area 7

# Product availability

RATING AREAS	VALUE HMO	HMO	Vitalidad/ Vitalidad Plus con Aetna*	MC	PPO	INDEMNITY	DENTAL PPO**	DENTAL DMO**
Rating Area 1	••	•	••	•	•	•	•	•
Rating Area 2	••	•	••	•	•	•	•	•
Rating Area 3	••	••	••	••	••	•	•	•
Rating Area 4	••	•	••	•	•	•	•	•
Rating Area 5	••	•	••	•	•	•	•	••
Rating Area 6	••	••		••	••	•	•	•
Rating Area 7	••	••	••	••	••	•	•	••
Rating Area 8	••	••	••	••	••	••	•	••
Rating Area 9	••	••	••	••	••	••	•	••
<p>•• Plans may not be available in all ZIP codes. Contact Broker Services at 1-877-249-2472, prompt 6 for more information.            Contact Aetna Small Group Underwriting regarding rates for groups eligible for Federal Mental Health/Substance Abuse Parity Act benefits.            Call us at 1-877-249-2472 (Option 6) or e-mail us at SGQuoteCAStandard@Aetna.com for standard quotes or SGQuoteCAPrescreen@Aetna.com for a prescreened quote.</p>								

\*Employees must live or work within 50 miles of the provider network.

\*\*Dental network areas may vary from medical network areas. For more information, please contact Broker Services 1-877-249-2472, prompt 6.

# Rating area 1

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

Geographic Region 1 – San Diego

Aetna Value Network is also not available in the following zips: San Diego zips 91905-06, 91931, 91934, 91948, 91962-63, 91980, 91987, 91990-95, 92004, 92055, 92060, 92066, 92086

Vitalidad HMO: Member must work/live within Vitalidad Service Area

Vitalidad Plus: Member must work/live within Vitalidad Plus Service Area

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	HMO \$10 \$0/adm	HMO \$20 \$200/day 3 day max	HMO \$30 \$500/day 3 day max	HMO \$40 \$750/day 3 day max	HMO \$50 \$1000/day 3 day max	HMO Coinsurance 70%	HMO Deductible 70% after deduct
	Inpatient OOP	\$1500	\$2500	\$3000	\$3500	\$4000	\$3500	\$3500
	RX	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$20/\$40/\$60	\$20/\$40/\$60
<b>Employee</b>	Under 30	\$454.76	\$408.86	\$356.17	\$333.24	\$319.77	\$202.99	\$213.27
	30-39	\$545.70	\$490.62	\$427.40	\$399.87	\$383.71	\$243.59	\$255.92
	40-49	\$697.31	\$626.92	\$546.13	\$510.96	\$490.31	\$311.26	\$327.02
	50-54	\$892.65	\$802.55	\$699.13	\$654.10	\$627.67	\$398.46	\$418.63
	55-59	\$1,097.34	\$986.58	\$859.44	\$804.09	\$771.60	\$489.82	\$514.62
	60-64	\$1,427.13	\$1,283.09	\$1,117.73	\$1,045.75	\$1,003.49	\$637.03	\$669.29
	65+ MP	\$1,415.41	\$1,272.54	\$1,108.55	\$1,037.16	\$995.25	\$631.80	\$663.79
	65+ MS	\$1,927.01	\$1,732.51	\$1,509.24	\$1,412.05	\$1,354.98	\$860.17	\$903.72
<b>Employee and Spouse</b>	Under 30	\$1,212.23	\$1,089.88	\$949.42	\$888.28	\$852.38	\$541.11	\$568.50
	30-39	\$1,455.21	\$1,308.33	\$1,139.72	\$1,066.33	\$1,023.23	\$649.57	\$682.45
	40-49	\$1,515.85	\$1,362.85	\$1,187.22	\$1,110.76	\$1,065.87	\$676.64	\$710.89
	50-54	\$1,822.08	\$1,638.17	\$1,427.06	\$1,335.16	\$1,281.20	\$813.33	\$854.51
	55-59	\$2,329.15	\$2,094.06	\$1,824.19	\$1,706.72	\$1,637.75	\$1,039.67	\$1,092.31
	60-64	\$2,682.33	\$2,411.59	\$2,100.80	\$1,965.51	\$1,886.08	\$1,197.32	\$1,257.94
	65+ MP	\$2,830.84	\$2,545.11	\$2,217.12	\$2,074.34	\$1,990.51	\$1,263.61	\$1,327.59
	65+ MS	\$3,774.45	\$3,393.47	\$2,956.15	\$2,765.78	\$2,654.01	\$1,684.81	\$1,770.11
<b>Employee and Dependents</b>	Under 30	\$1,273.33	\$1,144.81	\$997.27	\$933.05	\$895.35	\$568.38	\$597.16
	30-39	\$1,333.97	\$1,199.33	\$1,044.77	\$977.49	\$937.99	\$595.45	\$625.60
	40-49	\$1,424.91	\$1,281.09	\$1,115.99	\$1,044.12	\$1,001.93	\$636.04	\$668.24
	50-54	\$1,546.20	\$1,390.13	\$1,210.98	\$1,133.00	\$1,087.21	\$690.18	\$725.12
	55-59	\$1,728.10	\$1,553.67	\$1,353.45	\$1,266.29	\$1,215.11	\$771.38	\$810.43
	60-64	\$1,879.68	\$1,689.95	\$1,472.16	\$1,377.36	\$1,321.70	\$839.04	\$881.52
	65+ MP	\$1,945.56	\$1,749.19	\$1,523.77	\$1,425.64	\$1,368.03	\$868.45	\$912.41
	65+ MS	\$2,457.15	\$2,209.13	\$1,924.44	\$1,800.51	\$1,727.75	\$1,096.80	\$1,152.33
<b>Family</b>	Under 30	\$1,826.94	\$1,642.53	\$1,430.86	\$1,338.71	\$1,284.61	\$815.50	\$856.78
	30-39	\$2,031.26	\$1,826.23	\$1,590.88	\$1,488.43	\$1,428.28	\$906.70	\$952.60
	40-49	\$2,091.90	\$1,880.75	\$1,638.38	\$1,532.87	\$1,470.92	\$933.77	\$981.04
	50-54	\$2,455.70	\$2,207.84	\$1,923.31	\$1,799.45	\$1,726.73	\$1,096.16	\$1,151.66
	55-59	\$2,557.59	\$2,299.44	\$2,003.10	\$1,874.11	\$1,798.37	\$1,141.64	\$1,199.44
	60-64	\$3,016.29	\$2,711.84	\$2,362.36	\$2,210.23	\$2,120.91	\$1,346.39	\$1,414.56
	65+ MP	\$3,361.02	\$3,021.77	\$2,632.35	\$2,462.83	\$2,363.31	\$1,500.27	\$1,576.22
	65+ MS	\$4,199.72	\$3,775.82	\$3,289.22	\$3,077.40	\$2,953.04	\$1,874.64	\$1,969.55

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 1

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

Geographic Region 1 – San Diego

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Vitalidad HMO: Member must work/live within Vitalidad Service Area

Vitalidad Plus: Member must work/live within Vitalidad Plus Service Area

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	AVN HMO \$10/\$20	AVN HMO \$20/\$30	AVN HMO \$30/\$40	AVN HMO \$40/\$50	Vitalidad HMO \$10	Vitalidad Plus \$10/\$5	Vitalidad Plus \$30/\$10
		Inpatient \$100/day OOP 3 day max \$2000	Inpatient \$400/day OOP 3 day max \$2500	Inpatient \$600/day OOP 3 day max \$3000	Inpatient \$800/day OOP 3 day max \$3500	\$100/day \$700 max \$2000	\$100/day 3 day max \$2000	\$600/day 3 day max \$3000
	RX	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$10	\$15/\$35/\$50	\$15/\$35/\$50
<b>Employee</b>	Under 30	\$312.31	\$273.08	\$256.77	\$243.07	\$110.87	\$289.84	\$235.17
	30-39	\$374.77	\$327.68	\$308.12	\$291.67	\$133.05	\$347.80	\$282.20
	40-49	\$478.88	\$418.72	\$393.71	\$372.70	\$170.01	\$444.43	\$360.59
	50-54	\$613.04	\$536.02	\$504.01	\$477.11	\$217.63	\$568.93	\$461.61
	55-59	\$753.61	\$658.93	\$619.58	\$586.52	\$267.54	\$699.39	\$567.46
	60-64	\$980.10	\$856.96	\$805.79	\$762.79	\$347.94	\$909.58	\$738.00
	65+ MP	\$972.04	\$849.92	\$799.17	\$756.52	\$345.09	\$902.11	\$731.94
	65+ MS	\$1,323.39	\$1,157.13	\$1,088.03	\$1,029.97	\$469.82	\$1,228.18	\$996.50
<b>Employee and Spouse</b>	Under 30	\$832.51	\$727.92	\$684.45	\$647.93	\$295.55	\$772.61	\$626.87
	30-39	\$999.38	\$873.82	\$821.64	\$777.79	\$354.79	\$927.47	\$752.52
	40-49	\$1,041.02	\$910.24	\$855.88	\$810.21	\$369.57	\$966.12	\$783.88
	50-54	\$1,251.33	\$1,094.12	\$1,028.78	\$973.88	\$444.23	\$1,161.30	\$942.24
	55-59	\$1,599.56	\$1,398.61	\$1,315.09	\$1,244.91	\$567.86	\$1,484.48	\$1,204.46
	60-64	\$1,842.11	\$1,610.68	\$1,514.50	\$1,433.68	\$653.97	\$1,709.57	\$1,387.10
	65+ MP	\$1,944.10	\$1,699.86	\$1,598.35	\$1,513.05	\$690.18	\$1,804.23	\$1,463.89
	65+ MS	\$2,592.13	\$2,266.47	\$2,131.13	\$2,017.40	\$920.23	\$2,405.63	\$1,951.86
<b>Employee and Dependents</b>	Under 30	\$874.47	\$764.61	\$718.95	\$680.58	\$310.45	\$811.55	\$658.47
	30-39	\$916.12	\$801.02	\$753.19	\$712.99	\$325.23	\$850.20	\$689.83
	40-49	\$978.57	\$855.63	\$804.53	\$761.60	\$347.40	\$908.16	\$736.86
	50-54	\$1,061.86	\$928.46	\$873.01	\$826.42	\$376.97	\$985.46	\$799.57
	55-59	\$1,186.78	\$1,037.68	\$975.72	\$923.65	\$421.32	\$1,101.40	\$893.64
	60-64	\$1,290.88	\$1,128.71	\$1,061.30	\$1,004.67	\$458.28	\$1,198.01	\$972.03
	65+ MP	\$1,336.13	\$1,168.27	\$1,098.50	\$1,039.88	\$474.34	\$1,240.00	\$1,006.10
	65+ MS	\$1,687.46	\$1,475.46	\$1,387.35	\$1,313.32	\$599.07	\$1,566.05	\$1,270.65
<b>Family</b>	Under 30	\$1,254.66	\$1,097.04	\$1,031.52	\$976.48	\$445.42	\$1,164.39	\$944.75
	30-39	\$1,394.98	\$1,219.73	\$1,146.89	\$1,085.69	\$495.23	\$1,294.62	\$1,050.41
	40-49	\$1,436.63	\$1,256.14	\$1,181.13	\$1,118.10	\$510.02	\$1,333.27	\$1,081.77
	50-54	\$1,686.47	\$1,474.60	\$1,386.54	\$1,312.55	\$598.71	\$1,565.13	\$1,269.90
	55-59	\$1,756.44	\$1,535.78	\$1,444.06	\$1,367.00	\$623.55	\$1,630.07	\$1,322.59
	60-64	\$2,071.46	\$1,811.22	\$1,703.06	\$1,612.17	\$735.39	\$1,922.42	\$1,559.80
	65+ MP	\$2,308.21	\$2,018.22	\$1,897.70	\$1,796.43	\$819.44	\$2,142.13	\$1,738.06
	65+ MS	\$2,884.19	\$2,521.84	\$2,371.24	\$2,244.70	\$1,023.92	\$2,676.67	\$2,171.77

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 1

Geographic Region 1 – San Diego

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500
	Coinsurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%
	Coinsurance Max	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000
	Pharmacy	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70
<b>Employee</b>	Under 30	\$502.58	\$427.36	\$368.66	\$271.44	\$281.48	\$277.16	\$253.18	\$190.44	\$160.87
	30-39	\$656.44	\$558.19	\$481.52	\$354.54	\$367.65	\$362.01	\$330.69	\$248.74	\$210.12
	40-49	\$797.37	\$678.03	\$584.90	\$430.65	\$446.58	\$439.73	\$401.68	\$302.14	\$255.23
	50-54	\$1,050.31	\$893.12	\$770.44	\$567.27	\$588.25	\$579.22	\$529.11	\$397.99	\$336.19
	55-59	\$1,417.85	\$1,205.65	\$1,040.04	\$765.77	\$784.10	\$781.91	\$714.26	\$537.26	\$453.84
	60-64	\$1,860.12	\$1,581.72	\$1,364.46	\$1,004.64	\$1,041.80	\$1,025.81	\$937.06	\$704.85	\$595.40
	65+ MP	\$1,323.41	\$1,125.34	\$970.77	\$714.77	\$741.20	\$729.83	\$666.68	\$501.47	\$423.61
	65+ MS	\$2,197.24	\$1,868.39	\$1,611.75	\$1,186.72	\$1,230.61	\$1,211.72	\$1,106.88	\$832.59	\$703.31
<b>Employee and Spouse</b>	Under 30	\$1,411.32	\$1,200.09	\$1,035.26	\$762.25	\$790.44	\$778.31	\$710.97	\$534.79	\$451.75
	30-39	\$1,641.08	\$1,395.46	\$1,203.78	\$886.33	\$919.11	\$905.01	\$826.71	\$621.84	\$525.29
	40-49	\$1,641.08	\$1,395.46	\$1,203.79	\$886.33	\$919.12	\$905.01	\$826.71	\$621.84	\$525.29
	50-54	\$2,395.96	\$2,037.37	\$1,757.52	\$1,294.04	\$1,341.91	\$1,321.31	\$1,206.99	\$907.89	\$766.92
	55-59	\$2,953.90	\$2,511.81	\$2,166.79	\$1,595.38	\$1,654.40	\$1,629.00	\$1,488.06	\$1,119.31	\$945.51
	60-64	\$3,655.70	\$3,108.56	\$2,681.58	\$1,974.42	\$2,047.45	\$2,016.03	\$1,841.60	\$1,385.24	\$1,170.14
	65+ MP	\$2,646.85	\$2,250.70	\$1,941.56	\$1,429.55	\$1,482.42	\$1,459.67	\$1,333.38	\$1,002.95	\$847.23
	65+ MS	\$5,149.54	\$4,378.83	\$3,777.36	\$2,781.24	\$2,884.10	\$2,839.84	\$2,594.13	\$1,951.29	\$1,648.31
<b>Employee and Dependents</b>	Under 30	\$1,247.23	\$1,060.56	\$914.88	\$673.62	\$698.53	\$687.81	\$628.30	\$472.60	\$399.22
	30-39	\$1,378.48	\$1,172.17	\$1,011.16	\$744.51	\$772.05	\$760.20	\$694.43	\$522.34	\$441.24
	40-49	\$1,345.67	\$1,144.27	\$987.10	\$726.78	\$753.67	\$742.10	\$677.89	\$509.91	\$430.74
	50-54	\$1,575.42	\$1,339.64	\$1,155.62	\$850.88	\$882.35	\$868.80	\$793.64	\$596.97	\$504.27
	55-59	\$1,729.65	\$1,470.78	\$1,268.76	\$934.17	\$968.73	\$953.86	\$871.33	\$655.41	\$553.64
	60-64	\$2,289.97	\$1,947.24	\$1,679.77	\$1,236.80	\$1,282.55	\$1,262.86	\$1,153.60	\$867.73	\$732.99
	65+ MP	\$1,725.35	\$1,467.12	\$1,265.60	\$931.85	\$966.31	\$951.49	\$869.16	\$653.77	\$552.26
	65+ MS	\$2,599.22	\$2,210.21	\$1,906.62	\$1,403.83	\$1,455.75	\$1,433.40	\$1,309.38	\$984.91	\$831.98
<b>Family</b>	Under 30	\$1,772.36	\$1,507.09	\$1,300.09	\$957.24	\$992.64	\$977.41	\$892.84	\$671.59	\$567.31
	30-39	\$2,034.92	\$1,730.36	\$1,492.69	\$1,099.05	\$1,139.70	\$1,122.21	\$1,025.12	\$771.08	\$651.36
	40-49	\$2,133.40	\$1,814.10	\$1,564.92	\$1,152.23	\$1,194.85	\$1,176.51	\$1,074.72	\$808.39	\$682.88
	50-54	\$2,724.18	\$2,316.46	\$1,998.28	\$1,471.31	\$1,525.73	\$1,502.31	\$1,372.34	\$1,032.26	\$871.97
	55-59	\$2,976.53	\$2,531.05	\$2,183.39	\$1,607.60	\$1,667.07	\$1,641.48	\$1,499.46	\$1,127.88	\$952.76
	60-64	\$4,018.32	\$3,416.90	\$2,947.57	\$2,170.27	\$2,250.54	\$2,216.00	\$2,024.27	\$1,522.64	\$1,286.21
	65+ MP	\$3,048.86	\$2,592.54	\$2,236.45	\$1,646.67	\$1,707.57	\$1,681.37	\$1,535.89	\$1,155.29	\$975.91
	65+ MS	\$5,198.43	\$4,420.40	\$3,813.23	\$2,807.64	\$2,911.48	\$2,866.80	\$2,618.76	\$1,969.81	\$1,663.95

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 1

Geographic Region 1 – San Diego

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
	Deductible	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
	Coinsurance	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	Coinsurance Max Pharmacy	\$0/unlimited \$20/\$40/\$70	\$2500/\$5000 \$20/\$40/\$70	\$3500/\$7000 \$20/\$40/\$70	\$2000/\$4000 \$20/\$40/\$70	\$1500/\$3000 \$20/\$40/\$70	\$2000/\$4000 \$20/\$40/\$70	\$4000/\$8000 \$15/\$40/\$50	\$3500 \$10/\$25/\$50
<b>Employee</b>	Under 30	\$148.35	\$241.22	\$200.63	\$165.69	\$220.25	\$197.34	\$834.21	\$1,031.99
	30-39	\$193.77	\$315.07	\$262.05	\$216.41	\$287.68	\$257.75	\$1,005.15	\$1,243.46
	40-49	\$235.36	\$382.71	\$318.31	\$262.88	\$349.44	\$313.09	\$1,135.81	\$1,405.10
	50-54	\$310.03	\$504.11	\$419.29	\$346.27	\$460.29	\$412.41	\$1,578.06	\$1,952.20
	55-59	\$418.52	\$680.52	\$566.01	\$467.44	\$621.36	\$556.73	\$1,939.86	\$2,399.77
	60-64	\$549.06	\$892.79	\$742.56	\$613.24	\$815.18	\$730.38	\$2,472.50	\$3,058.70
	65+ MP	\$390.64	\$635.19	\$528.31	\$436.30	\$579.97	\$519.64	\$1,817.07	\$2,247.88
	65+ MS	\$648.58	\$1,054.60	\$877.14	\$724.38	\$962.92	\$862.76	\$3,668.64	\$4,538.43
<b>Employee and Spouse</b>	Under 30	\$416.59	\$677.38	\$563.40	\$465.28	\$618.50	\$554.16	\$2,038.95	\$2,522.36
	30-39	\$484.41	\$787.66	\$655.12	\$541.02	\$719.19	\$644.37	\$2,276.98	\$2,816.82
	40-49	\$484.40	\$787.66	\$655.12	\$541.03	\$719.19	\$644.38	\$2,546.05	\$3,149.69
	50-54	\$707.23	\$1,149.97	\$956.47	\$789.90	\$1,050.00	\$940.78	\$3,156.74	\$3,905.17
	55-59	\$871.93	\$1,417.77	\$1,179.20	\$973.84	\$1,294.52	\$1,159.87	\$3,736.29	\$4,622.11
	60-64	\$1,079.07	\$1,754.60	\$1,459.36	\$1,205.20	\$1,602.07	\$1,435.42	\$4,647.07	\$5,748.83
	65+ MP	\$781.29	\$1,270.39	\$1,056.63	\$872.61	\$1,159.95	\$1,039.29	\$3,634.04	\$4,495.63
	65+ MS	\$1,520.03	\$2,471.60	\$2,055.70	\$1,697.69	\$2,256.73	\$2,021.99	\$6,054.72	\$7,490.22
<b>Employee and Dependents</b>	Under 30	\$368.15	\$598.62	\$497.89	\$411.18	\$546.58	\$489.73	\$1,992.38	\$2,464.74
	30-39	\$406.90	\$661.62	\$550.29	\$454.45	\$604.11	\$541.26	\$2,210.97	\$2,735.17
	40-49	\$397.21	\$645.88	\$537.19	\$443.64	\$589.73	\$528.38	\$2,311.01	\$2,858.92
	50-54	\$465.03	\$756.14	\$628.91	\$519.39	\$690.41	\$618.60	\$2,505.78	\$3,099.87
	55-59	\$510.56	\$830.17	\$690.48	\$570.23	\$758.00	\$679.16	\$2,724.94	\$3,370.98
	60-64	\$675.94	\$1,099.10	\$914.16	\$754.95	\$1,003.56	\$899.16	\$3,384.56	\$4,187.00
	65+ MP	\$509.28	\$828.10	\$688.76	\$568.81	\$756.11	\$677.46	\$2,823.10	\$3,492.43
	65+ MS	\$767.24	\$1,247.54	\$1,037.61	\$856.91	\$1,139.09	\$1,020.60	\$4,677.89	\$5,786.96
<b>Family</b>	Under 30	\$523.16	\$850.67	\$707.53	\$584.31	\$776.72	\$695.92	\$3,197.12	\$3,955.11
	30-39	\$600.67	\$976.69	\$812.34	\$670.87	\$891.79	\$799.02	\$3,482.80	\$4,308.53
	40-49	\$629.72	\$1,023.95	\$851.65	\$703.34	\$934.94	\$837.69	\$3,721.25	\$4,603.51
	50-54	\$804.12	\$1,307.50	\$1,087.50	\$898.11	\$1,193.84	\$1,069.66	\$4,084.46	\$5,052.84
	55-59	\$878.61	\$1,428.63	\$1,188.24	\$981.30	\$1,304.43	\$1,168.75	\$4,521.36	\$5,593.31
	60-64	\$1,186.11	\$1,928.64	\$1,604.11	\$1,324.75	\$1,760.98	\$1,577.80	\$5,559.14	\$6,877.14
	65+ MP	\$899.95	\$1,463.34	\$1,217.11	\$1,005.14	\$1,336.13	\$1,197.14	\$4,641.03	\$5,741.36
	65+ MS	\$1,534.46	\$2,495.06	\$2,075.21	\$1,713.81	\$2,278.16	\$2,041.19	\$7,063.97	\$8,738.75

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 1

## Dental and Life Rates

January 1 – 31, 2012

AETNA DENTAL OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

### Small Group Plan Design Book Rates

State Specific Plan Option	Data	2 – 9	10 – 25	26 – 50
<b>1</b> <b>DMO Access</b>	Single	\$15.30	\$14.00	\$13.40
	Couple	\$30.20	\$27.60	\$26.20
	Ee & Children	\$35.60	\$33.60	\$32.00
	Family	\$50.50	\$47.10	\$44.60
<b>2</b> <b>DMO Plus (Plan 58)</b>	Single	\$20.30	\$18.80	\$17.90
	Couple	\$40.20	\$36.60	\$34.90
	Ee & Children	\$46.50	\$44.20	\$42.00
	Family	\$66.20	\$62.30	\$59.10
<b>3</b> <b>Freedom-of-Choice Coinsurance</b>	Single	\$33.40	\$29.70	\$28.30
	Couple	\$66.00	\$59.50	\$56.70
	Ee & Children	\$78.50	\$70.80	\$67.10
	Family	\$111.10	\$100.50	\$95.60
<b>4</b> <b>Freedom-of-Choice Plus</b>	Single	\$41.00	\$37.30	\$35.80
	Couple	\$81.80	\$75.00	\$71.20
	Ee & Children	\$94.00	\$86.30	\$82.30
	Family	\$134.80	\$123.70	\$117.90
<b>5</b> <b>PPO \$1,000 Active</b>	Single	\$36.90	\$33.80	\$32.10
	Couple	\$74.00	\$67.60	\$64.20
	Ee & Children	\$91.20	\$83.30	\$79.30
	Family	\$128.10	\$116.60	\$111.20
<b>6</b> <b>PPO \$1,500 Passive</b>	Single	\$56.90	\$52.40	\$50.00
	Couple	\$113.70	\$104.70	\$99.70
	Ee & Children	\$126.50	\$123.00	\$117.20
	Family	\$182.90	\$174.90	\$166.60
<b>7</b> <b>PPO \$1,500 Active</b>	Single	\$48.70	\$45.10	\$43.20
	Couple	\$97.30	\$90.50	\$86.60
	Ee & Children	\$111.20	\$109.20	\$104.20
	Family	\$159.80	\$154.10	\$147.00
<b>8</b> <b>PPO \$2,000 Passive</b>	Single	\$57.90	\$53.40	\$50.80
	Couple	\$115.40	\$106.70	\$101.60
	Ee & Children	\$127.50	\$127.20	\$121.10
	Family	\$185.00	\$180.50	\$171.70

State Specific Plan Option	Data	2 – 9	10 – 25	26 – 50
<b>Voluntary 1</b> <b>DMO Access</b>	Single	\$16.50	\$15.00	\$14.40
	Couple	\$33.00	\$29.60	\$28.20
	Ee & Children	\$38.60	\$36.00	\$34.40
	Family	\$54.70	\$50.80	\$48.30
<b>Voluntary 2</b> <b>DMO Plus: Plan 58</b>	Single	\$21.80	\$20.20	\$19.10
	Couple	\$42.90	\$39.80	\$37.50
	Ee & Children	\$50.00	\$47.40	\$45.20
	Family	\$71.10	\$66.70	\$63.60
<b>Voluntary 3</b> <b>Freedom-of-Choice Coinsurance</b>	Single	\$35.90	\$32.30	\$30.50
	Couple	\$71.30	\$64.10	\$61.40
	Ee & Children	\$84.80	\$76.60	\$72.50
	Family	\$120.10	\$108.60	\$103.20
<b>Voluntary 4</b> <b>PPO \$1,000 Active</b>	Single	\$40.00	\$36.30	\$34.80
	Couple	\$79.40	\$72.30	\$69.10
	Ee & Children	\$98.00	\$89.40	\$85.30
	Family	\$137.60	\$125.50	\$119.70
<b>Voluntary 5</b> <b>PPO \$1,500 Passive</b>	Single	\$59.80	\$55.00	\$52.40
	Couple	\$119.50	\$109.80	\$104.60
	Ee & Children	\$132.60	\$128.80	\$122.70
	Family	\$191.90	\$183.60	\$174.70
<b>Voluntary 6</b> <b>PPO \$1,500 Active</b>	Single	\$51.10	\$47.40	\$45.10
	Couple	\$102.10	\$95.10	\$90.50
	Ee & Children	\$116.60	\$114.60	\$109.10
	Family	\$167.40	\$162.00	\$154.10

### Life Rates

(Rates billed as shown)

All rates for Optional Dependent Term Life (for all age brackets) on the Basic Term Life are: **\$2.93 monthly per employee.**

Life rates are guaranteed for two (2) years from the effective date.

Life is available with: Medical for 2-50, Dental for 10-50, Standalone for 26-50.

AGE LAST BIRTHDAY	COMBINED BASIC LIFE & AD&D RATE (per \$1,000 of coverage)
0 -19	0.14
20-24	0.15
25-29	0.15
30-34	0.16
35-39	0.18
40-44	0.24
45-49	0.34
50-54	0.52
55-59	0.85
60-64	1.01
65-69	1.64
70-74	2.81
75-79	4.93
80-84	8.74
85+	15.42

There are no ineligible industries for Basic Term Life Insurance. Consult the Underwriting Guidelines for a list of ineligible industries.

Dental book rates are not valid for out-of-state employees.

# Rating area 2

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

Geographic Region 2 – Orange

Aetna Value Network is also not available in the following zips: NA

Vitalidad HMO: Member must work/live within Vitalidad Service Area

Vitalidad Plus: Member must work/live within Vitalidad Plus Service Area

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category Inpatient OOP RX	HMO \$10 \$0/adm \$1500 \$15/\$35/\$50	HMO \$20 \$200/day \$2500 3 day max \$15/\$35/\$50	HMO \$30 \$500/day \$3000 3 day max \$15/\$35/\$50	HMO \$40 \$750/day \$3500 3 day max \$15/\$35/\$50	HMO \$50 \$1000/day \$4000 3 day max \$15/\$35/\$50	HMO Coinsurance 70% \$3500 \$20/\$40/\$60	HMO Deductible 70% after deduct \$3500 \$20/\$40/\$60
<b>Employee</b>	Under 30	\$404.72	\$363.87	\$316.98	\$296.56	\$284.58	\$215.07	\$225.95
	30-39	\$485.65	\$436.63	\$380.36	\$355.87	\$341.49	\$258.07	\$271.14
	40-49	\$620.57	\$557.93	\$486.03	\$454.73	\$436.36	\$329.77	\$346.47
	50-54	\$794.42	\$714.23	\$622.19	\$582.12	\$558.60	\$422.15	\$443.52
	55-59	\$976.58	\$878.01	\$764.86	\$715.60	\$686.68	\$518.95	\$545.23
	60-64	\$1,270.08	\$1,141.89	\$994.73	\$930.67	\$893.06	\$674.92	\$709.09
	65+ MP	\$1,259.65	\$1,132.51	\$986.56	\$923.02	\$885.72	\$669.37	\$703.26
	65+ MS	\$1,714.95	\$1,541.85	\$1,343.15	\$1,256.66	\$1,205.87	\$911.32	\$957.46
<b>Employee and Spouse</b>	Under 30	\$1,078.83	\$969.94	\$844.94	\$790.53	\$758.58	\$573.29	\$602.31
	30-39	\$1,295.07	\$1,164.35	\$1,014.30	\$948.98	\$910.63	\$688.20	\$723.04
	40-49	\$1,349.04	\$1,212.87	\$1,056.57	\$988.53	\$948.58	\$716.87	\$753.17
	50-54	\$1,621.57	\$1,457.90	\$1,270.01	\$1,188.23	\$1,140.21	\$861.70	\$905.32
	55-59	\$2,072.84	\$1,863.62	\$1,623.45	\$1,518.90	\$1,457.52	\$1,101.50	\$1,157.27
	60-64	\$2,387.15	\$2,146.20	\$1,869.62	\$1,749.22	\$1,678.53	\$1,268.52	\$1,332.75
	65+ MP	\$2,519.32	\$2,265.03	\$1,973.13	\$1,846.06	\$1,771.46	\$1,338.76	\$1,406.54
	65+ MS	\$3,359.08	\$3,020.03	\$2,630.84	\$2,461.41	\$2,361.95	\$1,785.00	\$1,875.38
<b>Employee and Dependents</b>	Under 30	\$1,133.21	\$1,018.83	\$887.53	\$830.37	\$796.82	\$602.18	\$632.67
	30-39	\$1,187.18	\$1,067.35	\$929.80	\$869.92	\$834.76	\$630.86	\$662.80
	40-49	\$1,268.11	\$1,140.11	\$993.18	\$929.22	\$891.67	\$673.87	\$707.98
	50-54	\$1,376.04	\$1,237.15	\$1,077.72	\$1,008.31	\$967.57	\$731.22	\$768.24
	55-59	\$1,537.93	\$1,382.70	\$1,204.50	\$1,126.94	\$1,081.40	\$817.25	\$858.62
	60-64	\$1,672.83	\$1,503.98	\$1,310.16	\$1,225.79	\$1,176.25	\$888.93	\$933.94
	65+ MP	\$1,731.46	\$1,556.70	\$1,356.08	\$1,268.75	\$1,217.48	\$920.09	\$966.68
	65+ MS	\$2,186.75	\$1,966.03	\$1,712.66	\$1,602.37	\$1,537.61	\$1,162.03	\$1,220.86
<b>Family</b>	Under 30	\$1,625.89	\$1,461.78	\$1,273.40	\$1,191.39	\$1,143.25	\$863.99	\$907.73
	30-39	\$1,807.73	\$1,625.26	\$1,415.81	\$1,324.64	\$1,271.11	\$960.62	\$1,009.25
	40-49	\$1,861.69	\$1,673.78	\$1,458.08	\$1,364.18	\$1,309.05	\$989.30	\$1,039.38
	50-54	\$2,185.46	\$1,964.87	\$1,711.65	\$1,601.43	\$1,536.71	\$1,161.35	\$1,220.14
	55-59	\$2,276.14	\$2,046.39	\$1,782.67	\$1,667.87	\$1,600.47	\$1,209.53	\$1,270.77
	60-64	\$2,684.36	\$2,413.41	\$2,102.39	\$1,967.00	\$1,887.51	\$1,426.46	\$1,498.68
	65+ MP	\$2,991.15	\$2,689.24	\$2,342.67	\$2,191.81	\$2,103.23	\$1,589.49	\$1,669.96
	65+ MS	\$3,737.55	\$3,360.30	\$2,927.25	\$2,738.74	\$2,628.07	\$1,986.12	\$2,086.68

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 2

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

Geographic Region 2 – Orange

Aetna Value Network is also not available in the following zips: NA

Vitalidad HMO: Member must work/live within Vitalidad Service Area

Vitalidad Plus: Member must work/live within Vitalidad Plus Service Area

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	AVN HMO \$10/\$20	AVN HMO \$20/\$30	AVN HMO \$30/\$40	AVN HMO \$40/\$50	Vitalidad HMO \$10	Vitalidad Plus \$10/\$5	Vitalidad Plus \$30/\$10
		Inpatient \$100/day OOP 3 day max \$2000 RX \$20/\$40/\$60	Inpatient \$400/day OOP 3 day max \$2500 RX \$20/\$40/\$60	Inpatient \$600/day OOP 3 day max \$3000 RX \$20/\$40/\$60	Inpatient \$800/day OOP 3 day max \$3500 RX \$20/\$40/\$60	Inpatient \$100/day OOP 3 day max \$2000 RX \$10	Inpatient \$100/day OOP 3 day max \$2000 RX \$15/\$35/\$50	Inpatient \$600/day OOP 3 day max \$3000 RX \$15/\$35/\$50
<b>Employee</b>	Under 30	\$289.07	\$252.75	\$237.66	\$224.98	\$102.62	\$257.94	\$209.29
	30-39	\$346.87	\$303.29	\$285.18	\$269.96	\$123.14	\$309.53	\$251.14
	40-49	\$443.24	\$387.55	\$364.41	\$344.96	\$157.35	\$395.52	\$320.91
	50-54	\$567.41	\$496.12	\$466.50	\$441.60	\$201.44	\$506.32	\$410.81
	55-59	\$697.52	\$609.88	\$573.46	\$542.86	\$247.63	\$622.42	\$505.01
	60-64	\$907.15	\$793.18	\$745.81	\$706.01	\$322.05	\$809.48	\$656.79
	65+ MP	\$899.69	\$786.66	\$739.69	\$700.21	\$319.40	\$802.83	\$651.39
	65+ MS	\$1,224.89	\$1,071.01	\$1,007.05	\$953.31	\$434.85	\$1,093.01	\$886.84
<b>Employee and Spouse</b>	Under 30	\$770.55	\$673.74	\$633.51	\$599.70	\$273.55	\$687.58	\$557.89
	30-39	\$924.99	\$808.78	\$760.49	\$719.90	\$328.38	\$825.40	\$669.71
	40-49	\$963.54	\$842.49	\$792.18	\$749.90	\$342.07	\$859.80	\$697.61
	50-54	\$1,158.19	\$1,012.69	\$952.21	\$901.40	\$411.17	\$1,033.49	\$838.55
	55-59	\$1,480.51	\$1,294.51	\$1,217.20	\$1,152.25	\$525.60	\$1,321.11	\$1,071.91
	60-64	\$1,705.00	\$1,490.80	\$1,401.77	\$1,326.97	\$605.29	\$1,521.43	\$1,234.44
	65+ MP	\$1,799.40	\$1,573.34	\$1,479.38	\$1,400.44	\$638.81	\$1,605.67	\$1,302.79
	65+ MS	\$2,399.20	\$2,097.78	\$1,972.51	\$1,867.25	\$851.74	\$2,140.89	\$1,737.05
<b>Employee and Dependents</b>	Under 30	\$809.38	\$707.70	\$665.44	\$629.93	\$287.34	\$722.24	\$586.00
	30-39	\$847.93	\$741.40	\$697.13	\$659.93	\$301.02	\$756.64	\$613.91
	40-49	\$905.74	\$791.95	\$744.65	\$704.91	\$321.55	\$808.22	\$655.76
	50-54	\$982.83	\$859.35	\$808.03	\$764.91	\$348.91	\$877.01	\$711.58
	55-59	\$1,098.45	\$960.45	\$903.10	\$854.90	\$389.96	\$980.19	\$795.29
	60-64	\$1,194.80	\$1,044.70	\$982.31	\$929.89	\$424.17	\$1,066.16	\$865.05
	65+ MP	\$1,236.68	\$1,081.32	\$1,016.74	\$962.48	\$439.03	\$1,103.53	\$895.37
	65+ MS	\$1,561.87	\$1,365.64	\$1,284.09	\$1,215.57	\$554.48	\$1,393.71	\$1,130.81
<b>Family</b>	Under 30	\$1,161.28	\$1,015.38	\$954.75	\$903.80	\$412.27	\$1,036.25	\$840.78
	30-39	\$1,291.16	\$1,128.94	\$1,061.53	\$1,004.88	\$458.37	\$1,152.14	\$934.81
	40-49	\$1,329.70	\$1,162.65	\$1,093.22	\$1,034.88	\$472.06	\$1,186.54	\$962.72
	50-54	\$1,560.95	\$1,364.84	\$1,283.34	\$1,214.85	\$554.15	\$1,392.89	\$1,130.15
	55-59	\$1,625.71	\$1,421.47	\$1,336.58	\$1,265.26	\$577.14	\$1,450.68	\$1,177.04
	60-64	\$1,917.29	\$1,676.41	\$1,576.30	\$1,492.18	\$680.66	\$1,710.86	\$1,388.14
	65+ MP	\$2,136.41	\$1,868.00	\$1,756.45	\$1,662.72	\$758.45	\$1,906.39	\$1,546.78
	65+ MS	\$2,669.52	\$2,334.14	\$2,194.75	\$2,077.63	\$947.71	\$2,382.10	\$1,932.76

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 2

Geographic Region 2 – Orange

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500
	Coinsurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%
	Coinsurance Max	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000
	Pharmacy	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70
<b>Employee</b>	Under 30	\$567.37	\$482.46	\$416.19	\$306.44	\$317.77	\$312.90	\$285.82	\$208.45	\$169.63
	30-39	\$741.06	\$630.16	\$543.60	\$400.25	\$415.05	\$408.69	\$373.32	\$272.26	\$221.56
	40-49	\$900.16	\$765.45	\$660.31	\$486.18	\$504.16	\$496.43	\$453.47	\$330.72	\$269.13
	50-54	\$1,185.72	\$1,008.27	\$869.77	\$640.41	\$664.09	\$653.91	\$597.32	\$435.63	\$354.50
	55-59	\$1,600.63	\$1,361.09	\$1,174.13	\$864.51	\$896.48	\$882.74	\$806.34	\$588.07	\$478.55
	60-64	\$2,099.92	\$1,785.65	\$1,540.38	\$1,134.18	\$1,176.11	\$1,158.09	\$1,057.86	\$771.50	\$627.82
	65+ MP	\$1,494.02	\$1,270.43	\$1,095.93	\$806.93	\$836.77	\$823.94	\$752.63	\$548.90	\$446.68
	65+ MS	\$2,480.50	\$2,109.28	\$1,819.55	\$1,339.73	\$1,389.27	\$1,367.98	\$1,249.58	\$911.33	\$741.61
<b>Employee and Spouse</b>	Under 30	\$1,593.26	\$1,354.82	\$1,168.73	\$860.53	\$892.35	\$878.67	\$802.63	\$585.36	\$476.35
	30-39	\$1,852.63	\$1,575.38	\$1,358.98	\$1,000.62	\$1,037.61	\$1,021.71	\$933.29	\$680.65	\$553.89
	40-49	\$1,852.63	\$1,575.38	\$1,358.99	\$1,000.62	\$1,037.62	\$1,021.71	\$933.29	\$680.66	\$553.90
	50-54	\$2,704.84	\$2,300.04	\$1,984.11	\$1,460.90	\$1,514.91	\$1,491.69	\$1,362.60	\$993.75	\$808.68
	55-59	\$3,334.70	\$2,835.65	\$2,446.15	\$1,801.09	\$1,867.69	\$1,839.07	\$1,679.90	\$1,225.16	\$997.00
	60-64	\$4,126.98	\$3,509.35	\$3,027.31	\$2,229.00	\$2,311.41	\$2,275.99	\$2,079.02	\$1,516.23	\$1,233.86
	65+ MP	\$2,988.07	\$2,540.89	\$2,191.88	\$1,613.88	\$1,673.55	\$1,647.90	\$1,505.28	\$1,097.81	\$893.37
	65+ MS	\$5,813.39	\$4,943.39	\$4,264.37	\$3,139.85	\$3,255.94	\$3,206.04	\$2,928.57	\$2,135.83	\$1,738.07
<b>Employee and Dependents</b>	Under 30	\$1,408.01	\$1,197.30	\$1,032.84	\$760.48	\$788.59	\$776.51	\$709.30	\$517.30	\$420.96
	30-39	\$1,556.19	\$1,323.30	\$1,141.53	\$840.50	\$871.58	\$858.23	\$783.95	\$571.74	\$465.26
	40-49	\$1,519.15	\$1,291.80	\$1,114.36	\$820.50	\$850.84	\$837.80	\$765.29	\$558.13	\$454.19
	50-54	\$1,778.52	\$1,512.36	\$1,304.62	\$960.59	\$996.10	\$980.84	\$895.95	\$653.42	\$531.73
	55-59	\$1,952.63	\$1,660.41	\$1,432.33	\$1,054.63	\$1,093.62	\$1,076.86	\$983.66	\$717.39	\$583.79
	60-64	\$2,585.19	\$2,198.30	\$1,896.34	\$1,396.28	\$1,447.90	\$1,425.71	\$1,302.32	\$949.79	\$772.90
	65+ MP	\$1,947.77	\$1,656.27	\$1,428.78	\$1,052.00	\$1,090.90	\$1,074.18	\$981.21	\$715.61	\$582.34
	65+ MS	\$2,934.31	\$2,495.17	\$2,152.44	\$1,584.83	\$1,643.44	\$1,618.25	\$1,478.19	\$1,078.06	\$877.29
<b>Family</b>	Under 30	\$2,000.84	\$1,701.41	\$1,467.70	\$1,080.67	\$1,120.62	\$1,103.45	\$1,007.95	\$735.10	\$598.20
	30-39	\$2,297.25	\$1,953.46	\$1,685.13	\$1,240.76	\$1,286.63	\$1,266.92	\$1,157.27	\$844.00	\$686.82
	40-49	\$2,408.42	\$2,047.99	\$1,766.68	\$1,300.80	\$1,348.90	\$1,328.22	\$1,213.28	\$884.85	\$720.06
	50-54	\$3,075.37	\$2,615.12	\$2,255.91	\$1,661.02	\$1,722.44	\$1,696.04	\$1,549.26	\$1,129.88	\$919.46
	55-59	\$3,360.25	\$2,857.37	\$2,464.88	\$1,814.89	\$1,882.00	\$1,853.15	\$1,692.77	\$1,234.55	\$1,004.63
	60-64	\$4,536.34	\$3,857.45	\$3,327.60	\$2,450.10	\$2,540.69	\$2,501.76	\$2,285.24	\$1,666.63	\$1,356.25
	65+ MP	\$3,441.90	\$2,926.80	\$2,524.79	\$1,858.99	\$1,927.73	\$1,898.18	\$1,733.90	\$1,264.55	\$1,029.05
	65+ MS	\$5,868.58	\$4,990.32	\$4,304.85	\$3,169.66	\$3,286.85	\$3,236.48	\$2,956.37	\$2,156.10	\$1,754.57

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 2

Geographic Region 2 – Orange

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
	Deductible	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
	Coinsurance	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	Coinsurance Max	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
	Pharmacy	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
<b>Employee</b>	Under 30	\$160.78	\$272.32	\$226.50	\$187.05	\$248.65	\$222.78	\$1,382.53	\$1,710.31
	30-39	\$210.00	\$355.69	\$295.84	\$244.31	\$324.77	\$290.98	\$1,665.82	\$2,060.77
	40-49	\$255.09	\$432.05	\$359.35	\$296.76	\$394.50	\$353.45	\$1,882.38	\$2,328.66
	50-54	\$336.01	\$569.11	\$473.35	\$390.91	\$519.64	\$465.58	\$2,615.31	\$3,235.36
	55-59	\$453.58	\$768.25	\$638.99	\$527.70	\$701.48	\$628.50	\$3,214.92	\$3,977.13
	60-64	\$595.07	\$1,007.89	\$838.31	\$692.30	\$920.29	\$824.54	\$4,097.65	\$5,069.16
	65+ MP	\$423.37	\$717.08	\$596.43	\$492.55	\$654.76	\$586.63	\$3,011.42	\$3,725.39
	65+ MS	\$702.92	\$1,190.56	\$990.24	\$817.77	\$1,087.08	\$973.98	\$6,080.01	\$7,521.50
<b>Employee and Spouse</b>	Under 30	\$451.50	\$764.72	\$636.05	\$525.27	\$698.25	\$625.60	\$3,379.14	\$4,180.29
	30-39	\$524.99	\$889.21	\$739.59	\$610.77	\$811.92	\$727.44	\$3,773.61	\$4,668.29
	40-49	\$525.00	\$889.21	\$739.59	\$610.77	\$811.92	\$727.44	\$4,219.56	\$5,219.96
	50-54	\$766.49	\$1,298.24	\$1,079.80	\$891.73	\$1,185.39	\$1,062.07	\$5,231.65	\$6,472.00
	55-59	\$944.98	\$1,600.55	\$1,331.25	\$1,099.39	\$1,461.44	\$1,309.39	\$6,192.12	\$7,660.19
	60-64	\$1,169.49	\$1,980.81	\$1,647.53	\$1,360.58	\$1,808.65	\$1,620.47	\$7,701.55	\$9,527.50
	65+ MP	\$846.75	\$1,434.18	\$1,192.87	\$985.11	\$1,309.53	\$1,173.27	\$6,022.68	\$7,450.58
	65+ MS	\$1,647.39	\$2,790.25	\$2,320.77	\$1,916.56	\$2,547.72	\$2,282.65	\$10,034.44	\$12,413.47
<b>Employee and Dependents</b>	Under 30	\$399.00	\$675.80	\$562.09	\$464.19	\$617.06	\$552.86	\$3,301.95	\$4,084.80
	30-39	\$440.99	\$746.93	\$621.25	\$513.04	\$682.00	\$611.04	\$3,664.22	\$4,532.97
	40-49	\$430.50	\$729.14	\$606.46	\$500.83	\$665.77	\$596.50	\$3,830.03	\$4,738.07
	50-54	\$504.00	\$853.64	\$710.00	\$586.34	\$779.44	\$698.35	\$4,152.81	\$5,137.39
	55-59	\$553.33	\$937.20	\$779.51	\$643.75	\$855.74	\$766.71	\$4,516.02	\$5,586.70
	60-64	\$732.58	\$1,240.80	\$1,032.03	\$852.28	\$1,132.96	\$1,015.08	\$5,609.21	\$6,939.09
	65+ MP	\$551.95	\$934.87	\$777.57	\$642.14	\$853.62	\$764.80	\$4,678.71	\$5,787.98
	65+ MS	\$831.52	\$1,408.37	\$1,171.40	\$967.38	\$1,285.96	\$1,152.17	\$7,752.63	\$9,590.68
<b>Family</b>	Under 30	\$566.99	\$960.34	\$798.76	\$659.64	\$876.87	\$785.64	\$5,298.56	\$6,554.78
	30-39	\$650.99	\$1,102.61	\$917.09	\$757.35	\$1,006.77	\$902.02	\$5,772.01	\$7,140.49
	40-49	\$682.50	\$1,155.97	\$961.46	\$794.00	\$1,055.49	\$945.67	\$6,167.21	\$7,629.37
	50-54	\$871.50	\$1,476.08	\$1,227.72	\$1,013.89	\$1,347.78	\$1,207.56	\$6,769.16	\$8,374.03
	55-59	\$952.22	\$1,612.81	\$1,341.45	\$1,107.81	\$1,472.63	\$1,319.42	\$7,493.22	\$9,269.76
	60-64	\$1,285.50	\$2,177.30	\$1,810.95	\$1,495.54	\$1,988.05	\$1,781.21	\$9,213.11	\$11,397.43
	65+ MP	\$975.36	\$1,652.00	\$1,374.05	\$1,134.73	\$1,508.42	\$1,351.47	\$7,691.55	\$9,515.12
	65+ MS	\$1,663.03	\$2,816.74	\$2,342.80	\$1,934.75	\$2,571.91	\$2,304.32	\$11,707.06	\$14,482.66

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 2

## Dental and Life Rates

January 1 – 31, 2012

AETNA DENTAL OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

### Small Group Plan Design Book Rates

State Specific Plan Option	Data	2 - 9	10 - 25	26 - 50
<b>1</b> <b>DMO Access</b>	Single	\$14.90	\$13.90	\$13.30
	Couple	\$29.20	\$27.00	\$25.80
	Ee & Children	\$34.60	\$33.10	\$31.30
	Family	\$49.00	\$46.30	\$43.90
<b>2</b> <b>DMO Plus (Plan 58)</b>	Single	\$20.10	\$18.50	\$17.60
	Couple	\$39.50	\$36.10	\$34.40
	Ee & Children	\$45.90	\$43.20	\$41.30
	Family	\$65.00	\$61.50	\$58.10
<b>3</b> <b>Freedom-of-Choice Coinsurance</b>	Single	\$34.70	\$31.70	\$30.00
	Couple	\$69.70	\$64.00	\$60.70
	Ee & Children	\$82.30	\$75.90	\$72.20
	Family	\$117.00	\$107.80	\$102.40
<b>4</b> <b>Freedom-of-Choice Plus</b>	Single	\$43.70	\$40.10	\$38.00
	Couple	\$87.40	\$80.50	\$76.30
	Ee & Children	\$100.70	\$92.40	\$87.90
	Family	\$144.40	\$132.60	\$126.40
<b>5</b> <b>PPO \$1,000 Active</b>	Single	\$39.80	\$36.20	\$34.60
	Couple	\$79.20	\$72.20	\$68.90
	Ee & Children	\$97.80	\$89.20	\$85.00
	Family	\$137.00	\$125.00	\$119.40
<b>6</b> <b>PPO \$1,500 Passive</b>	Single	\$61.00	\$56.20	\$53.40
	Couple	\$122.20	\$112.10	\$106.80
	Ee & Children	\$135.50	\$131.70	\$125.40
	Family	\$196.00	\$187.40	\$178.50
<b>7</b> <b>PPO \$1,500 Active</b>	Single	\$52.60	\$48.60	\$46.20
	Couple	\$105.40	\$97.10	\$92.40
	Ee & Children	\$120.00	\$117.20	\$111.40
	Family	\$172.30	\$164.90	\$157.40
<b>8</b> <b>PPO \$2,000 Passive</b>	Single	\$61.80	\$57.20	\$54.40
	Couple	\$123.70	\$114.20	\$109.00
	Ee & Children	\$136.80	\$136.40	\$130.00
	Family	\$198.10	\$193.10	\$183.90

State Specific Plan Option	Data	2 - 9	10 - 25	26 - 50
<b>Voluntary 1</b> <b>DMO Access</b>	Single	\$16.00	\$14.90	\$14.30
	Couple	\$31.70	\$29.10	\$27.80
	Ee & Children	\$37.10	\$35.50	\$33.90
	Family	\$53.00	\$50.00	\$47.60
<b>Voluntary 2</b> <b>DMO Plus: Plan 58</b>	Single	\$21.50	\$19.80	\$18.90
	Couple	\$42.20	\$39.10	\$36.80
	Ee & Children	\$49.30	\$46.50	\$44.40
	Family	\$70.00	\$65.80	\$62.70
<b>Voluntary 3</b> <b>Freedom-of-Choice Coinsurance</b>	Single	\$37.40	\$34.30	\$32.70
	Couple	\$75.30	\$69.30	\$65.50
	Ee & Children	\$88.90	\$81.90	\$78.00
	Family	\$126.40	\$116.40	\$110.60
<b>Voluntary 4</b> <b>PPO \$1,000 Active</b>	Single	\$42.80	\$38.70	\$36.90
	Couple	\$85.20	\$77.90	\$74.20
	Ee & Children	\$105.20	\$96.00	\$91.40
	Family	\$147.40	\$134.60	\$128.30
<b>Voluntary 5</b> <b>PPO \$1,500 Passive</b>	Single	\$63.70	\$59.00	\$56.00
	Couple	\$128.10	\$117.60	\$112.10
	Ee & Children	\$142.20	\$138.20	\$131.60
	Family	\$205.80	\$196.50	\$187.20
<b>Voluntary 6</b> <b>PPO \$1,500 Active</b>	Single	\$55.20	\$51.00	\$48.70
	Couple	\$110.70	\$101.90	\$96.80
	Ee & Children	\$126.40	\$122.70	\$116.80
	Family	\$180.90	\$173.30	\$165.00

### Life Rates

(Rates billed as shown)

All rates for **Optional Dependent Term Life** (for all age brackets) on the Basic Term Life are: **\$2.93 monthly per employee.**

Life rates are guaranteed for two (2) years from the effective date.

Life is available with: Medical for 2-50, Dental for 10-50, Standalone for 26-50.

AGE LAST BIRTHDAY	COMBINED BASIC LIFE & AD&D RATE (per \$1,000 of coverage)
0 -19	0.14
20-24	0.15
25-29	0.15
30-34	0.16
35-39	0.18
40-44	0.24
45-49	0.34
50-54	0.52
55-59	0.85
60-64	1.01
65-69	1.64
70-74	2.81
75-79	4.93
80-84	8.74
85+	15.42

There are no ineligible industries for Basic Term Life Insurance. Consult the Underwriting Guidelines for a list of ineligible industries.

Dental book rates are not valid for out-of-state employees.

# Rating area 3

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

**Geographic Region 3** – Los Angeles (zips 901, 903, 905-908, 910-915, 917, 918, 935), Ventura  
**Aetna Value Network is also not available in the following zips:** Los Angeles zips 90704, 93543-44, 93553, Ventura  
**Vitalidad HMO:** Member must work/live within Vitalidad Service Area  
**Vitalidad Plus:** Member must work/live within Vitalidad Plus Service Area

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category Inpatient OOP RX	HMO \$10	HMO \$20	HMO \$30	HMO \$40	HMO \$50	HMO Coinsurance	HMO Deductible
		\$0/adm \$1500	\$200/day \$2500 3 day max	\$500/day \$3000 3 day max	\$750/day \$3500 3 day max	\$1000/day \$4000 3 day max	70% \$3500	70% after deduct \$3500
		\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$20/\$40/\$60	\$20/\$40/\$60
<b>Employee</b>	Under 30	\$323.63	\$290.96	\$253.47	\$237.14	\$227.56	\$160.11	\$168.21
	30-39	\$388.34	\$349.15	\$304.15	\$284.56	\$273.06	\$192.12	\$201.85
	40-49	\$496.23	\$446.14	\$388.65	\$363.62	\$348.92	\$245.50	\$257.93
	50-54	\$635.24	\$571.13	\$497.52	\$465.48	\$446.67	\$314.27	\$330.18
	55-59	\$780.91	\$702.09	\$611.61	\$572.22	\$549.10	\$386.34	\$405.90
	60-64	\$1,015.60	\$913.09	\$795.42	\$744.20	\$714.12	\$502.45	\$527.89
	65+ MP	\$1,007.26	\$905.59	\$788.88	\$738.08	\$708.25	\$498.32	\$523.55
	65+ MS	\$1,371.33	\$1,232.92	\$1,074.03	\$1,004.86	\$964.26	\$678.44	\$712.79
<b>Employee and Spouse</b>	Under 30	\$862.67	\$775.60	\$675.64	\$632.13	\$606.59	\$426.79	\$448.40
	30-39	\$1,035.58	\$931.05	\$811.07	\$758.84	\$728.17	\$512.33	\$538.27
	40-49	\$1,078.74	\$969.85	\$844.87	\$790.46	\$758.52	\$533.68	\$560.70
	50-54	\$1,296.66	\$1,165.78	\$1,015.54	\$950.15	\$911.75	\$641.50	\$673.97
	55-59	\$1,657.51	\$1,490.21	\$1,298.16	\$1,214.56	\$1,165.48	\$820.02	\$861.53
	60-64	\$1,908.84	\$1,716.17	\$1,495.01	\$1,398.73	\$1,342.21	\$944.36	\$992.17
	65+ MP	\$2,014.53	\$1,811.19	\$1,577.78	\$1,476.17	\$1,416.52	\$996.65	\$1,047.11
	65+ MS	\$2,686.04	\$2,414.92	\$2,103.70	\$1,968.23	\$1,888.69	\$1,328.86	\$1,396.14
<b>Employee and Dependents</b>	Under 30	\$906.15	\$814.69	\$709.70	\$663.99	\$637.16	\$448.30	\$471.00
	30-39	\$949.30	\$853.49	\$743.50	\$695.62	\$667.51	\$469.65	\$493.43
	40-49	\$1,014.02	\$911.67	\$794.18	\$743.04	\$713.01	\$501.67	\$527.06
	50-54	\$1,100.33	\$989.27	\$861.78	\$806.28	\$773.70	\$544.37	\$571.93
	55-59	\$1,229.78	\$1,105.65	\$963.16	\$901.14	\$864.72	\$608.41	\$639.21
	60-64	\$1,337.65	\$1,202.63	\$1,047.65	\$980.18	\$940.57	\$661.77	\$695.28
	65+ MP	\$1,384.53	\$1,244.79	\$1,084.37	\$1,014.54	\$973.54	\$684.97	\$719.65
	65+ MS	\$1,748.60	\$1,572.10	\$1,369.50	\$1,281.31	\$1,229.53	\$865.08	\$908.88
<b>Family</b>	Under 30	\$1,300.12	\$1,168.89	\$1,018.25	\$952.68	\$914.18	\$643.21	\$675.77
	30-39	\$1,445.52	\$1,299.61	\$1,132.13	\$1,059.22	\$1,016.42	\$715.14	\$751.35
	40-49	\$1,488.67	\$1,338.41	\$1,165.93	\$1,090.85	\$1,046.76	\$736.49	\$773.78
	50-54	\$1,747.57	\$1,571.18	\$1,368.70	\$1,280.55	\$1,228.81	\$864.57	\$908.34
	55-59	\$1,820.07	\$1,636.36	\$1,425.48	\$1,333.68	\$1,279.79	\$900.44	\$946.03
	60-64	\$2,146.50	\$1,929.85	\$1,681.14	\$1,572.88	\$1,509.32	\$1,061.94	\$1,115.70
	65+ MP	\$2,391.82	\$2,150.40	\$1,873.28	\$1,752.64	\$1,681.82	\$1,183.31	\$1,243.21
	65+ MS	\$2,988.67	\$2,687.01	\$2,340.73	\$2,189.99	\$2,101.49	\$1,478.58	\$1,553.44

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 3

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

**Geographic Region 3** – Los Angeles (zips 901, 903, 905-908, 910-915, 917, 918, 935), Ventura  
**Aetna Value Network is also not available in the following zips:** Los Angeles zips 90704, 93543-44, 93553, Ventura  
**Vitalidad HMO:** Member must work/live within Vitalidad Service Area  
**Vitalidad Plus:** Member must work/live within Vitalidad Plus Service Area

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	AVN HMO \$10/\$20	AVN HMO \$20/\$30	AVN HMO \$30/\$40	AVN HMO \$40/\$50	Vitalidad HMO \$10	Vitalidad Plus \$10/\$5	Vitalidad Plus \$30/\$10
		Inpatient \$100/day OOP 3 day max \$2000	Inpatient \$400/day OOP 3 day max \$2500	Inpatient \$600/day OOP 3 day max \$3000	Inpatient \$800/day OOP 3 day max \$3500	Inpatient \$100/day OOP 3 day max \$700 max \$2000	Inpatient \$100/day OOP 3 day max \$3000	Inpatient \$100/day OOP 3 day max \$3000
	RX	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$10	\$15/\$35/\$50	\$15/\$35/\$50
<b>Employee</b>	Under 30	\$276.48	\$241.75	\$227.31	\$215.18	\$98.15	\$246.72	\$200.18
	30-39	\$331.77	\$290.09	\$272.77	\$258.21	\$117.78	\$296.05	\$240.21
	40-49	\$423.94	\$370.68	\$348.55	\$329.95	\$150.50	\$378.30	\$306.94
	50-54	\$542.71	\$474.52	\$446.19	\$422.38	\$192.67	\$484.27	\$392.93
	55-59	\$667.15	\$583.33	\$548.50	\$519.23	\$236.85	\$595.32	\$483.02
	60-64	\$867.66	\$758.65	\$713.35	\$675.28	\$308.03	\$774.24	\$628.19
	65+ MP	\$860.53	\$752.42	\$707.49	\$669.73	\$305.50	\$767.88	\$623.03
	65+ MS	\$1,171.57	\$1,024.38	\$963.21	\$911.81	\$415.92	\$1,045.43	\$848.23
<b>Employee and Spouse</b>	Under 30	\$737.00	\$644.41	\$605.93	\$573.59	\$261.64	\$657.65	\$533.60
	30-39	\$884.73	\$773.58	\$727.38	\$688.56	\$314.09	\$789.47	\$640.55
	40-49	\$921.59	\$805.81	\$757.69	\$717.26	\$327.18	\$822.37	\$667.25
	50-54	\$1,107.77	\$968.60	\$910.76	\$862.16	\$393.27	\$988.50	\$802.04
	55-59	\$1,416.06	\$1,238.15	\$1,164.22	\$1,102.09	\$502.71	\$1,263.59	\$1,025.24
	60-64	\$1,630.78	\$1,425.90	\$1,340.75	\$1,269.20	\$578.94	\$1,455.20	\$1,180.70
	65+ MP	\$1,721.07	\$1,504.85	\$1,414.98	\$1,339.47	\$611.00	\$1,535.77	\$1,246.07
	65+ MS	\$2,294.76	\$2,006.46	\$1,886.64	\$1,785.96	\$814.66	\$2,047.69	\$1,661.43
<b>Employee and Dependents</b>	Under 30	\$774.15	\$676.89	\$636.47	\$602.50	\$274.83	\$690.80	\$560.49
	30-39	\$811.02	\$709.13	\$666.78	\$631.20	\$287.92	\$723.70	\$587.19
	40-49	\$866.31	\$757.47	\$712.24	\$674.23	\$307.55	\$773.03	\$627.22
	50-54	\$940.04	\$821.94	\$772.86	\$731.61	\$333.72	\$838.83	\$680.60
	55-59	\$1,050.63	\$918.64	\$863.78	\$817.69	\$372.99	\$937.51	\$760.67
	60-64	\$1,142.79	\$999.22	\$939.55	\$889.41	\$405.70	\$1,019.75	\$827.39
	65+ MP	\$1,182.85	\$1,034.24	\$972.48	\$920.58	\$419.92	\$1,055.49	\$856.39
	65+ MS	\$1,493.87	\$1,306.19	\$1,228.19	\$1,162.65	\$530.34	\$1,333.03	\$1,081.58
<b>Family</b>	Under 30	\$1,110.73	\$971.18	\$913.19	\$864.45	\$394.32	\$991.14	\$804.18
	30-39	\$1,234.95	\$1,079.80	\$1,015.31	\$961.13	\$438.42	\$1,101.98	\$894.12
	40-49	\$1,271.81	\$1,112.03	\$1,045.63	\$989.83	\$451.51	\$1,134.88	\$920.81
	50-54	\$1,493.00	\$1,305.43	\$1,227.47	\$1,161.97	\$530.03	\$1,332.25	\$1,080.95
	55-59	\$1,554.94	\$1,359.59	\$1,278.40	\$1,210.18	\$552.02	\$1,387.52	\$1,125.79
	60-64	\$1,833.82	\$1,603.43	\$1,507.68	\$1,427.22	\$651.02	\$1,636.38	\$1,327.71
	65+ MP	\$2,043.40	\$1,786.68	\$1,679.99	\$1,590.34	\$725.43	\$1,823.39	\$1,479.45
	65+ MS	\$2,553.31	\$2,232.53	\$2,099.21	\$1,987.18	\$906.45	\$2,278.40	\$1,848.62

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 3

Geographic Region 3 – Los Angeles (zips 901, 903, 905-908, 910-915, 917, 918, 935), Ventura

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500
	Coinsurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%
	Coinsurance Max	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000
	Pharmacy	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70
<b>Employee</b>	Under 30	\$550.45	\$468.07	\$403.78	\$297.30	\$299.04	\$303.56	\$277.30	\$174.19	\$154.89
	30-39	\$718.97	\$611.37	\$527.39	\$388.32	\$390.59	\$396.49	\$362.19	\$227.52	\$202.31
	40-49	\$873.32	\$742.62	\$640.62	\$471.68	\$474.44	\$481.61	\$439.95	\$276.36	\$245.74
	50-54	\$1,150.35	\$978.19	\$843.84	\$621.31	\$624.95	\$634.39	\$579.51	\$364.03	\$323.70
	55-59	\$1,552.90	\$1,320.49	\$1,139.12	\$838.73	\$843.64	\$856.39	\$782.30	\$491.42	\$436.97
	60-64	\$2,037.29	\$1,732.39	\$1,494.45	\$1,100.35	\$1,106.79	\$1,123.52	\$1,026.33	\$644.70	\$573.27
	65+ MP	\$1,449.47	\$1,232.54	\$1,063.25	\$782.86	\$787.44	\$799.35	\$730.20	\$458.68	\$407.86
	65+ MS	\$2,406.53	\$2,046.37	\$1,765.30	\$1,299.77	\$1,307.38	\$1,327.14	\$1,212.33	\$761.55	\$677.17
<b>Employee and Spouse</b>	Under 30	\$1,545.75	\$1,314.41	\$1,133.88	\$834.87	\$839.75	\$852.44	\$778.70	\$489.15	\$434.96
	30-39	\$1,797.39	\$1,528.39	\$1,318.46	\$970.78	\$976.46	\$991.21	\$905.47	\$568.79	\$505.76
	40-49	\$1,797.39	\$1,528.39	\$1,318.47	\$970.77	\$976.45	\$991.21	\$905.47	\$568.78	\$505.76
	50-54	\$2,624.17	\$2,231.44	\$1,924.95	\$1,417.32	\$1,425.62	\$1,447.16	\$1,321.97	\$830.42	\$738.41
	55-59	\$3,235.26	\$2,751.07	\$2,373.21	\$1,747.38	\$1,757.61	\$1,784.17	\$1,629.82	\$1,023.80	\$910.37
	60-64	\$4,003.89	\$3,404.67	\$2,937.04	\$2,162.52	\$2,175.18	\$2,208.06	\$2,017.05	\$1,267.03	\$1,126.65
	65+ MP	\$2,898.96	\$2,465.10	\$2,126.52	\$1,565.74	\$1,574.90	\$1,598.71	\$1,460.41	\$917.37	\$815.73
	65+ MS	\$5,640.03	\$4,795.95	\$4,137.22	\$3,046.20	\$3,064.03	\$3,110.34	\$2,841.27	\$1,784.79	\$1,587.04
<b>Employee and Dependents</b>	Under 30	\$1,366.02	\$1,161.58	\$1,002.04	\$737.79	\$742.11	\$753.33	\$688.16	\$432.28	\$384.38
	30-39	\$1,509.79	\$1,283.83	\$1,107.49	\$815.44	\$820.21	\$832.61	\$760.58	\$477.77	\$424.84
	40-49	\$1,473.85	\$1,253.27	\$1,081.13	\$796.03	\$800.69	\$812.79	\$742.48	\$466.40	\$414.72
	50-54	\$1,725.47	\$1,467.24	\$1,265.72	\$931.94	\$937.39	\$951.56	\$869.24	\$546.03	\$485.53
	55-59	\$1,894.40	\$1,610.88	\$1,389.62	\$1,023.17	\$1,029.16	\$1,044.72	\$954.34	\$599.49	\$533.06
	60-64	\$2,508.09	\$2,132.73	\$1,839.80	\$1,354.63	\$1,362.56	\$1,383.15	\$1,263.50	\$793.68	\$705.75
	65+ MP	\$1,889.69	\$1,606.88	\$1,386.17	\$1,020.62	\$1,026.60	\$1,042.12	\$951.97	\$597.99	\$531.73
	65+ MS	\$2,846.80	\$2,420.75	\$2,088.26	\$1,537.56	\$1,546.56	\$1,569.94	\$1,434.13	\$900.87	\$801.06
<b>Family</b>	Under 30	\$1,941.17	\$1,650.66	\$1,423.94	\$1,048.43	\$1,054.57	\$1,070.51	\$977.90	\$614.28	\$546.22
	30-39	\$2,228.75	\$1,895.20	\$1,634.88	\$1,203.76	\$1,210.80	\$1,229.10	\$1,122.77	\$705.29	\$627.14
	40-49	\$2,336.60	\$1,986.91	\$1,714.00	\$1,262.00	\$1,269.39	\$1,288.57	\$1,177.11	\$739.42	\$657.49
	50-54	\$2,983.65	\$2,537.12	\$2,188.65	\$1,611.48	\$1,620.92	\$1,645.41	\$1,503.07	\$944.18	\$839.57
	55-59	\$3,260.04	\$2,772.14	\$2,391.39	\$1,760.76	\$1,771.07	\$1,797.84	\$1,642.31	\$1,031.65	\$917.34
	60-64	\$4,401.05	\$3,742.39	\$3,228.38	\$2,377.03	\$2,390.94	\$2,427.08	\$2,217.12	\$1,392.71	\$1,238.40
	65+ MP	\$3,339.27	\$2,839.51	\$2,449.50	\$1,803.55	\$1,814.10	\$1,841.53	\$1,682.22	\$1,056.71	\$939.63
	65+ MS	\$5,693.58	\$4,841.48	\$4,176.50	\$3,075.12	\$3,093.12	\$3,139.87	\$2,868.24	\$1,801.74	\$1,602.11

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# Rating area 3

Geographic Region 3 – Los Angeles (zips 901, 903, 905-908, 910-915, 917, 918, 935), Ventura

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
	Deductible	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
	Coinsurance	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	Coinsurance Max	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
	Pharmacy	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
<b>Employee</b>	Under 30	\$146.23	\$264.19	\$219.74	\$181.47	\$241.23	\$216.14	\$1,109.37	\$1,372.39
	30-39	\$191.00	\$345.07	\$287.01	\$237.03	\$315.08	\$282.31	\$1,336.69	\$1,653.61
	40-49	\$232.00	\$419.15	\$348.63	\$287.91	\$382.72	\$342.92	\$1,510.46	\$1,868.57
	50-54	\$305.60	\$552.12	\$459.22	\$379.24	\$504.13	\$451.70	\$2,098.58	\$2,596.13
	55-59	\$412.54	\$745.32	\$619.92	\$511.95	\$680.55	\$609.76	\$2,579.71	\$3,191.34
	60-64	\$541.22	\$977.80	\$813.29	\$671.65	\$892.83	\$799.96	\$3,288.04	\$4,067.60
	65+ MP	\$385.06	\$695.68	\$578.63	\$477.85	\$635.22	\$569.15	\$2,416.42	\$2,989.33
	65+ MS	\$639.31	\$1,155.02	\$960.69	\$793.37	\$1,054.64	\$944.95	\$4,878.72	\$6,035.42
<b>Employee and Spouse</b>	Under 30	\$410.64	\$741.89	\$617.06	\$509.60	\$677.41	\$606.96	\$2,711.49	\$3,354.35
	30-39	\$477.49	\$862.66	\$717.52	\$592.56	\$787.69	\$705.76	\$3,028.03	\$3,745.94
	40-49	\$477.48	\$862.66	\$717.52	\$592.55	\$787.69	\$705.77	\$3,385.86	\$4,188.61
	50-54	\$697.13	\$1,259.48	\$1,047.57	\$865.12	\$1,150.02	\$1,030.41	\$4,197.99	\$5,193.28
	55-59	\$859.47	\$1,552.77	\$1,291.52	\$1,066.58	\$1,417.83	\$1,270.36	\$4,968.68	\$6,146.71
	60-64	\$1,063.66	\$1,921.68	\$1,598.36	\$1,319.99	\$1,754.68	\$1,572.17	\$6,179.88	\$7,645.07
	65+ MP	\$770.13	\$1,391.37	\$1,157.27	\$955.71	\$1,270.45	\$1,138.31	\$4,832.71	\$5,978.50
	65+ MS	\$1,498.31	\$2,706.95	\$2,251.51	\$1,859.38	\$2,471.69	\$2,214.62	\$8,051.83	\$9,960.85
<b>Employee and Dependents</b>	Under 30	\$362.89	\$655.63	\$545.32	\$450.34	\$598.65	\$536.38	\$2,649.55	\$3,277.73
	30-39	\$401.09	\$724.63	\$602.71	\$497.74	\$661.65	\$592.83	\$2,940.25	\$3,637.36
	40-49	\$391.53	\$707.37	\$588.36	\$485.89	\$645.90	\$578.72	\$3,073.29	\$3,801.94
	50-54	\$458.38	\$828.15	\$688.81	\$568.84	\$756.17	\$677.53	\$3,332.30	\$4,122.36
	55-59	\$503.26	\$909.22	\$756.25	\$624.53	\$830.21	\$743.85	\$3,623.74	\$4,482.90
	60-64	\$666.29	\$1,203.76	\$1,001.23	\$826.86	\$1,099.15	\$984.82	\$4,500.94	\$5,568.07
	65+ MP	\$502.01	\$906.96	\$754.37	\$622.98	\$828.14	\$742.01	\$3,754.29	\$4,644.39
	65+ MS	\$756.27	\$1,366.33	\$1,136.45	\$938.52	\$1,247.59	\$1,117.83	\$6,220.87	\$7,695.78
<b>Family</b>	Under 30	\$515.68	\$931.67	\$774.92	\$639.96	\$850.70	\$762.22	\$4,251.67	\$5,259.69
	30-39	\$592.08	\$1,069.69	\$889.72	\$734.77	\$976.73	\$875.14	\$4,631.58	\$5,729.69
	40-49	\$620.73	\$1,121.46	\$932.77	\$770.32	\$1,023.99	\$917.49	\$4,948.70	\$6,121.97
	50-54	\$792.63	\$1,432.02	\$1,191.07	\$983.63	\$1,307.56	\$1,171.56	\$5,431.71	\$6,719.51
	55-59	\$866.05	\$1,564.67	\$1,301.41	\$1,074.75	\$1,428.69	\$1,280.09	\$6,012.71	\$7,438.27
	60-64	\$1,169.17	\$2,112.29	\$1,756.90	\$1,450.92	\$1,928.73	\$1,728.12	\$7,392.79	\$9,145.54
	65+ MP	\$887.09	\$1,602.69	\$1,333.04	\$1,100.87	\$1,463.41	\$1,311.20	\$6,171.85	\$7,635.13
	65+ MS	\$1,512.53	\$2,732.65	\$2,272.88	\$1,877.03	\$2,495.16	\$2,235.64	\$9,393.98	\$11,621.20

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

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AETNA DENTAL OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

### Small Group Plan Design Book Rates

State Specific Plan Option	Data	2 - 9	10 - 25	26 - 50
<b>1</b> <b>DMO Access</b>	Single	\$14.90	\$13.90	\$13.30
	Couple	\$29.20	\$27.00	\$25.80
	Ee & Children	\$34.60	\$33.10	\$31.30
	Family	\$49.00	\$46.30	\$43.90
<b>2</b> <b>DMO Plus (Plan 58)</b>	Single	\$20.10	\$18.50	\$17.60
	Couple	\$39.50	\$36.10	\$34.40
	Ee & Children	\$45.90	\$43.20	\$41.30
	Family	\$65.00	\$61.50	\$58.10
<b>3</b> <b>Freedom-of-Choice Coinsurance</b>	Single	\$34.70	\$31.70	\$30.00
	Couple	\$69.70	\$64.00	\$60.70
	Ee & Children	\$82.30	\$75.90	\$72.20
	Family	\$117.00	\$107.80	\$102.40
<b>4</b> <b>Freedom-of-Choice Plus</b>	Single	\$43.70	\$40.10	\$38.00
	Couple	\$87.40	\$80.50	\$76.30
	Ee & Children	\$100.70	\$92.40	\$87.90
	Family	\$144.40	\$132.60	\$126.40
<b>5</b> <b>PPO \$1,000 Active</b>	Single	\$40.20	\$36.50	\$34.90
	Couple	\$79.90	\$72.90	\$69.60
	Ee & Children	\$98.80	\$90.10	\$85.70
	Family	\$138.30	\$126.40	\$120.60
<b>6</b> <b>PPO \$1,500 Passive</b>	Single	\$61.00	\$56.20	\$53.40
	Couple	\$122.20	\$112.10	\$106.80
	Ee & Children	\$135.50	\$131.70	\$125.40
	Family	\$196.00	\$187.40	\$178.50
<b>7</b> <b>PPO \$1,500 Active</b>	Single	\$52.60	\$48.60	\$46.20
	Couple	\$105.40	\$97.10	\$92.40
	Ee & Children	\$120.00	\$117.20	\$111.40
	Family	\$172.30	\$164.90	\$157.40
<b>8</b> <b>PPO \$2,000 Passive</b>	Single	\$61.80	\$57.20	\$54.40
	Couple	\$123.70	\$114.20	\$109.00
	Ee & Children	\$136.80	\$136.40	\$130.00
	Family	\$198.10	\$193.10	\$183.90

State Specific Plan Option	Data	2 - 9	10 - 25	26 - 50
<b>Voluntary 1</b> <b>DMO Access</b>	Single	\$16.00	\$14.90	\$14.30
	Couple	\$31.70	\$29.10	\$27.80
	Ee & Children	\$37.10	\$35.50	\$33.90
	Family	\$53.00	\$50.00	\$47.60
<b>Voluntary 2</b> <b>DMO Plus: Plan 58</b>	Single	\$21.50	\$19.80	\$18.90
	Couple	\$42.20	\$39.10	\$36.80
	Ee & Children	\$49.30	\$46.50	\$44.40
	Family	\$70.00	\$65.80	\$62.70
<b>Voluntary 3</b> <b>Freedom-of-Choice Coinsurance</b>	Single	\$37.40	\$34.30	\$32.70
	Couple	\$75.30	\$69.30	\$65.50
	Ee & Children	\$88.90	\$81.90	\$78.00
	Family	\$126.40	\$116.40	\$110.60
<b>Voluntary 4</b> <b>PPO \$1,000 Active</b>	Single	\$43.20	\$39.20	\$37.30
	Couple	\$86.00	\$78.60	\$75.00
	Ee & Children	\$106.20	\$97.00	\$92.20
	Family	\$148.90	\$136.00	\$129.50
<b>Voluntary 5</b> <b>PPO \$1,500 Passive</b>	Single	\$64.40	\$59.70	\$56.50
	Couple	\$129.30	\$118.90	\$113.20
	Ee & Children	\$143.60	\$139.60	\$133.00
	Family	\$207.80	\$198.40	\$189.10
<b>Voluntary 6</b> <b>PPO \$1,500 Active</b>	Single	\$55.70	\$51.60	\$49.10
	Couple	\$111.90	\$102.90	\$97.80
	Ee & Children	\$127.70	\$123.90	\$117.90
	Family	\$182.60	\$175.00	\$166.70

### Life Rates

#### (Rates billed as shown)

All rates for Optional Dependent Term Life (for all age brackets) on the Basic Term Life are: **\$2.93 monthly per employee.**

Life rates are guaranteed for two (2) years from the effective date.

Life is available with: Medical for 2-50, Dental for 10-50, Standalone for 26-50.

AGE LAST BIRTHDAY	COMBINED BASIC LIFE & AD&D RATE (per \$1,000 of coverage)
0 -19	0.14
20-24	0.15
25-29	0.15
30-34	0.16
35-39	0.18
40-44	0.24
45-49	0.34
50-54	0.52
55-59	0.85
60-64	1.01
65-69	1.64
70-74	2.81
75-79	4.93
80-84	8.74
85+	15.42

There are no ineligible industries for Basic Term Life Insurance. Consult the Underwriting Guidelines for a list of ineligible industries.

Dental book rates are not valid for out-of-state employees.

# Rating area 4

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

Geographic Region 4 – Los Angeles (zips 900, 902, 904, 916)

Aetna Value Network is also not available in the following zips: N/A

Vitalidad HMO: Member must work/live within Vitalidad Service Area

Vitalidad Plus: Member must work/live within Vitalidad Plus Service Area

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	HMO \$10 \$0/adm \$1500 RX	HMO \$20 \$200/day 3 day max \$2500 \$15/\$35/\$50	HMO \$30 \$500/day 3 day max \$3000 \$15/\$35/\$50	HMO \$40 \$750/day 3 day max \$3500 \$15/\$35/\$50	HMO \$50 \$1000/day 3 day max \$4000 \$15/\$35/\$50	HMO Coinsurance 70% \$3500 \$20/\$40/\$60	HMO Deductible 70% after deduct \$3500 \$20/\$40/\$60
<b>Employee</b>	Under 30	\$364.17	\$327.41	\$285.21	\$266.85	\$256.06	\$169.68	\$178.28
	30-39	\$436.99	\$392.88	\$342.25	\$320.21	\$307.27	\$203.62	\$213.93
	40-49	\$558.39	\$502.03	\$437.33	\$409.17	\$392.63	\$260.18	\$273.36
	50-54	\$714.82	\$642.67	\$559.84	\$523.79	\$502.62	\$333.07	\$349.93
	55-59	\$878.72	\$790.03	\$688.22	\$643.90	\$617.88	\$409.45	\$430.18
	60-64	\$1,142.82	\$1,027.47	\$895.05	\$837.41	\$803.57	\$532.50	\$559.46
	65+ MP	\$1,133.43	\$1,019.02	\$887.70	\$830.53	\$796.97	\$528.13	\$554.86
	65+ MS	\$1,543.11	\$1,387.35	\$1,208.56	\$1,130.73	\$1,085.04	\$719.02	\$755.42
<b>Employee and Spouse</b>	Under 30	\$970.73	\$872.75	\$760.27	\$711.31	\$682.57	\$452.32	\$475.22
	30-39	\$1,165.30	\$1,047.68	\$912.66	\$853.89	\$819.38	\$542.98	\$570.47
	40-49	\$1,213.86	\$1,091.34	\$950.70	\$889.47	\$853.53	\$565.60	\$594.24
	50-54	\$1,459.08	\$1,311.81	\$1,142.75	\$1,069.16	\$1,025.96	\$679.87	\$714.29
	55-59	\$1,865.13	\$1,676.87	\$1,460.77	\$1,366.70	\$1,311.47	\$869.07	\$913.07
	60-64	\$2,147.95	\$1,931.14	\$1,682.27	\$1,573.94	\$1,510.33	\$1,000.85	\$1,051.52
	65+ MP	\$2,266.87	\$2,038.07	\$1,775.42	\$1,661.08	\$1,593.96	\$1,056.26	\$1,109.74
	65+ MS	\$3,022.49	\$2,717.42	\$2,367.22	\$2,214.77	\$2,125.27	\$1,408.35	\$1,479.65
<b>Employee and Dependents</b>	Under 30	\$1,019.66	\$916.74	\$798.59	\$747.17	\$716.97	\$475.11	\$499.17
	30-39	\$1,068.22	\$960.40	\$836.63	\$782.75	\$751.12	\$497.74	\$522.94
	40-49	\$1,141.04	\$1,025.87	\$893.66	\$836.11	\$802.32	\$531.67	\$558.59
	50-54	\$1,238.16	\$1,113.18	\$969.73	\$907.28	\$870.61	\$576.93	\$606.14
	55-59	\$1,383.82	\$1,244.14	\$1,083.81	\$1,014.01	\$973.04	\$644.80	\$677.44
	60-64	\$1,505.20	\$1,353.28	\$1,178.88	\$1,102.96	\$1,058.39	\$701.36	\$736.87
	65+ MP	\$1,557.96	\$1,400.71	\$1,220.20	\$1,141.62	\$1,095.48	\$725.94	\$762.69
	65+ MS	\$1,967.63	\$1,769.02	\$1,541.05	\$1,441.80	\$1,383.54	\$916.83	\$963.24
<b>Family</b>	Under 30	\$1,462.97	\$1,315.30	\$1,145.80	\$1,072.01	\$1,028.69	\$681.68	\$716.19
	30-39	\$1,626.59	\$1,462.41	\$1,273.94	\$1,191.90	\$1,143.74	\$757.92	\$796.29
	40-49	\$1,675.15	\$1,506.06	\$1,311.97	\$1,227.49	\$1,177.88	\$780.54	\$820.06
	50-54	\$1,966.47	\$1,767.98	\$1,540.14	\$1,440.96	\$1,382.73	\$916.29	\$962.68
	55-59	\$2,048.06	\$1,841.34	\$1,604.04	\$1,500.74	\$1,440.10	\$954.30	\$1,002.62
	60-64	\$2,415.38	\$2,171.58	\$1,891.73	\$1,769.90	\$1,698.38	\$1,125.46	\$1,182.44
	65+ MP	\$2,691.43	\$2,419.77	\$2,107.93	\$1,972.18	\$1,892.48	\$1,254.09	\$1,317.58
	65+ MS	\$3,363.04	\$3,023.59	\$2,633.93	\$2,464.31	\$2,364.73	\$1,567.03	\$1,646.36

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 4

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

Geographic Region 4 – Los Angeles (zips 900, 902, 904, 916)

Aetna Value Network is also not available in the following zips: N/A

Vitalidad HMO: Member must work/live within Vitalidad Service Area

Vitalidad Plus: Member must work/live within Vitalidad Plus Service Area

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	AVN HMO \$10/\$20	AVN HMO \$20/\$30	AVN HMO \$30/\$40	AVN HMO \$40/\$50	Vitalidad HMO \$10	Vitalidad Plus \$10/\$5	Vitalidad Plus \$30/\$10
		Inpatient \$100/day OOP 3 day max \$2000 RX \$20/\$40/\$60	\$400/day 3 day max \$2500 \$20/\$40/\$60	\$600/day 3 day max \$3000 \$20/\$40/\$60	\$800/day 3 day max \$3500 \$20/\$40/\$60	\$100/day \$700 max \$2000 \$10	\$100/day 3 day max \$2000 \$15/\$35/\$50	\$600/day 3 day max \$3000 \$15/\$35/\$50
<b>Employee</b>	Under 30	\$240.23	\$210.05	\$197.51	\$186.97	\$85.29	\$214.37	\$173.93
	30-39	\$288.27	\$252.06	\$237.00	\$224.36	\$102.34	\$257.24	\$208.71
	40-49	\$368.36	\$322.08	\$302.85	\$286.69	\$130.77	\$328.70	\$266.70
	50-54	\$471.55	\$412.31	\$387.69	\$367.00	\$167.41	\$420.78	\$341.41
	55-59	\$579.68	\$506.85	\$476.59	\$451.15	\$205.79	\$517.27	\$419.70
	60-64	\$753.90	\$659.18	\$619.82	\$586.74	\$267.64	\$672.73	\$545.83
	65+ MP	\$747.70	\$653.77	\$614.73	\$581.92	\$265.44	\$667.20	\$541.35
	65+ MS	\$1,017.96	\$890.07	\$836.92	\$792.26	\$361.39	\$908.36	\$737.02
<b>Employee and Spouse</b>	Under 30	\$640.37	\$559.92	\$526.49	\$498.39	\$227.34	\$571.43	\$463.64
	30-39	\$768.73	\$672.15	\$632.01	\$598.29	\$272.91	\$685.96	\$556.57
	40-49	\$800.76	\$700.16	\$658.35	\$623.22	\$284.28	\$714.55	\$579.76
	50-54	\$962.53	\$841.61	\$791.35	\$749.12	\$341.71	\$858.90	\$696.89
	55-59	\$1,230.40	\$1,075.82	\$1,011.57	\$957.59	\$436.80	\$1,097.92	\$890.82
	60-64	\$1,416.97	\$1,238.95	\$1,164.96	\$1,102.79	\$503.04	\$1,264.41	\$1,025.90
	65+ MP	\$1,495.42	\$1,307.55	\$1,229.46	\$1,163.85	\$530.89	\$1,334.41	\$1,082.70
	65+ MS	\$1,993.89	\$1,743.39	\$1,639.28	\$1,551.80	\$707.85	\$1,779.21	\$1,443.60
<b>Employee and Dependents</b>	Under 30	\$672.65	\$588.14	\$553.02	\$523.51	\$238.80	\$600.23	\$487.01
	30-39	\$704.68	\$616.15	\$579.36	\$548.44	\$250.17	\$628.81	\$510.20
	40-49	\$752.72	\$658.16	\$618.85	\$585.83	\$267.22	\$671.68	\$544.98
	50-54	\$816.79	\$714.18	\$671.53	\$635.69	\$289.97	\$728.85	\$591.37
	55-59	\$912.88	\$798.20	\$750.53	\$710.48	\$324.08	\$814.60	\$660.94
	60-64	\$992.96	\$868.21	\$816.36	\$772.80	\$352.51	\$886.05	\$718.91
	65+ MP	\$1,027.76	\$898.64	\$844.98	\$799.89	\$364.87	\$917.11	\$744.11
	65+ MS	\$1,298.01	\$1,134.94	\$1,067.16	\$1,010.21	\$460.81	\$1,158.26	\$939.78
<b>Family</b>	Under 30	\$965.10	\$843.85	\$793.46	\$751.11	\$342.62	\$861.19	\$698.74
	30-39	\$1,073.03	\$938.22	\$882.20	\$835.12	\$380.94	\$957.50	\$776.89
	40-49	\$1,105.07	\$966.23	\$908.53	\$860.05	\$392.31	\$986.09	\$800.08
	50-54	\$1,297.25	\$1,134.27	\$1,066.54	\$1,009.62	\$460.54	\$1,157.58	\$939.22
	55-59	\$1,351.07	\$1,181.33	\$1,110.79	\$1,051.51	\$479.64	\$1,205.61	\$978.19
	60-64	\$1,593.39	\$1,393.20	\$1,310.01	\$1,240.10	\$565.67	\$1,421.83	\$1,153.63
	65+ MP	\$1,775.49	\$1,552.43	\$1,459.72	\$1,381.83	\$630.32	\$1,584.33	\$1,285.48
	65+ MS	\$2,218.54	\$1,939.82	\$1,823.98	\$1,726.64	\$787.60	\$1,979.68	\$1,606.25

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 4

Geographic Region 4 – Los Angeles (zips 900, 902, 904, 916)

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500
	Coinsurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%
	Coinsurance Max	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000
	Pharmacy	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70
<b>Employee</b>	Under 30	\$727.74	\$618.83	\$533.83	\$393.05	\$407.59	\$401.34	\$366.61	\$237.66	\$204.78
	30-39	\$950.53	\$808.28	\$697.26	\$513.38	\$532.37	\$524.21	\$478.84	\$310.42	\$267.47
	40-49	\$1,154.59	\$981.80	\$846.95	\$623.59	\$646.66	\$636.75	\$581.64	\$377.06	\$324.89
	50-54	\$1,520.86	\$1,293.26	\$1,115.62	\$821.41	\$851.80	\$838.74	\$766.16	\$496.67	\$427.96
	55-59	\$2,053.06	\$1,745.81	\$1,506.01	\$1,108.85	\$1,149.87	\$1,132.24	\$1,034.26	\$670.47	\$577.71
	60-64	\$2,693.47	\$2,290.38	\$1,975.78	\$1,454.73	\$1,508.55	\$1,485.42	\$1,356.88	\$879.61	\$757.92
	65+ MP	\$1,916.32	\$1,629.53	\$1,405.70	\$1,035.00	\$1,073.28	\$1,056.83	\$965.37	\$625.82	\$539.24
	65+ MS	\$3,181.62	\$2,705.48	\$2,333.86	\$1,718.39	\$1,781.95	\$1,754.63	\$1,602.79	\$1,039.03	\$895.28
<b>Employee and Spouse</b>	Under 30	\$2,043.61	\$1,737.77	\$1,499.08	\$1,103.75	\$1,144.58	\$1,127.03	\$1,029.50	\$667.39	\$575.05
	30-39	\$2,376.29	\$2,020.67	\$1,743.12	\$1,283.43	\$1,330.90	\$1,310.50	\$1,197.09	\$776.03	\$668.67
	40-49	\$2,376.29	\$2,020.66	\$1,743.12	\$1,283.42	\$1,330.90	\$1,310.50	\$1,197.09	\$776.03	\$668.67
	50-54	\$3,469.37	\$2,950.16	\$2,544.94	\$1,873.79	\$1,943.11	\$1,913.32	\$1,747.75	\$1,133.00	\$976.25
	55-59	\$4,277.28	\$3,637.16	\$3,137.57	\$2,310.14	\$2,395.60	\$2,358.87	\$2,154.74	\$1,396.84	\$1,203.59
	60-64	\$5,293.48	\$4,501.29	\$3,883.01	\$2,858.99	\$2,964.76	\$2,919.30	\$2,666.68	\$1,728.70	\$1,489.54
	65+ MP	\$3,832.67	\$3,259.09	\$2,811.43	\$2,070.01	\$2,146.58	\$2,113.67	\$1,930.76	\$1,251.65	\$1,078.49
	65+ MS	\$7,456.57	\$6,340.66	\$5,469.73	\$4,027.28	\$4,176.25	\$4,112.22	\$3,756.36	\$2,435.11	\$2,098.22
<b>Employee and Dependents</b>	Under 30	\$1,805.99	\$1,535.72	\$1,324.78	\$975.41	\$1,011.49	\$995.98	\$909.80	\$589.79	\$508.19
	30-39	\$1,996.06	\$1,697.34	\$1,464.20	\$1,078.07	\$1,117.94	\$1,100.81	\$1,005.54	\$651.86	\$561.67
	40-49	\$1,948.54	\$1,656.93	\$1,429.35	\$1,052.40	\$1,091.33	\$1,074.60	\$981.60	\$636.34	\$548.30
	50-54	\$2,281.22	\$1,939.83	\$1,673.38	\$1,232.08	\$1,277.66	\$1,258.07	\$1,149.20	\$744.98	\$641.92
	55-59	\$2,504.55	\$2,129.73	\$1,837.20	\$1,352.70	\$1,402.74	\$1,381.23	\$1,261.70	\$817.91	\$704.76
	60-64	\$3,315.90	\$2,819.66	\$2,432.36	\$1,790.90	\$1,857.16	\$1,828.68	\$1,670.44	\$1,082.88	\$933.07
	65+ MP	\$2,498.33	\$2,124.44	\$1,832.63	\$1,349.34	\$1,399.25	\$1,377.80	\$1,258.56	\$815.89	\$703.01
	65+ MS	\$3,763.70	\$3,200.45	\$2,760.84	\$2,032.77	\$2,107.96	\$2,075.64	\$1,896.02	\$1,229.12	\$1,059.07
<b>Family</b>	Under 30	\$2,566.39	\$2,182.32	\$1,882.56	\$1,386.10	\$1,437.37	\$1,415.33	\$1,292.86	\$838.11	\$722.16
	30-39	\$2,946.59	\$2,505.62	\$2,161.46	\$1,591.44	\$1,650.31	\$1,625.01	\$1,484.38	\$962.28	\$829.14
	40-49	\$3,089.17	\$2,626.86	\$2,266.05	\$1,668.45	\$1,730.17	\$1,703.65	\$1,556.21	\$1,008.84	\$869.26
	50-54	\$3,944.63	\$3,354.30	\$2,893.56	\$2,130.48	\$2,209.30	\$2,175.42	\$1,987.17	\$1,288.21	\$1,109.99
	55-59	\$4,310.04	\$3,665.02	\$3,161.61	\$2,327.84	\$2,413.95	\$2,376.94	\$2,171.25	\$1,407.54	\$1,212.81
	60-64	\$5,818.56	\$4,947.78	\$4,268.17	\$3,142.58	\$3,258.84	\$3,208.87	\$2,931.19	\$1,900.18	\$1,637.29
	65+ MP	\$4,414.78	\$3,754.09	\$3,238.44	\$2,384.41	\$2,472.61	\$2,434.70	\$2,224.01	\$1,441.75	\$1,242.29
	65+ MS	\$7,527.36	\$6,400.86	\$5,521.66	\$4,065.51	\$4,215.90	\$4,151.26	\$3,792.02	\$2,458.23	\$2,118.14

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# Rating area 4

Geographic Region 4 – Los Angeles (zips 900, 902, 904, 916)

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
	Deductible	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
	Coinsurance	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	Coinsurance Max Pharmacy	\$0/unlimited \$20/\$40/\$70	\$2500/\$5000 \$20/\$40/\$70	\$3500/\$7000 \$20/\$40/\$70	\$2000/\$4000 \$20/\$40/\$70	\$1500/\$3000 \$20/\$40/\$70	\$2000/\$4000 \$20/\$40/\$70	\$4000/\$8000 \$15/\$40/\$50	\$3500 \$10/\$25/\$50
<b>Employee</b>	Under 30	\$193.33	\$349.29	\$290.52	\$239.92	\$318.93	\$285.75	\$1,340.04	\$1,657.75
	30-39	\$252.52	\$456.22	\$379.46	\$313.37	\$416.57	\$373.23	\$1,614.63	\$1,997.44
	40-49	\$306.73	\$554.17	\$460.92	\$380.64	\$506.00	\$453.36	\$1,824.52	\$2,257.10
	50-54	\$404.03	\$729.96	\$607.14	\$501.40	\$666.51	\$597.17	\$2,534.93	\$3,135.94
	55-59	\$545.41	\$985.40	\$819.60	\$676.85	\$899.75	\$806.14	\$3,116.11	\$3,854.91
	60-64	\$715.54	\$1,292.77	\$1,075.26	\$887.98	\$1,180.41	\$1,057.60	\$3,971.72	\$4,913.37
	65+ MP	\$509.08	\$919.76	\$765.01	\$631.77	\$839.82	\$752.45	\$2,918.87	\$3,610.90
	65+ MS	\$845.22	\$1,527.07	\$1,270.13	\$1,048.91	\$1,394.34	\$1,249.28	\$5,893.15	\$7,290.36
<b>Employee and Spouse</b>	Under 30	\$542.90	\$980.86	\$815.83	\$673.73	\$895.61	\$802.43	\$3,275.28	\$4,051.82
	30-39	\$631.28	\$1,140.54	\$948.64	\$783.41	\$1,041.41	\$933.06	\$3,657.64	\$4,524.83
	40-49	\$631.28	\$1,140.54	\$948.63	\$783.41	\$1,041.41	\$933.06	\$4,089.87	\$5,059.54
	50-54	\$921.67	\$1,665.18	\$1,385.00	\$1,143.78	\$1,520.44	\$1,362.26	\$5,070.86	\$6,273.12
	55-59	\$1,136.29	\$2,052.95	\$1,707.53	\$1,410.13	\$1,874.51	\$1,679.49	\$6,001.81	\$7,424.79
	60-64	\$1,406.25	\$2,540.69	\$2,113.21	\$1,745.15	\$2,319.86	\$2,078.51	\$7,464.86	\$9,234.70
	65+ MP	\$1,018.17	\$1,839.54	\$1,530.03	\$1,263.55	\$1,679.66	\$1,504.91	\$5,837.58	\$7,221.61
	65+ MS	\$1,980.90	\$3,578.90	\$2,976.73	\$2,458.27	\$3,267.83	\$2,927.86	\$9,726.05	\$12,032.00
<b>Employee and Dependents</b>	Under 30	\$479.78	\$866.81	\$720.97	\$595.40	\$791.47	\$709.13	\$3,200.47	\$3,959.27
	30-39	\$530.27	\$958.04	\$796.84	\$658.06	\$874.77	\$783.76	\$3,551.61	\$4,393.66
	40-49	\$517.65	\$935.24	\$777.87	\$642.39	\$853.95	\$765.11	\$3,712.31	\$4,592.47
	50-54	\$606.03	\$1,094.91	\$910.68	\$752.07	\$999.74	\$895.73	\$4,025.18	\$4,979.52
	55-59	\$665.35	\$1,202.10	\$999.84	\$825.70	\$1,097.61	\$983.42	\$4,377.22	\$5,415.02
	60-64	\$880.89	\$1,591.52	\$1,323.74	\$1,093.18	\$1,453.19	\$1,302.00	\$5,436.82	\$6,725.83
	65+ MP	\$663.69	\$1,199.10	\$997.35	\$823.64	\$1,094.88	\$980.98	\$4,534.92	\$5,610.10
	65+ MS	\$999.85	\$1,806.45	\$1,502.50	\$1,240.81	\$1,649.43	\$1,477.84	\$7,514.37	\$9,295.95
<b>Family</b>	Under 30	\$681.78	\$1,231.78	\$1,024.52	\$846.08	\$1,124.71	\$1,007.70	\$5,135.71	\$6,353.34
	30-39	\$782.79	\$1,414.26	\$1,176.30	\$971.43	\$1,291.34	\$1,156.99	\$5,594.63	\$6,921.05
	40-49	\$820.67	\$1,482.70	\$1,233.22	\$1,018.43	\$1,353.82	\$1,212.98	\$5,977.66	\$7,394.91
	50-54	\$1,047.92	\$1,893.29	\$1,574.73	\$1,300.46	\$1,728.72	\$1,548.87	\$6,561.11	\$8,116.69
	55-59	\$1,145.00	\$2,068.67	\$1,720.61	\$1,420.93	\$1,888.87	\$1,692.35	\$7,262.93	\$8,984.89
	60-64	\$1,545.74	\$2,792.70	\$2,322.82	\$1,918.25	\$2,549.97	\$2,284.68	\$8,929.96	\$11,047.16
	65+ MP	\$1,172.82	\$2,118.94	\$1,762.42	\$1,455.46	\$1,934.76	\$1,733.48	\$7,455.16	\$9,222.70
	65+ MS	\$1,999.70	\$3,612.88	\$3,004.99	\$2,481.61	\$3,298.85	\$2,955.65	\$11,347.26	\$14,037.59

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

AETNA DENTAL OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

### Small Group Plan Design Book Rates

State Specific Plan Option	Data	2 - 9	10 - 25	26 - 50
<b>1</b> <b>DMO Access</b>	Single	\$14.90	\$13.90	\$13.30
	Couple	\$29.20	\$27.00	\$25.80
	Ee & Children	\$34.60	\$33.10	\$31.30
	Family	\$49.00	\$46.30	\$43.90
<b>2</b> <b>DMO Plus (Plan 58)</b>	Single	\$20.10	\$18.50	\$17.60
	Couple	\$39.50	\$36.10	\$34.40
	Ee & Children	\$45.90	\$43.20	\$41.30
	Family	\$65.00	\$61.50	\$58.10
<b>3</b> <b>Freedom-of-Choice Coinsurance</b>	Single	\$34.80	\$31.80	\$30.10
	Couple	\$69.80	\$64.10	\$60.80
	Ee & Children	\$82.50	\$76.10	\$72.30
	Family	\$117.30	\$108.00	\$102.80
<b>4</b> <b>Freedom-of-Choice Plus</b>	Single	\$43.80	\$40.30	\$38.20
	Couple	\$87.60	\$80.60	\$76.40
	Ee & Children	\$101.00	\$92.80	\$88.10
	Family	\$144.80	\$132.80	\$126.60
<b>5</b> <b>PPO \$1,000 Active</b>	Single	\$40.30	\$36.60	\$35.10
	Couple	\$80.00	\$73.00	\$69.70
	Ee & Children	\$99.00	\$90.30	\$86.20
	Family	\$138.90	\$126.60	\$120.80
<b>6</b> <b>PPO \$1,500 Passive</b>	Single	\$61.20	\$56.40	\$53.50
	Couple	\$122.40	\$112.40	\$107.20
	Ee & Children	\$135.70	\$132.00	\$125.60
	Family	\$196.50	\$187.90	\$178.90
<b>7</b> <b>PPO \$1,500 Active</b>	Single	\$52.80	\$48.70	\$46.30
	Couple	\$105.50	\$97.30	\$92.80
	Ee & Children	\$120.40	\$117.40	\$111.70
	Family	\$172.70	\$165.60	\$157.70
<b>8</b> <b>PPO \$2,000 Passive</b>	Single	\$61.80	\$57.30	\$54.50
	Couple	\$124.00	\$114.40	\$109.20
	Ee & Children	\$137.20	\$136.80	\$130.20
	Family	\$198.50	\$193.60	\$184.40

State Specific Plan Option	Data	2 - 9	10 - 25	26 - 50
<b>Voluntary 1</b> <b>DMO Access</b>	Single	\$16.00	\$14.90	\$14.30
	Couple	\$31.70	\$29.10	\$27.80
	Ee & Children	\$37.10	\$35.50	\$33.90
	Family	\$53.00	\$50.00	\$47.60
<b>Voluntary 2</b> <b>DMO Plus: Plan 58</b>	Single	\$21.50	\$19.80	\$18.90
	Couple	\$42.20	\$39.10	\$36.80
	Ee & Children	\$49.30	\$46.50	\$44.40
	Family	\$70.00	\$65.80	\$62.70
<b>Voluntary 3</b> <b>Freedom-of-Choice Coinsurance</b>	Single	\$37.50	\$34.40	\$32.80
	Couple	\$75.50	\$69.40	\$65.60
	Ee & Children	\$89.10	\$82.10	\$78.10
	Family	\$126.70	\$116.60	\$110.90
<b>Voluntary 4</b> <b>PPO \$1,000 Active</b>	Single	\$43.30	\$39.40	\$37.50
	Couple	\$86.20	\$78.70	\$75.10
	Ee & Children	\$106.40	\$97.20	\$92.40
	Family	\$149.20	\$136.20	\$129.70
<b>Voluntary 5</b> <b>PPO \$1,500 Passive</b>	Single	\$64.70	\$59.80	\$56.60
	Couple	\$129.50	\$119.10	\$113.60
	Ee & Children	\$143.80	\$139.80	\$133.20
	Family	\$208.20	\$198.80	\$189.40
<b>Voluntary 6</b> <b>PPO \$1,500 Active</b>	Single	\$55.90	\$51.70	\$49.20
	Couple	\$112.00	\$103.10	\$98.20
	Ee & Children	\$127.90	\$124.10	\$118.20
	Family	\$183.20	\$175.50	\$167.10

### Life Rates

#### (Rates billed as shown)

All rates for Optional Dependent Term Life (for all age brackets) on the Basic Term Life are: **\$2.93 monthly per employee.**

Life rates are guaranteed for two (2) years from the effective date.

Life is available with: Medical for 2-50, Dental for 10-50, Standalone for 26-50.

AGE LAST BIRTHDAY	COMBINED BASIC LIFE & AD&D RATE (per \$1,000 of coverage)
0 -19	0.14
20-24	0.15
25-29	0.15
30-34	0.16
35-39	0.18
40-44	0.24
45-49	0.34
50-54	0.52
55-59	0.85
60-64	1.01
65-69	1.64
70-74	2.81
75-79	4.93
80-84	8.74
85+	15.42

There are no ineligible industries for Basic Term Life Insurance. Consult the Underwriting Guidelines for a list of ineligible industries.

Dental book rates are not valid for out-of-state employees.

# Rating area 5

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

**Geographic Region 5** – Riverside (zips 917, 925, 928), San Bernardino (zips 917, 923, 924, 935; excluded zips 92309, 92319, 92323, 92332, 92363-64)

**Aetna Value Network is also not available in the following zips:** Riverside zips 92536, 92539, San Bernardino zips 92304, 92310, 92327, 92329, 92333, 92338, 92342, 92347, 92356, 92365, 92386, 92398, 93558, 93562, 93592

**Vitalidad HMO:** Member must work/live within Vitalidad Service Area

**Vitalidad Plus:** Member must work/live within Vitalidad Plus Service Area

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category Inpatient OOP	HMO \$10	HMO \$20	HMO \$30	HMO \$40	HMO \$50	HMO Coinsurance	HMO Deductible
		\$0/adm \$1500	\$200/day 3 day max \$2500	\$500/day 3 day max \$3000	\$750/day 3 day max \$3500	\$1000/day 3 day max \$4000	70% \$3500	70% after deduct \$3500
	RX	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$20/\$40/\$60	\$20/\$40/\$60
<b>Employee</b>	Under 30	\$327.50	\$294.44	\$256.50	\$239.98	\$230.28	\$162.02	\$170.23
	30-39	\$392.99	\$353.32	\$307.79	\$287.97	\$276.33	\$194.42	\$204.27
	40-49	\$502.17	\$451.48	\$393.30	\$367.97	\$353.10	\$248.44	\$261.02
	50-54	\$642.85	\$577.96	\$503.48	\$471.05	\$452.02	\$318.03	\$334.14
	55-59	\$790.25	\$710.49	\$618.93	\$579.07	\$555.67	\$390.96	\$410.75
	60-64	\$1,027.75	\$924.02	\$804.94	\$753.10	\$722.67	\$508.46	\$534.20
	65+ MP	\$1,019.31	\$916.43	\$798.32	\$746.91	\$716.73	\$504.28	\$529.81
	65+ MS	\$1,387.74	\$1,247.67	\$1,086.88	\$1,016.89	\$975.79	\$686.56	\$721.32
<b>Employee and Spouse</b>	Under 30	\$872.99	\$784.88	\$683.73	\$639.70	\$613.85	\$431.90	\$453.76
	30-39	\$1,047.97	\$942.20	\$820.77	\$767.92	\$736.88	\$518.46	\$544.71
	40-49	\$1,091.65	\$981.46	\$854.98	\$799.92	\$767.59	\$540.07	\$567.41
	50-54	\$1,312.18	\$1,179.73	\$1,027.70	\$961.52	\$922.66	\$649.17	\$682.04
	55-59	\$1,677.35	\$1,508.04	\$1,313.70	\$1,229.10	\$1,179.43	\$829.83	\$871.84
	60-64	\$1,931.69	\$1,736.71	\$1,512.90	\$1,415.47	\$1,358.27	\$955.66	\$1,004.05
	65+ MP	\$2,038.64	\$1,832.87	\$1,596.66	\$1,493.84	\$1,433.47	\$1,008.57	\$1,059.64
	65+ MS	\$2,718.18	\$2,443.82	\$2,128.88	\$1,991.78	\$1,911.29	\$1,344.76	\$1,412.84
<b>Employee and Dependents</b>	Under 30	\$916.99	\$824.44	\$718.19	\$671.94	\$644.79	\$453.66	\$476.63
	30-39	\$960.66	\$863.70	\$752.39	\$703.94	\$675.49	\$475.27	\$499.33
	40-49	\$1,026.16	\$922.58	\$803.68	\$751.93	\$721.54	\$507.67	\$533.37
	50-54	\$1,113.50	\$1,001.11	\$872.09	\$815.93	\$782.96	\$550.88	\$578.77
	55-59	\$1,244.49	\$1,118.88	\$974.69	\$911.92	\$875.07	\$615.69	\$646.86
	60-64	\$1,353.66	\$1,217.02	\$1,060.18	\$991.91	\$951.82	\$669.69	\$703.60
	65+ MP	\$1,401.10	\$1,259.68	\$1,097.34	\$1,026.68	\$985.19	\$693.17	\$728.26
	65+ MS	\$1,769.52	\$1,590.91	\$1,385.89	\$1,296.64	\$1,244.24	\$875.43	\$919.75
<b>Family</b>	Under 30	\$1,315.67	\$1,182.88	\$1,030.44	\$964.08	\$925.12	\$650.90	\$683.86
	30-39	\$1,462.82	\$1,315.17	\$1,145.68	\$1,071.90	\$1,028.58	\$723.70	\$760.34
	40-49	\$1,506.49	\$1,354.43	\$1,179.88	\$1,103.90	\$1,059.29	\$745.30	\$783.04
	50-54	\$1,768.48	\$1,589.98	\$1,385.07	\$1,295.88	\$1,243.51	\$874.92	\$919.21
	55-59	\$1,841.85	\$1,655.95	\$1,442.54	\$1,349.64	\$1,295.10	\$911.22	\$957.35
	60-64	\$2,172.19	\$1,952.94	\$1,701.26	\$1,591.70	\$1,527.38	\$1,074.65	\$1,129.05
	65+ MP	\$2,420.45	\$2,176.14	\$1,895.69	\$1,773.61	\$1,701.94	\$1,197.47	\$1,258.09
	65+ MS	\$3,024.44	\$2,719.16	\$2,368.74	\$2,216.20	\$2,126.64	\$1,496.28	\$1,572.03

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# Rating area 5

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

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**Vitalidad HMO:** Member must work/live within Vitalidad Service Area

**Vitalidad Plus:** Member must work/live within Vitalidad Plus Service Area

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	AVN HMO \$10/\$20	AVN HMO \$20/\$30	AVN HMO \$30/\$40	AVN HMO \$40/\$50	Vitalidad HMO \$10	Vitalidad Plus \$10/\$5	Vitalidad Plus \$30/\$10
		Inpatient \$100/day OOP 3 day max \$2000	Inpatient \$400/day OOP 3 day max \$2500	Inpatient \$600/day OOP 3 day max \$3000	Inpatient \$800/day OOP 3 day max \$3500	Inpatient \$100/day OOP 3 day max \$700 max \$2000	Inpatient \$100/day OOP 3 day max \$3000	Inpatient \$100/day OOP 3 day max \$3000
	RX	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$10	\$15/\$35/\$50	\$15/\$35/\$50
<b>Employee</b>	Under 30	\$244.38	\$213.67	\$196.73	\$186.23	\$90.37	\$227.15	\$184.30
	30-39	\$293.24	\$256.40	\$236.07	\$223.47	\$108.44	\$272.57	\$221.16
	40-49	\$374.71	\$327.63	\$301.65	\$285.55	\$138.57	\$348.30	\$282.60
	50-54	\$479.68	\$419.42	\$386.16	\$365.55	\$177.39	\$445.87	\$361.77
	55-59	\$589.67	\$515.59	\$474.70	\$449.37	\$218.06	\$548.11	\$444.72
	60-64	\$766.90	\$670.55	\$617.37	\$584.42	\$283.60	\$712.84	\$578.38
	65+ MP	\$760.59	\$665.04	\$612.30	\$579.62	\$281.27	\$706.98	\$573.62
	65+ MS	\$1,035.51	\$905.42	\$833.61	\$789.13	\$382.94	\$962.52	\$780.96
<b>Employee and Spouse</b>	Under 30	\$651.41	\$569.58	\$524.40	\$496.42	\$240.89	\$605.50	\$491.28
	30-39	\$781.98	\$683.74	\$629.51	\$595.92	\$289.18	\$726.86	\$589.75
	40-49	\$814.57	\$712.23	\$655.75	\$620.75	\$301.23	\$757.15	\$614.33
	50-54	\$979.13	\$856.12	\$788.22	\$746.16	\$362.08	\$910.11	\$738.44
	55-59	\$1,251.61	\$1,094.37	\$1,007.58	\$953.81	\$462.85	\$1,163.39	\$943.94
	60-64	\$1,441.40	\$1,260.31	\$1,160.36	\$1,098.44	\$533.03	\$1,339.80	\$1,087.07
	65+ MP	\$1,521.20	\$1,330.09	\$1,224.60	\$1,159.25	\$562.54	\$1,413.98	\$1,147.26
	65+ MS	\$2,028.26	\$1,773.45	\$1,632.80	\$1,545.67	\$750.06	\$1,885.30	\$1,529.67
<b>Employee and Dependents</b>	Under 30	\$684.25	\$598.28	\$550.84	\$521.44	\$253.04	\$636.02	\$516.04
	30-39	\$716.83	\$626.78	\$577.07	\$546.27	\$265.09	\$666.31	\$540.62
	40-49	\$765.70	\$669.50	\$616.41	\$583.51	\$283.16	\$711.73	\$577.48
	50-54	\$830.87	\$726.49	\$668.87	\$633.18	\$307.26	\$772.31	\$626.63
	55-59	\$928.62	\$811.96	\$747.56	\$707.67	\$343.41	\$863.17	\$700.35
	60-64	\$1,010.08	\$883.18	\$813.14	\$769.74	\$373.53	\$938.88	\$761.78
	65+ MP	\$1,045.48	\$914.14	\$841.64	\$796.72	\$386.62	\$971.79	\$788.48
	65+ MS	\$1,320.39	\$1,154.51	\$1,062.95	\$1,006.22	\$488.28	\$1,227.32	\$995.81
<b>Family</b>	Under 30	\$981.74	\$858.40	\$790.32	\$748.15	\$363.05	\$912.54	\$740.40
	30-39	\$1,091.53	\$954.40	\$878.71	\$831.82	\$403.65	\$1,014.59	\$823.21
	40-49	\$1,124.12	\$982.89	\$904.94	\$856.65	\$415.70	\$1,044.88	\$847.79
	50-54	\$1,319.61	\$1,153.83	\$1,062.32	\$1,005.63	\$488.00	\$1,226.60	\$995.22
	55-59	\$1,374.36	\$1,201.70	\$1,106.40	\$1,047.35	\$508.24	\$1,277.49	\$1,036.52
	60-64	\$1,620.86	\$1,417.22	\$1,304.83	\$1,235.20	\$599.40	\$1,506.61	\$1,222.42
	65+ MP	\$1,806.10	\$1,579.20	\$1,453.95	\$1,376.37	\$667.90	\$1,678.80	\$1,362.12
	65+ MS	\$2,256.79	\$1,973.26	\$1,816.77	\$1,719.82	\$834.57	\$2,097.72	\$1,702.02

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 5

## Standard Employee Risk Rates (1.00 RAF)

Geographic Region 5 – Riverside (zips 917, 925, 928), San Bernardino (zips 917, 923, 924, 935; zips 92309\*, 92319\*, 92323\*, 92364\*)

January 1 – 31, 2012

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500
	Coinsurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%
	Coinsurance Max	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000
	Pharmacy	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70
<b>Employee</b>	Under 30	\$507.06	\$431.18	\$371.95	\$273.86	\$283.99	\$279.64	\$255.44	\$193.35	\$157.14
	30-39	\$662.29	\$563.18	\$485.82	\$357.70	\$370.93	\$365.25	\$333.64	\$252.54	\$205.25
	40-49	\$804.47	\$684.09	\$590.12	\$434.49	\$450.56	\$443.66	\$405.27	\$306.76	\$249.31
	50-54	\$1,059.68	\$901.10	\$777.32	\$572.32	\$593.49	\$584.40	\$533.83	\$404.07	\$328.40
	55-59	\$1,430.49	\$1,216.42	\$1,049.33	\$772.60	\$801.18	\$788.91	\$720.63	\$545.47	\$443.32
	60-64	\$1,876.70	\$1,595.86	\$1,376.64	\$1,013.59	\$1,051.09	\$1,034.99	\$945.42	\$715.62	\$581.60
	65+ MP	\$1,335.21	\$1,135.40	\$979.43	\$721.14	\$747.81	\$736.36	\$672.64	\$509.14	\$413.79
	65+ MS	\$2,216.83	\$1,885.09	\$1,626.14	\$1,197.30	\$1,241.58	\$1,222.57	\$1,116.76	\$845.31	\$687.00
<b>Employee and Spouse</b>	Under 30	\$1,423.90	\$1,210.82	\$1,044.49	\$769.04	\$797.49	\$785.27	\$717.32	\$542.96	\$441.27
	30-39	\$1,655.70	\$1,407.93	\$1,214.53	\$894.24	\$927.31	\$913.11	\$834.09	\$631.34	\$513.11
	40-49	\$1,655.70	\$1,407.94	\$1,214.53	\$894.23	\$927.31	\$913.11	\$834.09	\$631.35	\$513.11
	50-54	\$2,417.32	\$2,055.57	\$1,773.21	\$1,305.57	\$1,353.87	\$1,333.13	\$1,217.76	\$921.76	\$749.14
	55-59	\$2,980.24	\$2,534.25	\$2,186.13	\$1,609.61	\$1,669.15	\$1,643.58	\$1,501.34	\$1,136.41	\$923.59
	60-64	\$3,688.28	\$3,136.35	\$2,705.51	\$1,992.02	\$2,065.71	\$2,034.07	\$1,858.04	\$1,406.41	\$1,143.02
	65+ MP	\$2,670.45	\$2,270.82	\$1,958.88	\$1,442.29	\$1,495.64	\$1,472.73	\$1,345.29	\$1,018.29	\$827.59
	65+ MS	\$5,195.45	\$4,417.96	\$3,811.08	\$2,806.03	\$2,909.82	\$2,865.26	\$2,617.29	\$1,981.10	\$1,610.09
<b>Employee and Dependents</b>	Under 30	\$1,258.34	\$1,070.04	\$923.05	\$679.62	\$704.76	\$693.97	\$633.91	\$479.83	\$389.97
	30-39	\$1,390.77	\$1,182.65	\$1,020.19	\$751.15	\$778.93	\$767.00	\$700.62	\$530.32	\$431.01
	40-49	\$1,357.66	\$1,154.50	\$995.91	\$733.26	\$760.39	\$748.74	\$683.95	\$517.70	\$420.75
	50-54	\$1,589.47	\$1,351.61	\$1,165.94	\$858.46	\$890.21	\$876.57	\$800.72	\$606.09	\$492.58
	55-59	\$1,745.07	\$1,483.92	\$1,280.09	\$942.50	\$977.37	\$962.40	\$879.10	\$665.42	\$540.81
	60-64	\$2,310.39	\$1,964.65	\$1,694.77	\$1,247.82	\$1,293.99	\$1,274.16	\$1,163.90	\$880.99	\$716.00
	65+ MP	\$1,740.73	\$1,480.23	\$1,276.89	\$940.16	\$974.93	\$960.00	\$876.93	\$663.77	\$539.46
	65+ MS	\$2,622.40	\$2,229.97	\$1,923.64	\$1,416.34	\$1,468.73	\$1,446.24	\$1,321.07	\$999.96	\$812.69
<b>Family</b>	Under 30	\$1,788.16	\$1,520.57	\$1,311.69	\$965.77	\$1,001.50	\$986.16	\$900.81	\$681.85	\$554.16
	30-39	\$2,053.06	\$1,745.83	\$1,506.01	\$1,108.85	\$1,149.86	\$1,132.25	\$1,034.27	\$782.86	\$636.26
	40-49	\$2,152.41	\$1,830.31	\$1,578.89	\$1,162.50	\$1,205.50	\$1,187.04	\$1,084.32	\$820.75	\$667.04
	50-54	\$2,748.47	\$2,337.16	\$2,016.12	\$1,484.42	\$1,539.33	\$1,515.75	\$1,384.58	\$1,048.03	\$851.76
	55-59	\$3,003.06	\$2,553.66	\$2,202.88	\$1,621.94	\$1,681.93	\$1,656.17	\$1,512.84	\$1,145.12	\$930.67
	60-64	\$4,054.13	\$3,447.45	\$2,973.88	\$2,189.61	\$2,270.61	\$2,235.83	\$2,042.34	\$1,545.91	\$1,256.40
	65+ MP	\$3,076.04	\$2,615.72	\$2,256.40	\$1,661.35	\$1,722.80	\$1,696.42	\$1,549.61	\$1,172.95	\$953.28
	65+ MS	\$5,244.77	\$4,459.91	\$3,847.26	\$2,832.67	\$2,937.44	\$2,892.46	\$2,642.14	\$1,999.91	\$1,625.37

\*Indemnity Only

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 5

## Standard Employee Risk Rates (1.00 RAF)

Geographic Region 5 – Riverside (zips 917, 925, 928), San Bernardino (zips 917, 923, 924, 935; zips 92309\*, 92319\*, 92323\*, 92364\*)

January 1 – 31, 2012

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
	Deductible	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
	Coinsurance	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	Coinsurance Max	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
	Pharmacy	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
<b>Employee</b>	Under 30	\$149.68	\$243.37	\$202.42	\$167.17	\$222.22	\$199.10	\$715.69	\$885.37
	30-39	\$195.50	\$317.88	\$264.39	\$218.35	\$290.25	\$260.05	\$862.34	\$1,066.79
	40-49	\$237.47	\$386.12	\$321.15	\$265.22	\$352.56	\$315.88	\$974.44	\$1,205.47
	50-54	\$312.81	\$508.61	\$423.03	\$349.36	\$464.41	\$416.09	\$1,353.86	\$1,674.84
	55-59	\$422.27	\$686.58	\$571.06	\$471.61	\$626.92	\$561.69	\$1,664.26	\$2,058.83
	60-64	\$553.99	\$900.75	\$749.19	\$618.72	\$822.47	\$736.90	\$2,121.22	\$2,624.13
	65+ MP	\$394.14	\$640.85	\$533.02	\$440.20	\$585.16	\$524.28	\$1,558.91	\$1,928.51
	65+ MS	\$654.39	\$1,064.00	\$884.97	\$730.85	\$971.53	\$870.45	\$3,147.42	\$3,893.63
<b>Employee and Spouse</b>	Under 30	\$420.33	\$683.42	\$568.43	\$469.44	\$624.03	\$559.10	\$1,749.27	\$2,163.99
	30-39	\$488.75	\$794.68	\$660.96	\$545.86	\$725.61	\$650.12	\$1,953.47	\$2,416.62
	40-49	\$488.75	\$794.68	\$660.96	\$545.86	\$725.61	\$650.12	\$2,184.32	\$2,702.20
	50-54	\$713.57	\$1,160.23	\$965.00	\$796.95	\$1,059.40	\$949.18	\$2,708.25	\$3,350.34
	55-59	\$879.74	\$1,430.40	\$1,189.72	\$982.54	\$1,306.10	\$1,170.21	\$3,205.46	\$3,965.43
	60-64	\$1,088.76	\$1,770.24	\$1,472.38	\$1,215.97	\$1,616.40	\$1,448.23	\$3,986.84	\$4,932.06
	65+ MP	\$788.29	\$1,281.71	\$1,066.05	\$880.41	\$1,170.33	\$1,048.57	\$3,117.74	\$3,856.91
	65+ MS	\$1,533.65	\$2,493.63	\$2,074.04	\$1,712.85	\$2,276.91	\$2,040.02	\$5,194.50	\$6,426.04
<b>Employee and Dependents</b>	Under 30	\$371.45	\$603.96	\$502.34	\$414.86	\$551.47	\$494.10	\$1,709.31	\$2,114.56
	30-39	\$410.54	\$667.52	\$555.20	\$458.52	\$609.51	\$546.09	\$1,896.85	\$2,346.56
	40-49	\$400.77	\$651.63	\$541.99	\$447.60	\$595.00	\$533.09	\$1,982.67	\$2,452.74
	50-54	\$469.20	\$762.89	\$634.52	\$524.02	\$696.59	\$624.11	\$2,149.78	\$2,659.46
	55-59	\$515.13	\$837.57	\$696.64	\$575.32	\$764.79	\$685.21	\$2,337.80	\$2,892.05
	60-64	\$682.01	\$1,108.90	\$922.32	\$761.70	\$1,012.53	\$907.19	\$2,903.70	\$3,592.13
	65+ MP	\$513.85	\$835.48	\$694.90	\$573.89	\$762.88	\$683.51	\$2,422.01	\$2,996.24
	65+ MS	\$774.11	\$1,258.66	\$1,046.87	\$864.56	\$1,149.27	\$1,029.70	\$4,013.28	\$4,964.78
<b>Family</b>	Under 30	\$527.85	\$858.25	\$713.84	\$589.53	\$783.66	\$702.13	\$2,742.89	\$3,393.19
	30-39	\$606.04	\$985.40	\$819.59	\$676.87	\$899.76	\$806.14	\$2,987.98	\$3,696.39
	40-49	\$635.37	\$1,033.08	\$859.25	\$709.61	\$943.30	\$845.15	\$3,192.56	\$3,949.47
	50-54	\$811.33	\$1,319.16	\$1,097.20	\$906.13	\$1,204.52	\$1,079.20	\$3,504.17	\$4,334.96
	55-59	\$886.48	\$1,441.36	\$1,198.84	\$990.06	\$1,316.10	\$1,179.17	\$3,879.00	\$4,798.65
	60-64	\$1,196.75	\$1,945.84	\$1,618.43	\$1,336.59	\$1,776.73	\$1,591.88	\$4,769.32	\$5,900.06
	65+ MP	\$908.02	\$1,476.38	\$1,227.96	\$1,014.13	\$1,348.08	\$1,207.83	\$3,981.66	\$4,925.66
	65+ MS	\$1,548.21	\$2,517.30	\$2,093.73	\$1,729.12	\$2,298.53	\$2,059.39	\$6,060.36	\$7,497.19

\*Indemnity Only

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The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

AETNA DENTAL OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

### Small Group Plan Design Book Rates

State Specific Plan Option	Data	2 - 9	10 - 25	26 - 50
<b>1</b> <b>DMO Access</b>	Single	\$14.90	\$13.90	\$13.30
	Couple	\$29.20	\$27.00	\$25.80
	Ee & Children	\$34.60	\$33.10	\$31.30
	Family	\$49.00	\$46.30	\$43.90
<b>2</b> <b>DMO Plus (Plan 58)</b>	Single	\$20.10	\$18.50	\$17.60
	Couple	\$39.50	\$36.10	\$34.40
	Ee & Children	\$45.90	\$43.20	\$41.30
	Family	\$65.00	\$61.50	\$58.10
<b>3</b> <b>Freedom-of-Choice Coinsurance</b>	Single	\$35.40	\$32.80	\$30.60
	Couple	\$71.10	\$65.20	\$62.20
	Ee & Children	\$84.10	\$77.50	\$73.70
	Family	\$119.70	\$110.00	\$104.50
<b>4</b> <b>Freedom-of-Choice Plus</b>	Single	\$44.60	\$41.10	\$38.80
	Couple	\$89.50	\$82.10	\$78.10
	Ee & Children	\$103.00	\$94.50	\$90.10
	Family	\$147.60	\$135.50	\$129.30
<b>5</b> <b>PPO \$1,000 Active</b>	Single	\$40.50	\$36.80	\$35.50
	Couple	\$80.90	\$74.00	\$70.50
	Ee & Children	\$100.00	\$91.00	\$86.90
	Family	\$140.10	\$128.00	\$121.80
<b>6</b> <b>PPO \$1,500 Passive</b>	Single	\$62.30	\$57.40	\$54.50
	Couple	\$124.70	\$114.40	\$109.40
	Ee & Children	\$138.50	\$134.60	\$128.20
	Family	\$200.20	\$191.30	\$182.40
<b>7</b> <b>PPO \$1,500 Active</b>	Single	\$53.80	\$49.60	\$47.30
	Couple	\$107.70	\$99.00	\$94.40
	Ee & Children	\$123.00	\$119.40	\$113.70
	Family	\$176.10	\$168.70	\$160.60
<b>8</b> <b>PPO \$2,000 Passive</b>	Single	\$63.20	\$58.30	\$55.80
	Couple	\$126.20	\$117.10	\$111.10
	Ee & Children	\$139.80	\$139.50	\$132.60
	Family	\$202.40	\$197.40	\$188.10

State Specific Plan Option	Data	2 - 9	10 - 25	26 - 50
<b>Voluntary 1</b> <b>DMO Access</b>	Single	\$16.00	\$14.90	\$14.30
	Couple	\$31.70	\$29.10	\$27.80
	Ee & Children	\$37.10	\$35.50	\$33.90
	Family	\$53.00	\$50.00	\$47.60
<b>Voluntary 2</b> <b>DMO Plus: Plan 58</b>	Single	\$21.50	\$19.80	\$18.90
	Couple	\$42.20	\$39.10	\$36.80
	Ee & Children	\$49.30	\$46.50	\$44.40
	Family	\$70.00	\$65.80	\$62.70
<b>Voluntary 3</b> <b>Freedom-of-Choice Coinsurance</b>	Single	\$38.20	\$35.20	\$33.30
	Couple	\$76.80	\$70.40	\$67.10
	Ee & Children	\$90.80	\$83.80	\$79.60
	Family	\$129.30	\$118.90	\$112.90
<b>Voluntary 4</b> <b>PPO \$1,000 Active</b>	Single	\$43.50	\$39.80	\$37.90
	Couple	\$87.00	\$79.40	\$75.70
	Ee & Children	\$107.60	\$98.00	\$93.20
	Family	\$150.60	\$137.30	\$130.70
<b>Voluntary 5</b> <b>PPO \$1,500 Passive</b>	Single	\$65.40	\$60.10	\$57.20
	Couple	\$130.50	\$120.40	\$114.60
	Ee & Children	\$145.30	\$141.00	\$134.50
	Family	\$210.00	\$200.70	\$191.10
<b>Voluntary 6</b> <b>PPO \$1,500 Active</b>	Single	\$56.50	\$52.10	\$49.70
	Couple	\$112.90	\$103.90	\$99.00
	Ee & Children	\$128.90	\$125.50	\$119.50
	Family	\$185.00	\$177.10	\$168.50

### Life Rates

#### (Rates billed as shown)

All rates for Optional Dependent Term Life (for all age brackets) on the Basic Term Life are: **\$2.93 monthly per employee.**

Life rates are guaranteed for two (2) years from the effective date.

Life is available with: Medical for 2-50, Dental for 10-50, Standalone for 26-50.

AGE LAST BIRTHDAY	COMBINED BASIC LIFE & AD&D RATE (per \$1,000 of coverage)
0 -19	0.14
20-24	0.15
25-29	0.15
30-34	0.16
35-39	0.18
40-44	0.24
45-49	0.34
50-54	0.52
55-59	0.85
60-64	1.01
65-69	1.64
70-74	2.81
75-79	4.93
80-84	8.74
85+	15.42

There are no ineligible industries for Basic Term Life Insurance. Consult the Underwriting Guidelines for a list of ineligible industries.

Dental book rates are not valid for out-of-state employees.

# Rating area 6

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

**Geographic Region 6** – Fresno (excluding zips 93210, 93616, 93622, 93631, 93646), Kings, Madera (excluding zips, 93601, 93645, 93653, 93669), Merced, Tulare (excluding zips, 93202, 93207-08, 93218, 93244, 93260-62, 93267, 93270, 93272, 93282, 93603, 93633, 93666, 93670, 93673)

**Aetna Value Network is also not available in the following zips:** Fresno, Kings, Madera, Merced, Tulare

**Vitalidad HMO:** Member must work/live within Vitalidad Service Area

**Vitalidad Plus:** Member must work/live within Vitalidad Plus Service Area

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	HMO \$10 \$0/adm \$1500 RX	HMO \$20 \$200/day 3 day max \$2500 \$15/\$35/\$50	HMO \$30 \$500/day 3 day max \$3000 \$15/\$35/\$50	HMO \$40 \$750/day 3 day max \$3500 \$15/\$35/\$50	HMO \$50 \$1000/day 3 day max \$4000 \$15/\$35/\$50	HMO Coinsurance 70% \$3500 \$20/\$40/\$60	HMO Deductible 70% after deduct \$3500 \$20/\$40/\$60
<b>Employee</b>	Under 30	\$454.52	\$408.64	\$355.98	\$333.06	\$319.60	\$241.53	\$253.76
	30-39	\$545.41	\$490.36	\$427.16	\$399.66	\$383.51	\$289.83	\$304.50
	40-49	\$696.93	\$626.59	\$545.84	\$510.69	\$490.05	\$370.35	\$389.10
	50-54	\$892.17	\$802.12	\$698.75	\$653.75	\$627.33	\$474.10	\$498.10
	55-59	\$1,096.75	\$986.05	\$858.97	\$803.66	\$771.18	\$582.81	\$612.31
	60-64	\$1,426.36	\$1,282.39	\$1,117.13	\$1,045.19	\$1,002.95	\$757.96	\$796.34
	65+ MP	\$1,414.65	\$1,271.86	\$1,107.95	\$1,036.60	\$994.71	\$751.74	\$789.80
	65+ MS	\$1,925.97	\$1,731.58	\$1,508.42	\$1,411.28	\$1,354.25	\$1,023.45	\$1,075.27
<b>Employee and Spouse</b>	Under 30	\$1,211.58	\$1,089.29	\$948.91	\$887.80	\$851.92	\$643.83	\$676.42
	30-39	\$1,454.43	\$1,307.62	\$1,139.91	\$1,065.75	\$1,022.68	\$772.88	\$812.01
	40-49	\$1,515.03	\$1,362.11	\$1,186.58	\$1,110.16	\$1,065.30	\$805.08	\$845.84
	50-54	\$1,821.10	\$1,637.29	\$1,426.29	\$1,334.44	\$1,280.51	\$967.72	\$1,016.72
	55-59	\$2,327.90	\$2,092.93	\$1,823.21	\$1,705.80	\$1,636.86	\$1,237.03	\$1,299.66
	60-64	\$2,680.88	\$2,410.29	\$2,099.67	\$1,964.45	\$1,885.07	\$1,424.61	\$1,496.74
	65+ MP	\$2,829.31	\$2,543.74	\$2,215.92	\$2,073.22	\$1,989.44	\$1,503.49	\$1,579.61
	65+ MS	\$3,772.41	\$3,391.64	\$2,954.55	\$2,764.29	\$2,652.58	\$2,004.64	\$2,106.14
<b>Employee and Dependents</b>	Under 30	\$1,272.65	\$1,144.19	\$996.74	\$932.55	\$894.86	\$676.28	\$710.52
	30-39	\$1,333.25	\$1,198.68	\$1,044.20	\$976.96	\$937.48	\$708.49	\$744.36
	40-49	\$1,424.14	\$1,280.40	\$1,115.39	\$1,043.56	\$1,001.39	\$756.78	\$795.10
	50-54	\$1,545.36	\$1,389.38	\$1,210.33	\$1,132.38	\$1,086.62	\$821.20	\$862.78
	55-59	\$1,727.17	\$1,552.83	\$1,352.72	\$1,265.60	\$1,214.46	\$917.81	\$964.28
	60-64	\$1,878.66	\$1,689.04	\$1,471.37	\$1,376.62	\$1,320.99	\$998.31	\$1,048.86
	65+ MP	\$1,944.51	\$1,748.24	\$1,522.94	\$1,424.87	\$1,367.29	\$1,033.31	\$1,085.62
	65+ MS	\$2,455.82	\$2,207.94	\$1,923.40	\$1,799.54	\$1,726.81	\$1,305.01	\$1,371.08
<b>Family</b>	Under 30	\$1,825.95	\$1,641.65	\$1,430.09	\$1,337.99	\$1,283.92	\$970.30	\$1,019.43
	30-39	\$2,030.16	\$1,825.25	\$1,590.02	\$1,487.63	\$1,427.51	\$1,078.82	\$1,133.44
	40-49	\$2,090.77	\$1,879.74	\$1,637.49	\$1,532.04	\$1,470.13	\$1,111.03	\$1,167.28
	50-54	\$2,454.38	\$2,206.64	\$1,922.27	\$1,798.48	\$1,725.80	\$1,304.25	\$1,370.28
	55-59	\$2,556.21	\$2,298.20	\$2,002.02	\$1,873.10	\$1,797.40	\$1,358.36	\$1,427.13
	60-64	\$3,014.67	\$2,710.38	\$2,361.09	\$2,209.04	\$2,119.77	\$1,601.98	\$1,683.09
	65+ MP	\$3,359.21	\$3,020.14	\$2,630.93	\$2,461.50	\$2,362.03	\$1,785.07	\$1,875.44
	65+ MS	\$4,197.45	\$3,773.78	\$3,287.44	\$3,075.74	\$2,951.44	\$2,230.51	\$2,343.44

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 6

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

**Geographic Region 6** – Fresno (excluding zips 93210, 93616, 93622, 93631, 93646), Kings, Madera (excluding zips, 93601, 93645, 93653, 93669), Merced, Tulare (excluding zips, 93202, 93207-08, 93218, 93244, 93260-62, 93267, 93270, 93272, 93282, 93603, 93633, 93666, 93670, 93673)

**Aetna Value Network is also not available in the following zips:** Fresno, Kings, Madera, Merced, Tulare

**Vitalidad HMO:** Member must work/live within Vitalidad Service Area

**Vitalidad Plus:** Member must work/live within Vitalidad Plus Service Area

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	AVN HMO \$10/\$20	AVN HMO \$20/\$30	AVN HMO \$30/\$40	AVN HMO \$40/\$50	Vitalidad HMO \$10	Vitalidad Plus \$10/\$5	Vitalidad Plus \$30/\$10
		Inpatient \$100/day OOP 3 day max \$2000	Inpatient \$400/day OOP 3 day max \$2500	Inpatient \$600/day OOP 3 day max \$3000	Inpatient \$800/day OOP 3 day max \$3500	Inpatient \$100/day OOP 3 day max \$700 max \$2000	Inpatient \$100/day OOP 3 day max \$3000	Inpatient \$100/day OOP 3 day max \$3000
	RX	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$10	\$15/\$35/\$50	\$15/\$35/\$50
<b>Employee</b>	Under 30	\$293.51	\$256.63	\$241.31	\$228.43	\$104.20	\$285.28	\$231.47
	30-39	\$352.20	\$307.95	\$289.56	\$274.11	\$125.03	\$342.32	\$277.75
	40-49	\$450.04	\$393.50	\$370.01	\$350.26	\$159.77	\$437.43	\$354.91
	50-54	\$576.12	\$503.74	\$473.66	\$448.38	\$204.53	\$559.97	\$454.34
	55-59	\$708.23	\$619.25	\$582.27	\$551.20	\$251.43	\$688.37	\$558.52
	60-64	\$921.08	\$805.36	\$757.27	\$716.85	\$326.99	\$895.25	\$726.38
	65+ MP	\$913.51	\$798.74	\$751.04	\$710.96	\$324.30	\$887.90	\$720.41
	65+ MS	\$1,243.70	\$1,087.45	\$1,022.51	\$967.95	\$441.53	\$1,208.83	\$980.81
<b>Employee and Spouse</b>	Under 30	\$782.38	\$684.09	\$643.23	\$608.91	\$277.75	\$760.44	\$617.00
	30-39	\$939.20	\$821.20	\$772.16	\$730.96	\$333.42	\$912.87	\$740.67
	40-49	\$978.34	\$855.42	\$804.34	\$761.42	\$347.32	\$950.91	\$771.54
	50-54	\$1,175.98	\$1,028.24	\$966.83	\$915.24	\$417.48	\$1,143.01	\$927.40
	55-59	\$1,503.24	\$1,314.39	\$1,235.89	\$1,169.94	\$533.67	\$1,461.10	\$1,185.49
	60-64	\$1,731.18	\$1,513.69	\$1,423.30	\$1,347.34	\$614.59	\$1,682.65	\$1,365.25
	65+ MP	\$1,827.03	\$1,597.50	\$1,502.10	\$1,421.94	\$648.62	\$1,775.81	\$1,440.84
	65+ MS	\$2,436.04	\$2,129.99	\$2,002.80	\$1,895.92	\$864.82	\$2,367.74	\$1,921.11
<b>Employee and Dependents</b>	Under 30	\$821.81	\$718.57	\$675.66	\$639.60	\$291.75	\$798.77	\$648.10
	30-39	\$860.95	\$752.79	\$707.83	\$670.06	\$305.65	\$836.81	\$678.96
	40-49	\$919.64	\$804.11	\$756.09	\$715.74	\$326.48	\$893.86	\$725.25
	50-54	\$997.92	\$872.55	\$820.44	\$776.66	\$354.27	\$969.94	\$786.98
	55-59	\$1,115.32	\$975.20	\$916.96	\$868.03	\$395.95	\$1,084.05	\$879.56
	60-64	\$1,213.15	\$1,060.74	\$997.39	\$944.17	\$430.68	\$1,179.14	\$956.71
	65+ MP	\$1,255.67	\$1,097.92	\$1,032.35	\$977.26	\$445.78	\$1,220.47	\$990.25
	65+ MS	\$1,585.85	\$1,386.61	\$1,303.81	\$1,234.23	\$562.99	\$1,541.39	\$1,250.63
<b>Family</b>	Under 30	\$1,179.11	\$1,030.98	\$969.41	\$917.68	\$418.60	\$1,146.05	\$929.87
	30-39	\$1,310.98	\$1,146.28	\$1,077.83	\$1,020.31	\$465.41	\$1,274.23	\$1,033.87
	40-49	\$1,350.12	\$1,180.50	\$1,110.00	\$1,050.77	\$479.31	\$1,312.27	\$1,064.73
	50-54	\$1,584.92	\$1,385.80	\$1,303.04	\$1,233.51	\$562.66	\$1,540.48	\$1,249.90
	55-59	\$1,650.68	\$1,443.30	\$1,357.11	\$1,284.69	\$586.01	\$1,604.40	\$1,301.76
	60-64	\$1,946.73	\$1,702.15	\$1,600.50	\$1,515.09	\$691.11	\$1,892.14	\$1,535.23
	65+ MP	\$2,169.21	\$1,896.69	\$1,783.42	\$1,688.25	\$770.09	\$2,108.39	\$1,710.68
	65+ MS	\$2,710.51	\$2,369.98	\$2,228.45	\$2,109.53	\$962.26	\$2,634.52	\$2,137.56

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 6

Geographic Region 6 – Fresno (zip 93628\*), Kings, Madera, Merced, Tulare

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500
	Coinsurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%
	Coinsurance Max	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000
	Pharmacy	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70
<b>Employee</b>	Under 30	\$430.91	\$366.43	\$316.10	\$232.74	\$241.34	\$237.64	\$217.08	\$153.56	\$135.04
	30-39	\$562.83	\$478.61	\$412.87	\$303.99	\$315.22	\$310.39	\$283.54	\$200.57	\$176.38
	40-49	\$683.66	\$581.36	\$501.51	\$369.25	\$382.90	\$377.03	\$344.41	\$243.63	\$214.25
	50-54	\$900.53	\$765.78	\$660.60	\$486.39	\$504.36	\$496.63	\$453.66	\$320.92	\$282.21
	55-59	\$1,215.66	\$1,033.75	\$891.76	\$656.59	\$680.86	\$670.42	\$612.41	\$433.22	\$380.97
	60-64	\$1,594.86	\$1,356.21	\$1,169.93	\$861.40	\$893.23	\$879.54	\$803.44	\$568.35	\$499.80
	65+ MP	\$1,134.69	\$964.90	\$832.37	\$612.86	\$635.51	\$625.76	\$571.62	\$404.36	\$355.59
	65+ MS	\$1,883.91	\$1,602.00	\$1,381.97	\$1,017.52	\$1,055.12	\$1,038.94	\$949.06	\$671.35	\$590.38
<b>Employee and Spouse</b>	Under 30	\$1,210.06	\$1,028.99	\$887.66	\$653.57	\$677.72	\$667.33	\$609.59	\$431.22	\$379.21
	30-39	\$1,407.05	\$1,196.51	\$1,032.16	\$759.97	\$788.04	\$775.97	\$708.83	\$501.42	\$440.95
	40-49	\$1,407.05	\$1,196.51	\$1,032.16	\$759.96	\$788.05	\$775.97	\$708.83	\$501.42	\$440.95
	50-54	\$2,054.28	\$1,746.89	\$1,506.95	\$1,109.55	\$1,150.54	\$1,132.91	\$1,034.89	\$732.07	\$643.78
	55-59	\$2,532.67	\$2,153.68	\$1,857.87	\$1,367.92	\$1,418.48	\$1,396.73	\$1,275.88	\$902.55	\$793.70
	60-64	\$3,134.38	\$2,665.36	\$2,299.27	\$1,692.92	\$1,755.47	\$1,728.56	\$1,579.01	\$1,116.98	\$982.26
	65+ MP	\$2,269.40	\$1,929.82	\$1,664.75	\$1,225.73	\$1,271.03	\$1,251.54	\$1,143.25	\$808.73	\$711.19
	65+ MS	\$4,415.20	\$3,754.51	\$3,238.83	\$2,384.70	\$2,472.82	\$2,434.91	\$2,224.25	\$1,573.41	\$1,383.64
<b>Employee and Dependents</b>	Under 30	\$1,069.37	\$909.35	\$784.45	\$577.58	\$598.92	\$589.74	\$538.72	\$381.08	\$335.12
	30-39	\$1,181.91	\$1,005.05	\$867.00	\$638.36	\$661.95	\$651.80	\$595.41	\$421.19	\$370.39
	40-49	\$1,153.77	\$981.13	\$846.37	\$623.16	\$646.20	\$636.29	\$581.24	\$411.16	\$361.58
	50-54	\$1,350.76	\$1,148.63	\$990.87	\$729.56	\$756.52	\$744.92	\$680.47	\$481.36	\$423.30
	55-59	\$1,483.00	\$1,261.08	\$1,087.87	\$800.98	\$830.59	\$817.85	\$747.09	\$528.49	\$464.75
	60-64	\$1,963.41	\$1,669.62	\$1,440.29	\$1,060.46	\$1,099.65	\$1,082.79	\$989.11	\$699.69	\$615.30
	65+ MP	\$1,479.31	\$1,257.95	\$1,085.17	\$798.99	\$828.52	\$815.81	\$745.23	\$527.17	\$463.59
	65+ MS	\$2,228.57	\$1,895.09	\$1,634.80	\$1,203.68	\$1,248.15	\$1,229.01	\$1,122.69	\$794.17	\$698.39
<b>Family</b>	Under 30	\$1,519.61	\$1,292.22	\$1,114.73	\$820.76	\$851.09	\$838.04	\$765.54	\$541.53	\$476.22
	30-39	\$1,744.74	\$1,483.66	\$1,279.87	\$942.35	\$977.17	\$962.19	\$878.95	\$621.76	\$546.77
	40-49	\$1,829.16	\$1,555.45	\$1,341.81	\$987.95	\$1,024.46	\$1,008.76	\$921.48	\$651.84	\$573.23
	50-54	\$2,335.70	\$1,986.19	\$1,713.39	\$1,261.54	\$1,308.15	\$1,288.10	\$1,176.65	\$832.36	\$731.97
	55-59	\$2,552.07	\$2,170.18	\$1,872.10	\$1,378.40	\$1,429.34	\$1,407.43	\$1,285.65	\$909.46	\$799.78
	60-64	\$3,445.29	\$2,929.75	\$2,527.34	\$1,860.84	\$1,929.60	\$1,900.02	\$1,735.63	\$1,227.77	\$1,079.69
	65+ MP	\$2,614.08	\$2,222.92	\$1,917.60	\$1,411.90	\$1,464.07	\$1,441.62	\$1,316.90	\$931.56	\$819.21
	65+ MS	\$4,457.12	\$3,790.16	\$3,269.58	\$2,407.34	\$2,496.30	\$2,458.02	\$2,245.37	\$1,588.34	\$1,396.78

\*Indemnity Only

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 6

Geographic Region 6 – Fresno (zip 93628\*), Kings, Madera, Merced, Tulare

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
	Deductible	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
	Coinsurance	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	Coinsurance Max Pharmacy	\$0/unlimited \$20/\$40/\$70	\$2500/\$5000 \$20/\$40/\$70	\$3500/\$7000 \$20/\$40/\$70	\$2000/\$4000 \$20/\$40/\$70	\$1500/\$3000 \$20/\$40/\$70	\$2000/\$4000 \$20/\$40/\$70	\$4000/\$8000 \$15/\$40/\$50	\$3500 \$10/\$25/\$50
<b>Employee</b>	Under 30	\$127.20	\$206.82	\$172.02	\$142.06	\$188.85	\$169.20	\$786.34	\$972.77
	30-39	\$166.14	\$270.14	\$224.68	\$185.55	\$246.66	\$221.00	\$947.47	\$1,172.10
	40-49	\$201.81	\$328.13	\$272.92	\$225.38	\$299.62	\$268.44	\$1,070.64	\$1,324.47
	50-54	\$265.83	\$432.22	\$359.50	\$296.88	\$394.67	\$353.60	\$1,487.51	\$1,840.17
	55-59	\$358.85	\$583.47	\$485.29	\$400.77	\$532.77	\$477.34	\$1,828.54	\$2,262.07
	60-64	\$470.79	\$765.47	\$636.67	\$525.78	\$698.96	\$626.23	\$2,330.62	\$2,883.17
	65+ MP	\$334.95	\$544.61	\$452.97	\$374.08	\$497.29	\$445.54	\$1,712.80	\$2,118.88
	65+ MS	\$556.11	\$904.20	\$752.06	\$621.08	\$825.64	\$739.73	\$3,458.12	\$4,277.99
<b>Employee and Spouse</b>	Under 30	\$357.20	\$580.78	\$483.06	\$398.93	\$530.32	\$475.14	\$1,921.95	\$2,377.61
	30-39	\$415.35	\$675.33	\$561.69	\$463.87	\$616.65	\$552.49	\$2,146.32	\$2,655.18
	40-49	\$415.35	\$675.33	\$561.70	\$463.86	\$616.65	\$552.49	\$2,399.96	\$2,968.95
	50-54	\$606.40	\$985.98	\$820.08	\$677.24	\$900.31	\$806.63	\$2,975.60	\$3,681.07
	55-59	\$747.62	\$1,215.58	\$1,011.04	\$834.95	\$1,109.96	\$994.47	\$3,521.88	\$4,356.88
	60-64	\$925.24	\$1,504.38	\$1,251.25	\$1,033.32	\$1,373.67	\$1,230.73	\$4,380.41	\$5,418.93
	65+ MP	\$669.90	\$1,089.23	\$905.95	\$748.17	\$994.59	\$891.09	\$3,425.51	\$4,237.65
	65+ MS	\$1,303.32	\$2,119.12	\$1,762.55	\$1,455.58	\$1,935.00	\$1,733.66	\$5,707.28	\$7,060.39
<b>Employee and Dependents</b>	Under 30	\$315.67	\$513.25	\$426.89	\$352.54	\$468.66	\$419.89	\$1,878.05	\$2,323.30
	30-39	\$348.89	\$567.27	\$471.82	\$389.64	\$517.98	\$464.09	\$2,084.10	\$2,578.21
	40-49	\$340.58	\$553.77	\$460.59	\$380.36	\$505.65	\$453.03	\$2,178.40	\$2,694.87
	50-54	\$398.73	\$648.31	\$539.23	\$445.31	\$591.98	\$530.38	\$2,361.99	\$2,921.98
	55-59	\$437.76	\$711.78	\$592.01	\$488.90	\$649.93	\$582.31	\$2,568.56	\$3,177.54
	60-64	\$579.58	\$942.36	\$783.80	\$647.28	\$860.48	\$770.95	\$3,190.35	\$3,946.73
	65+ MP	\$436.68	\$710.01	\$590.54	\$487.69	\$648.32	\$580.86	\$2,661.10	\$3,292.01
	65+ MS	\$657.85	\$1,069.62	\$889.65	\$734.71	\$976.69	\$875.06	\$4,409.46	\$5,454.87
<b>Family</b>	Under 30	\$448.57	\$729.35	\$606.63	\$500.98	\$665.98	\$596.69	\$3,013.65	\$3,728.15
	30-39	\$515.03	\$837.41	\$696.50	\$575.19	\$764.64	\$685.08	\$3,282.95	\$4,061.28
	40-49	\$539.95	\$877.93	\$730.21	\$603.02	\$801.65	\$718.23	\$3,507.72	\$4,339.35
	50-54	\$689.48	\$1,121.04	\$932.42	\$770.02	\$1,023.64	\$917.13	\$3,850.09	\$4,762.88
	55-59	\$753.34	\$1,224.89	\$1,018.79	\$841.35	\$1,118.46	\$1,002.09	\$4,261.91	\$5,272.35
	60-64	\$1,017.02	\$1,653.60	\$1,375.36	\$1,135.82	\$1,509.93	\$1,352.81	\$5,240.13	\$6,482.49
	65+ MP	\$771.65	\$1,254.66	\$1,043.55	\$861.80	\$1,145.65	\$1,026.43	\$4,374.71	\$5,411.89
	65+ MS	\$1,315.69	\$2,139.24	\$1,779.29	\$1,469.40	\$1,953.37	\$1,750.12	\$6,658.61	\$8,237.27

\*Indemnity Only

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 6

## Dental and Life Rates

January 1 – 31, 2012

AETNA DENTAL OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

### Small Group Plan Design Book Rates

State Specific Plan Option	Data	2 - 9	10 - 25	26 - 50
<b>1</b> <b>DMO Access</b>	Single	\$15.10	\$14.10	\$13.50
	Couple	\$29.70	\$27.60	\$26.20
	Ee & Children	\$35.20	\$33.70	\$32.10
	Family	\$50.00	\$47.20	\$44.90
<b>2</b> <b>DMO Plus (Plan 58)</b>	Single	\$20.50	\$18.80	\$18.00
	Couple	\$40.30	\$36.70	\$35.00
	Ee & Children	\$46.90	\$44.10	\$42.10
	Family	\$66.50	\$62.60	\$59.20
<b>3</b> <b>Freedom-of-Choice Coinsurance</b>	Single	\$31.80	\$29.30	\$27.90
	Couple	\$64.10	\$58.80	\$56.10
	Ee & Children	\$76.00	\$70.10	\$66.20
	Family	\$107.80	\$99.30	\$94.40
<b>4</b> <b>Freedom-of-Choice Plus</b>	Single	\$40.30	\$36.80	\$35.40
	Couple	\$80.70	\$74.10	\$70.10
	Ee & Children	\$92.90	\$85.20	\$81.30
	Family	\$133.00	\$122.20	\$116.30
<b>5</b> <b>PPO \$1,000 Active</b>	Single	\$36.50	\$33.30	\$31.70
	Couple	\$72.70	\$66.70	\$63.20
	Ee & Children	\$90.10	\$82.10	\$78.30
	Family	\$126.40	\$115.30	\$109.60
<b>6</b> <b>PPO \$1,500 Passive</b>	Single	\$56.20	\$51.80	\$49.40
	Couple	\$112.10	\$103.30	\$98.50
	Ee & Children	\$124.90	\$121.00	\$115.40
	Family	\$180.70	\$172.40	\$164.20
<b>7</b> <b>PPO \$1,500 Active</b>	Single	\$48.50	\$44.60	\$42.70
	Couple	\$96.80	\$89.20	\$85.20
	Ee & Children	\$110.40	\$107.80	\$102.70
	Family	\$158.30	\$152.00	\$144.60
<b>8</b> <b>PPO \$2,000 Passive</b>	Single	\$56.90	\$52.70	\$50.20
	Couple	\$114.00	\$105.20	\$100.30
	Ee & Children	\$125.80	\$125.60	\$119.50
	Family	\$182.50	\$178.10	\$169.60

State Specific Plan Option	Data	2 - 9	10 - 25	26 - 50
<b>Voluntary 1</b> <b>DMO Access</b>	Single	\$16.20	\$15.10	\$14.50
	Couple	\$32.50	\$29.60	\$28.20
	Ee & Children	\$38.00	\$36.10	\$34.50
	Family	\$54.10	\$50.90	\$48.60
<b>Voluntary 2</b> <b>DMO Plus: Plan 58</b>	Single	\$22.00	\$20.20	\$19.20
	Couple	\$43.00	\$40.00	\$37.60
	Ee & Children	\$50.30	\$47.40	\$45.30
	Family	\$71.40	\$67.10	\$63.80
<b>Voluntary 3</b> <b>Freedom-of-Choice Coinsurance</b>	Single	\$34.40	\$31.80	\$30.00
	Couple	\$69.40	\$63.50	\$60.70
	Ee & Children	\$82.00	\$75.80	\$71.50
	Family	\$116.40	\$107.30	\$101.90
<b>Voluntary 4</b> <b>PPO \$1,000 Active</b>	Single	\$39.20	\$36.00	\$34.30
	Couple	\$78.30	\$71.50	\$68.20
	Ee & Children	\$96.60	\$88.40	\$84.20
	Family	\$135.70	\$123.60	\$117.70
<b>Voluntary 5</b> <b>PPO \$1,500 Passive</b>	Single	\$59.00	\$54.20	\$51.60
	Couple	\$117.60	\$108.30	\$103.30
	Ee & Children	\$130.70	\$127.20	\$121.10
	Family	\$189.50	\$181.00	\$172.30
<b>Voluntary 6</b> <b>PPO \$1,500 Active</b>	Single	\$50.90	\$47.00	\$44.60
	Couple	\$101.70	\$93.80	\$89.20
	Ee & Children	\$115.70	\$113.20	\$107.70
	Family	\$166.00	\$159.60	\$151.90

### Life Rates

(Rates billed as shown)

All rates for Optional Dependent Term Life (for all age brackets) on the Basic Term Life are: **\$2.93 monthly per employee.**

Life rates are guaranteed for two (2) years from the effective date.

Life is available with: Medical for 2-50, Dental for 10-50, Standalone for 26-50.

AGE LAST BIRTHDAY	COMBINED BASIC LIFE & AD&D RATE (per \$1,000 of coverage)
0 -19	0.14
20-24	0.15
25-29	0.15
30-34	0.16
35-39	0.18
40-44	0.24
45-49	0.34
50-54	0.52
55-59	0.85
60-64	1.01
65-69	1.64
70-74	2.81
75-79	4.93
80-84	8.74
85+	15.42

There are no ineligible industries for Basic Term Life Insurance. Consult the Underwriting Guidelines for a list of ineligible industries.

Dental book rates are not valid for out-of-state employees.

# Rating area 7

**Geographic Region 7** – El Dorado (956, 957; excluding zips 95656, 95702, 95705-06, 95708, 95716, 95720-21, 95729, 95731, 95735, 95761), Kern, Placer (excluding zips 95631, 96140-41, 96143, 96145-46, 96148), Riverside (zips 922, 923; excluding zips 92225-26, 92239, 92331), Sacramento, San Joaquin, Stanislaus, Yolo  
**Aetna Value Network is also not available in the following zips:** El Dorado, Kern zips 93206, 93249, 93251, 93310, 93501-05, 93516, 93527-28, 93554-56, 93560, 93596, Placer zips 95704, 95711, 95718-19, 95730, 95732-33, Riverside zips 92254, 92274, 92282, Sacramento zips 95801-10, 95869, 95879-80, 95882, 95884, 95890, 95892, San Joaquin zips 95227, 95230, 95241, 95267, 95269, 95296-97, 95320, 95366, 95377-78, 95391

**Vitalidad HMO:** Member must work/live within Vitalidad Service Area

**Vitalidad Plus:** Member must work/live within Vitalidad Plus Service Area

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	HMO \$10 \$0/adm \$1500 OOP	HMO \$20 \$200/day 3 day max \$2500	HMO \$30 \$500/day 3 day max \$3000	HMO \$40 \$750/day 3 day max \$3500	HMO \$50 \$1000/day 3 day max \$4000	HMO Coinsurance 70% \$3500	HMO Deductible 70% after deduct \$3500
	Inpatient RX	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$20/\$40/\$60	\$20/\$40/\$60
<b>Employee</b>	Under 30	\$549.87	\$494.37	\$430.66	\$402.93	\$386.65	\$308.43	\$324.05
	30-39	\$659.83	\$593.23	\$516.78	\$483.50	\$463.96	\$370.11	\$388.85
	40-49	\$843.14	\$758.04	\$660.35	\$617.82	\$592.86	\$472.93	\$496.88
	50-54	\$1,079.34	\$970.40	\$845.34	\$790.90	\$758.94	\$605.42	\$636.07
	55-59	\$1,326.84	\$1,192.91	\$1,039.18	\$972.26	\$932.97	\$744.25	\$781.93
	60-64	\$1,725.61	\$1,551.43	\$1,351.49	\$1,264.46	\$1,213.36	\$967.92	\$1,016.93
	65+ MP	\$1,711.43	\$1,538.68	\$1,340.39	\$1,254.07	\$1,203.39	\$959.97	\$1,008.57
	65+ MS	\$2,330.03	\$2,094.85	\$1,824.88	\$1,707.36	\$1,638.36	\$1,306.96	\$1,373.12
<b>Employee and Spouse</b>	Under 30	\$1,465.76	\$1,317.81	\$1,147.98	\$1,074.06	\$1,030.65	\$822.17	\$863.80
	30-39	\$1,759.55	\$1,581.95	\$1,378.08	\$1,289.34	\$1,237.23	\$986.97	\$1,036.93
	40-49	\$1,832.88	\$1,647.88	\$1,435.51	\$1,343.07	\$1,288.79	\$1,028.09	\$1,080.14
	50-54	\$2,203.15	\$1,980.78	\$1,725.51	\$1,614.39	\$1,549.15	\$1,235.79	\$1,298.35
	55-59	\$2,816.27	\$2,532.01	\$2,205.71	\$2,063.66	\$1,980.27	\$1,579.70	\$1,659.68
	60-64	\$3,243.31	\$2,915.95	\$2,540.16	\$2,376.58	\$2,280.54	\$1,819.23	\$1,911.34
	65+ MP	\$3,422.88	\$3,077.39	\$2,680.80	\$2,508.16	\$2,406.81	\$1,919.96	\$2,017.16
	65+ MS	\$4,563.84	\$4,103.18	\$3,574.40	\$3,344.21	\$3,209.07	\$2,559.94	\$2,689.54
<b>Employee and Dependents</b>	Under 30	\$1,539.64	\$1,384.23	\$1,205.84	\$1,128.19	\$1,082.60	\$863.61	\$907.33
	30-39	\$1,612.96	\$1,450.16	\$1,263.27	\$1,181.92	\$1,134.16	\$904.74	\$950.54
	40-49	\$1,722.92	\$1,549.02	\$1,349.39	\$1,262.49	\$1,211.47	\$966.42	\$1,015.34
	50-54	\$1,869.57	\$1,680.86	\$1,464.25	\$1,369.95	\$1,314.59	\$1,048.67	\$1,101.77
	55-59	\$2,089.51	\$1,878.61	\$1,636.51	\$1,531.12	\$1,469.24	\$1,172.05	\$1,231.38
	60-64	\$2,272.79	\$2,043.39	\$1,780.05	\$1,665.42	\$1,598.12	\$1,274.85	\$1,339.39
	65+ MP	\$2,352.46	\$2,115.01	\$1,842.45	\$1,723.80	\$1,654.14	\$1,319.54	\$1,386.34
	65+ MS	\$2,971.03	\$2,671.15	\$2,326.91	\$2,177.06	\$2,089.09	\$1,666.51	\$1,750.88
<b>Family</b>	Under 30	\$2,209.02	\$1,986.05	\$1,730.11	\$1,618.69	\$1,553.28	\$1,239.08	\$1,301.81
	30-39	\$2,456.08	\$2,208.17	\$1,923.60	\$1,799.72	\$1,726.99	\$1,377.66	\$1,447.41
	40-49	\$2,529.40	\$2,274.09	\$1,981.03	\$1,853.45	\$1,778.55	\$1,418.79	\$1,490.62
	50-54	\$2,969.29	\$2,669.58	\$2,325.55	\$2,175.79	\$2,087.86	\$1,665.53	\$1,749.85
	55-59	\$3,092.48	\$2,780.34	\$2,422.03	\$2,266.06	\$2,174.48	\$1,734.63	\$1,822.45
	60-64	\$3,647.12	\$3,279.00	\$2,856.43	\$2,672.48	\$2,564.48	\$2,045.74	\$2,149.31
	65+ MP	\$4,063.94	\$3,653.75	\$3,182.88	\$2,977.91	\$2,857.57	\$2,279.54	\$2,394.95
	65+ MS	\$5,078.05	\$4,565.49	\$3,977.13	\$3,721.01	\$3,570.64	\$2,848.37	\$2,992.58

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 7

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

**Geographic Region 7** – El Dorado (956, 957; excluding zips 95656, 95702, 95705-06, 95708, 95716, 95720-21, 95729, 95731, 95735, 95761), Kern, Placer (excluding zips 95631, 96140-41, 96143, 96145-46, 96148), Riverside (zips 922, 923; excluding zips 92225-26, 92239, 92331), Sacramento, San Joaquin, Stanislaus, Yolo  
**Aetna Value Network is also not available in the following zips:** El Dorado, Kern zips 93206, 93249, 93251, 93310, 93501-05, 93516, 93527-28, 93554-56, 93560, 93596, Placer zips 95704, 95711, 95718-19, 95730, 95732-33, Riverside zips 92254, 92274, 92282, Sacramento zips 95801-10, 95869, 95879-80, 95882, 95884, 95890, 95892, San Joaquin zips 95227, 95230, 95241, 95267, 95269, 95296-97, 95320, 95366, 95377-78, 95391

**Vitalidad HMO:** Member must work/live within Vitalidad Service Area

**Vitalidad Plus:** Member must work/live within Vitalidad Plus Service Area

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	AVN HMO \$10/\$20	AVN HMO \$20/\$30	AVN HMO \$30/\$40	AVN HMO \$40/\$50	Vitalidad HMO \$10	Vitalidad Plus \$10/\$5	Vitalidad Plus \$30/\$10
		Inpatient \$100/day OOP 3 day max \$2000	Inpatient \$400/day OOP 3 day max \$2500	Inpatient \$600/day OOP 3 day max \$3000	Inpatient \$800/day OOP 3 day max \$3500	Inpatient \$100/day OOP 3 day max \$700 max \$2000	Inpatient \$100/day OOP 3 day max \$2000	Inpatient \$100/day OOP 3 day max \$3000
	RX	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$10	\$15/\$35/\$50	\$15/\$35/\$50
<b>Employee</b>	Under 30	\$468.47	\$409.62	\$385.16	\$364.60	\$166.31	\$455.34	\$369.45
	30-39	\$562.16	\$491.53	\$462.18	\$437.51	\$199.57	\$546.39	\$443.33
	40-49	\$718.33	\$628.08	\$590.58	\$559.06	\$255.01	\$698.19	\$566.49
	50-54	\$919.56	\$804.04	\$756.02	\$715.68	\$326.45	\$893.78	\$725.19
	55-59	\$1,130.42	\$988.40	\$929.38	\$879.78	\$401.31	\$1,098.73	\$891.47
	60-64	\$1,470.16	\$1,285.46	\$1,208.69	\$1,144.19	\$521.92	\$1,428.94	\$1,159.40
	65+ MP	\$1,458.08	\$1,274.90	\$1,198.76	\$1,134.79	\$517.63	\$1,417.20	\$1,149.87
	65+ MS	\$1,985.11	\$1,735.71	\$1,632.06	\$1,544.97	\$704.73	\$1,929.45	\$1,565.50
<b>Employee and Spouse</b>	Under 30	\$1,248.78	\$1,091.89	\$1,026.69	\$971.90	\$443.33	\$1,213.77	\$984.81
	30-39	\$1,499.08	\$1,310.75	\$1,232.47	\$1,166.70	\$532.19	\$1,457.05	\$1,182.21
	40-49	\$1,561.55	\$1,365.37	\$1,283.83	\$1,215.32	\$554.37	\$1,517.77	\$1,231.47
	50-54	\$1,877.01	\$1,641.20	\$1,543.19	\$1,460.84	\$666.36	\$1,824.39	\$1,480.25
	55-59	\$2,399.37	\$2,097.93	\$1,972.65	\$1,867.38	\$851.80	\$2,332.10	\$1,892.19
	60-64	\$2,763.19	\$2,416.05	\$2,271.77	\$2,150.53	\$980.96	\$2,685.72	\$2,179.11
	65+ MP	\$2,916.18	\$2,549.81	\$2,397.55	\$2,269.60	\$1,035.27	\$2,834.42	\$2,299.76
	65+ MS	\$3,888.24	\$3,399.75	\$3,196.72	\$3,026.13	\$1,380.36	\$3,779.22	\$3,066.34
<b>Employee and Dependents</b>	Under 30	\$1,311.72	\$1,146.92	\$1,078.43	\$1,020.88	\$465.67	\$1,274.94	\$1,034.45
	30-39	\$1,374.19	\$1,201.55	\$1,129.79	\$1,069.50	\$487.85	\$1,335.66	\$1,083.71
	40-49	\$1,467.87	\$1,283.46	\$1,206.81	\$1,142.41	\$521.11	\$1,426.72	\$1,157.59
	50-54	\$1,592.81	\$1,392.70	\$1,309.53	\$1,239.65	\$565.46	\$1,548.15	\$1,256.12
	55-59	\$1,780.19	\$1,556.54	\$1,463.59	\$1,385.49	\$631.99	\$1,730.28	\$1,403.90
	60-64	\$1,936.35	\$1,693.08	\$1,591.97	\$1,507.02	\$687.42	\$1,882.06	\$1,527.04
	65+ MP	\$2,004.22	\$1,752.42	\$1,647.77	\$1,559.84	\$711.52	\$1,948.03	\$1,580.57
	65+ MS	\$2,531.22	\$2,213.22	\$2,081.05	\$1,970.00	\$898.61	\$2,460.25	\$1,996.17
<b>Family</b>	Under 30	\$1,882.01	\$1,645.57	\$1,547.30	\$1,464.73	\$668.13	\$1,829.25	\$1,484.19
	30-39	\$2,092.50	\$1,829.61	\$1,720.35	\$1,628.54	\$742.86	\$2,033.83	\$1,650.18
	40-49	\$2,154.97	\$1,884.23	\$1,771.71	\$1,677.16	\$765.03	\$2,094.55	\$1,699.45
	50-54	\$2,529.74	\$2,211.92	\$2,079.83	\$1,968.84	\$898.08	\$2,458.81	\$1,995.00
	55-59	\$2,634.69	\$2,303.69	\$2,166.12	\$2,050.52	\$935.34	\$2,560.82	\$2,077.77
	60-64	\$3,107.23	\$2,716.85	\$2,554.61	\$2,418.29	\$1,103.10	\$3,020.11	\$2,450.42
	65+ MP	\$3,462.34	\$3,027.36	\$2,846.57	\$2,694.67	\$1,229.17	\$3,365.27	\$2,730.47
	65+ MS	\$4,326.33	\$3,782.80	\$3,556.90	\$3,367.09	\$1,535.89	\$4,205.03	\$3,411.83

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 7

## Standard Employee Risk Rates (1.00 RAF)

Geographic Region 7 – El Dorado (zips 95720#, 95735\*), Kern, Placer, Riverside (zips 922, 923), Sacramento, San Joaquin, Stanislaus, Sutter, Yolo, Yuba

January 1 – 31, 2012

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500
	Coinsurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%
	Coinsurance Max	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000
	Pharmacy	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70
<b>Employee</b>	Under 30	\$609.22	\$518.05	\$446.90	\$329.04	\$341.21	\$335.98	\$306.91	\$258.12	\$214.29
	30-39	\$795.73	\$676.65	\$583.71	\$429.77	\$445.67	\$438.84	\$400.87	\$337.14	\$279.89
	40-49	\$966.56	\$821.91	\$709.03	\$522.04	\$541.35	\$533.05	\$486.93	\$409.52	\$339.98
	50-54	\$1,273.18	\$1,082.64	\$933.95	\$687.64	\$713.08	\$702.15	\$641.39	\$539.43	\$447.83
	55-59	\$1,718.70	\$1,461.50	\$1,260.77	\$928.27	\$962.60	\$947.85	\$865.84	\$728.19	\$604.54
	60-64	\$2,254.81	\$1,917.38	\$1,654.04	\$1,217.82	\$1,262.87	\$1,243.51	\$1,135.92	\$955.34	\$793.12
	65+ MP	\$1,604.22	\$1,364.15	\$1,176.80	\$866.44	\$898.49	\$884.72	\$808.17	\$679.69	\$564.28
	65+ MS	\$2,663.46	\$2,264.88	\$1,953.81	\$1,438.54	\$1,491.74	\$1,468.88	\$1,341.79	\$1,128.48	\$936.86
<b>Employee and Spouse</b>	Under 30	\$1,710.79	\$1,454.77	\$1,254.97	\$924.00	\$958.17	\$943.48	\$861.85	\$724.84	\$601.76
	30-39	\$1,989.29	\$1,691.59	\$1,459.26	\$1,074.41	\$1,114.16	\$1,097.08	\$1,002.16	\$842.84	\$699.72
	40-49	\$1,989.29	\$1,691.59	\$1,459.27	\$1,074.42	\$1,114.16	\$1,097.08	\$1,002.16	\$842.84	\$699.72
	50-54	\$2,904.35	\$2,469.71	\$2,130.51	\$1,568.64	\$1,626.66	\$1,601.73	\$1,463.13	\$1,230.54	\$1,021.59
	55-59	\$3,580.68	\$3,044.84	\$2,626.65	\$1,933.93	\$2,005.45	\$1,974.72	\$1,803.86	\$1,517.09	\$1,259.48
	60-64	\$4,431.38	\$3,768.23	\$3,250.69	\$2,393.39	\$2,481.92	\$2,443.87	\$2,232.42	\$1,877.53	\$1,558.72
	65+ MP	\$3,208.47	\$2,728.33	\$2,353.62	\$1,732.90	\$1,797.00	\$1,769.45	\$1,616.35	\$1,359.39	\$1,128.57
	65+ MS	\$6,242.19	\$5,308.05	\$4,579.03	\$3,371.42	\$3,496.11	\$3,442.52	\$3,144.67	\$2,644.75	\$2,195.66
<b>Employee and Dependents</b>	Under 30	\$1,511.87	\$1,285.62	\$1,109.05	\$816.56	\$846.76	\$833.78	\$761.64	\$640.56	\$531.79
	30-39	\$1,670.98	\$1,420.92	\$1,225.76	\$902.49	\$935.88	\$921.53	\$841.80	\$707.97	\$587.76
	40-49	\$1,631.20	\$1,387.09	\$1,196.59	\$881.01	\$913.60	\$899.60	\$821.76	\$691.12	\$573.77
	50-54	\$1,909.71	\$1,623.91	\$1,400.88	\$1,031.43	\$1,069.58	\$1,053.19	\$962.06	\$809.12	\$671.73
	55-59	\$2,096.66	\$1,782.90	\$1,538.03	\$1,132.41	\$1,174.29	\$1,156.29	\$1,056.25	\$888.33	\$737.49
	60-64	\$2,775.87	\$2,360.47	\$2,036.27	\$1,499.25	\$1,554.70	\$1,530.87	\$1,398.42	\$1,176.11	\$976.40
	65+ MP	\$2,091.44	\$1,778.46	\$1,534.21	\$1,129.59	\$1,171.37	\$1,153.42	\$1,053.62	\$886.12	\$735.66
	65+ MS	\$3,150.74	\$2,679.24	\$2,311.26	\$1,701.72	\$1,764.65	\$1,737.61	\$1,587.27	\$1,334.94	\$1,108.26
<b>Family</b>	Under 30	\$2,148.43	\$1,826.91	\$1,576.00	\$1,160.37	\$1,203.28	\$1,184.84	\$1,082.32	\$910.27	\$755.70
	30-39	\$2,466.71	\$2,097.57	\$1,809.47	\$1,332.27	\$1,381.55	\$1,360.37	\$1,242.67	\$1,045.12	\$867.65
	40-49	\$2,586.07	\$2,199.06	\$1,897.04	\$1,396.74	\$1,448.40	\$1,426.20	\$1,302.80	\$1,095.69	\$909.63
	50-54	\$3,302.21	\$2,808.03	\$2,422.37	\$1,783.52	\$1,849.50	\$1,821.15	\$1,663.57	\$1,399.11	\$1,161.53
	55-59	\$3,608.11	\$3,068.16	\$2,646.77	\$1,948.74	\$2,020.81	\$1,989.84	\$1,817.68	\$1,528.71	\$1,269.13
	60-64	\$4,870.94	\$4,142.01	\$3,573.13	\$2,630.79	\$2,728.11	\$2,686.29	\$2,453.86	\$2,063.77	\$1,713.33
	65+ MP	\$3,695.78	\$3,142.71	\$2,711.09	\$1,996.09	\$2,069.93	\$2,038.20	\$1,861.85	\$1,565.86	\$1,299.98
	65+ MS	\$6,301.45	\$5,358.45	\$4,622.50	\$3,403.42	\$3,529.30	\$3,475.20	\$3,174.52	\$2,669.86	\$2,216.51

\*Indemnity Only

#PPO and Indemnity Only (no MC)

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 7

## Standard Employee Risk Rates (1.00 RAF)

Geographic Region 7 – El Dorado (zips 95720#, 95735\*), Kern, Placer, Riverside (zips 922, 923), Sacramento, San Joaquin, Stanislaus, Sutter, Yolo, Yuba

January 1 – 31, 2012

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
	Deductible	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
	Coinsurance	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	Coinsurance Max	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
	Pharmacy	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
<b>Employee</b>	Under 30	\$197.82	\$292.40	\$243.21	\$200.85	\$266.99	\$239.22	\$724.59	\$896.38
	30-39	\$258.38	\$381.92	\$317.67	\$262.34	\$348.73	\$312.45	\$873.07	\$1,080.06
	40-49	\$313.85	\$463.91	\$385.86	\$318.66	\$423.59	\$379.53	\$986.56	\$1,220.46
	50-54	\$413.41	\$611.07	\$508.27	\$419.75	\$557.97	\$499.93	\$1,370.69	\$1,695.67
	55-59	\$558.08	\$824.90	\$686.13	\$566.63	\$753.22	\$674.87	\$1,684.95	\$2,084.43
	60-64	\$732.16	\$1,082.21	\$900.15	\$743.37	\$988.17	\$885.39	\$2,147.60	\$2,656.76
	65+ MP	\$520.91	\$769.96	\$640.43	\$528.89	\$703.05	\$629.92	\$1,578.30	\$1,952.49
	65+ MS	\$864.85	\$1,278.35	\$1,063.30	\$878.10	\$1,167.26	\$1,045.85	\$3,186.56	\$3,942.05
<b>Employee and Spouse</b>	Under 30	\$555.51	\$821.11	\$682.97	\$564.02	\$749.75	\$671.77	\$1,771.02	\$2,190.90
	30-39	\$645.94	\$954.78	\$794.16	\$655.84	\$871.81	\$781.12	\$1,977.77	\$2,446.67
	40-49	\$645.94	\$954.78	\$794.15	\$655.84	\$871.80	\$781.12	\$2,211.49	\$2,735.80
	50-54	\$943.07	\$1,393.96	\$1,159.46	\$957.52	\$1,272.83	\$1,140.44	\$2,741.93	\$3,392.01
	55-59	\$1,162.68	\$1,718.57	\$1,429.46	\$1,180.50	\$1,569.23	\$1,406.01	\$3,245.32	\$4,014.74
	60-64	\$1,438.92	\$2,126.87	\$1,769.07	\$1,460.95	\$1,942.05	\$1,740.06	\$4,036.42	\$4,993.39
	65+ MP	\$1,041.83	\$1,539.93	\$1,280.87	\$1,057.79	\$1,406.11	\$1,259.86	\$3,156.51	\$3,904.87
	65+ MS	\$2,026.90	\$2,995.99	\$2,491.99	\$2,057.95	\$2,735.64	\$2,451.10	\$5,259.09	\$6,505.95
<b>Employee and Dependents</b>	Under 30	\$490.92	\$725.63	\$603.56	\$498.44	\$662.58	\$593.66	\$1,730.57	\$2,140.86
	30-39	\$542.58	\$802.00	\$667.08	\$550.90	\$732.31	\$656.13	\$1,920.44	\$2,375.75
	40-49	\$529.67	\$782.91	\$651.20	\$537.78	\$714.87	\$640.51	\$2,007.33	\$2,483.24
	50-54	\$620.10	\$916.58	\$762.38	\$629.60	\$836.93	\$749.87	\$2,176.50	\$2,692.53
	55-59	\$680.81	\$1,006.30	\$837.02	\$691.24	\$918.86	\$823.28	\$2,366.86	\$2,928.01
	60-64	\$901.35	\$1,332.30	\$1,108.17	\$915.16	\$1,216.53	\$1,089.99	\$2,939.81	\$3,636.80
	65+ MP	\$679.12	\$1,003.81	\$834.94	\$689.52	\$916.57	\$821.23	\$2,452.14	\$3,033.50
	65+ MS	\$1,023.07	\$1,512.22	\$1,257.83	\$1,038.75	\$1,380.81	\$1,237.19	\$4,063.19	\$5,026.52
<b>Family</b>	Under 30	\$697.62	\$1,031.15	\$857.69	\$708.30	\$941.55	\$843.61	\$2,777.00	\$3,435.38
	30-39	\$800.96	\$1,183.92	\$984.75	\$813.23	\$1,081.03	\$968.59	\$3,025.14	\$3,742.36
	40-49	\$839.72	\$1,241.21	\$1,032.39	\$852.59	\$1,133.34	\$1,015.46	\$3,232.26	\$3,998.58
	50-54	\$1,072.26	\$1,584.92	\$1,318.29	\$1,088.69	\$1,447.19	\$1,296.66	\$3,547.74	\$4,388.87
	55-59	\$1,171.59	\$1,731.74	\$1,440.41	\$1,189.54	\$1,581.25	\$1,416.78	\$3,927.23	\$4,858.32
	60-64	\$1,581.65	\$2,337.84	\$1,944.55	\$1,605.87	\$2,134.69	\$1,912.66	\$4,828.63	\$5,973.43
	65+ MP	\$1,200.06	\$1,773.82	\$1,475.41	\$1,218.44	\$1,619.68	\$1,451.21	\$4,031.18	\$4,986.91
	65+ MS	\$2,046.14	\$3,024.43	\$2,515.64	\$2,077.49	\$2,761.61	\$2,474.37	\$6,135.72	\$7,590.42

\*Indemnity Only

#PPO and Indemnity Only (no MC)

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

AETNA DENTAL OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

### Small Group Plan Design Book Rates

State Specific Plan Option	Data	2 - 9	10 - 25	26 - 50
<b>1</b> <b>DMO Access</b>	Single	\$15.50	\$14.50	\$13.90
	Couple	\$30.70	\$28.40	\$27.00
	Ee & Children	\$36.20	\$34.70	\$33.00
	Family	\$51.60	\$48.60	\$46.20
<b>2</b> <b>DMO Plus (Plan 58)</b>	Single	\$21.10	\$19.40	\$18.50
	Couple	\$41.50	\$37.90	\$36.00
	Ee & Children	\$48.30	\$45.40	\$43.30
	Family	\$68.50	\$64.60	\$60.90
<b>3</b> <b>Freedom-of-Choice Coinsurance</b>	Single	\$35.80	\$33.00	\$31.10
	Couple	\$71.60	\$65.80	\$62.40
	Ee & Children	\$84.90	\$78.20	\$74.10
	Family	\$120.70	\$110.70	\$105.50
<b>4</b> <b>Freedom-of-Choice Plus</b>	Single	\$45.90	\$41.80	\$40.20
	Couple	\$91.40	\$83.90	\$79.80
	Ee & Children	\$105.30	\$96.60	\$91.80
	Family	\$150.70	\$138.40	\$132.10
<b>5</b> <b>PPO \$1,000 Active</b>	Single	\$41.00	\$37.40	\$35.70
	Couple	\$81.90	\$74.80	\$71.20
	Ee & Children	\$101.20	\$92.50	\$87.90
	Family	\$141.90	\$129.70	\$123.20
<b>6</b> <b>PPO \$1,500 Passive</b>	Single	\$62.30	\$57.10	\$54.40
	Couple	\$124.30	\$114.30	\$109.10
	Ee & Children	\$138.10	\$134.20	\$127.90
	Family	\$199.80	\$190.90	\$181.90
<b>7</b> <b>PPO \$1,500 Active</b>	Single	\$52.20	\$49.50	\$47.30
	Couple	\$104.30	\$98.90	\$94.40
	Ee & Children	\$119.80	\$119.20	\$113.60
	Family	\$171.70	\$168.60	\$160.50
<b>8</b> <b>PPO \$2,000 Passive</b>	Single	\$63.20	\$58.20	\$55.80
	Couple	\$126.00	\$116.80	\$111.00
	Ee & Children	\$139.50	\$139.30	\$132.60
	Family	\$202.00	\$197.00	\$187.60

State Specific Plan Option	Data	2 - 9	10 - 25	26 - 50
<b>Voluntary 1</b> <b>DMO Access</b>	Single	\$16.70	\$15.50	\$14.90
	Couple	\$33.50	\$30.60	\$29.00
	Ee & Children	\$39.10	\$37.30	\$35.50
	Family	\$55.70	\$52.40	\$50.00
<b>Voluntary 2</b> <b>DMO Plus: Plan 58</b>	Single	\$22.70	\$20.80	\$19.80
	Couple	\$44.40	\$41.20	\$38.70
	Ee & Children	\$51.90	\$48.80	\$46.60
	Family	\$73.50	\$69.10	\$65.80
<b>Voluntary 3</b> <b>Freedom-of-Choice Coinsurance</b>	Single	\$38.80	\$35.40	\$33.70
	Couple	\$77.30	\$71.10	\$67.40
	Ee & Children	\$91.70	\$84.40	\$80.00
	Family	\$130.30	\$119.60	\$113.90
<b>Voluntary 4</b> <b>PPO \$1,000 Active</b>	Single	\$43.90	\$40.40	\$38.50
	Couple	\$88.00	\$80.70	\$76.60
	Ee & Children	\$108.90	\$99.30	\$94.60
	Family	\$152.30	\$139.40	\$132.60
<b>Voluntary 5</b> <b>PPO \$1,500 Passive</b>	Single	\$66.40	\$60.90	\$57.80
	Couple	\$132.40	\$121.90	\$115.90
	Ee & Children	\$147.30	\$143.00	\$136.00
	Family	\$212.90	\$203.40	\$193.60
<b>Voluntary 6</b> <b>PPO \$1,500 Active</b>	Single	\$55.70	\$52.80	\$50.10
	Couple	\$111.10	\$105.20	\$100.30
	Ee & Children	\$127.70	\$126.90	\$121.10
	Family	\$182.90	\$179.50	\$170.90

### Life Rates

#### (Rates billed as shown)

All rates for Optional Dependent Term Life (for all age brackets) on the Basic Term Life are: **\$2.93 monthly per employee.**

Life rates are guaranteed for two (2) years from the effective date.

Life is available with: Medical for 2-50, Dental for 10-50, Standalone for 26-50.

AGE LAST BIRTHDAY	COMBINED BASIC LIFE & AD&D RATE (per \$1,000 of coverage)
0 -19	0.14
20-24	0.15
25-29	0.15
30-34	0.16
35-39	0.18
40-44	0.24
45-49	0.34
50-54	0.52
55-59	0.85
60-64	1.01
65-69	1.64
70-74	2.81
75-79	4.93
80-84	8.74
85+	15.42

There are no ineligible industries for Basic Term Life Insurance. Consult the Underwriting Guidelines for a list of ineligible industries.

Dental book rates are not valid for out-of-state employees.

# Rating area 8

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

**Geographic Region 8** – Alameda, Contra Costa, Marin (exclude zip 94998), San Francisco, Santa Clara (zips 950, 951), Sonoma

**Aetna Value Network is also not available in the following zips:** Alameda zips 94584, 94648, 94668, 94721, Contra Costa zips 94525, 94530, 94547, 94564, 94569, 94572, 94801-08, 94820, 94850, 94875, Marin, Sonoma zips 94922-23, 94926-27, 94931, 94953-55, 94972, 94975, 94999, 95402-03, 95406, 95409, 95412, 95421, 95425, 95430-31, 95441, 95444, 95446, 95448, 95450, 95452, 95471-73, 95476, 95480, 95486-87, 95492, 95497

**Vitalidad HMO:** Member must work/live within Vitalidad Service Area

**Vitalidad Plus:** Member must work/live within Vitalidad Plus Service Area

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category Inpatient OOP RX	HMO \$10 \$0/adm \$1500 \$15/\$35/\$50	HMO \$20 \$200/day 3 day max \$2500 \$15/\$35/\$50	HMO \$30 \$500/day 3 day max \$3000 \$15/\$35/\$50	HMO \$40 \$750/day 3 day max \$3500 \$15/\$35/\$50	HMO \$50 \$1000/day 3 day max \$4000 \$15/\$35/\$50	HMO Coinsurance 70% \$3500 \$20/\$40/\$60	HMO Deductible 70% after deduct \$3500 \$20/\$40/\$60
<b>Employee</b>	Under 30	\$503.90	\$453.04	\$394.66	\$369.24	\$354.32	\$282.65	\$296.96
	30-39	\$604.67	\$543.64	\$473.58	\$443.08	\$425.17	\$339.17	\$356.34
	40-49	\$772.65	\$694.67	\$605.14	\$566.17	\$543.29	\$433.40	\$455.34
	50-54	\$989.11	\$889.27	\$774.67	\$724.78	\$695.49	\$554.81	\$582.90
	55-59	\$1,215.91	\$1,093.18	\$952.30	\$890.98	\$854.97	\$682.03	\$716.56
	60-64	\$1,581.34	\$1,421.73	\$1,238.51	\$1,158.75	\$1,111.92	\$887.00	\$931.91
	65+ MP	\$1,568.35	\$1,410.05	\$1,228.33	\$1,149.23	\$1,102.79	\$879.72	\$924.25
	65+ MS	\$2,135.23	\$1,919.71	\$1,672.32	\$1,564.62	\$1,501.39	\$1,197.69	\$1,258.33
<b>Employee and Spouse</b>	Under 30	\$1,343.22	\$1,207.64	\$1,052.01	\$984.26	\$944.49	\$753.44	\$791.58
	30-39	\$1,612.45	\$1,449.70	\$1,262.87	\$1,181.55	\$1,133.80	\$904.45	\$950.24
	40-49	\$1,679.65	\$1,510.11	\$1,315.50	\$1,230.78	\$1,181.05	\$942.14	\$989.84
	50-54	\$2,018.97	\$1,815.18	\$1,581.25	\$1,479.42	\$1,419.64	\$1,132.47	\$1,189.81
	55-59	\$2,580.83	\$2,320.33	\$2,021.30	\$1,891.13	\$1,814.71	\$1,447.63	\$1,520.92
	60-64	\$2,972.16	\$2,672.17	\$2,327.80	\$2,177.89	\$2,089.88	\$1,667.14	\$1,751.55
	65+ MP	\$3,136.72	\$2,820.12	\$2,456.68	\$2,298.48	\$2,205.59	\$1,759.44	\$1,848.52
	65+ MS	\$4,182.29	\$3,760.15	\$3,275.57	\$3,064.63	\$2,940.78	\$2,345.92	\$2,464.69
<b>Employee and Dependents</b>	Under 30	\$1,410.92	\$1,268.51	\$1,105.03	\$1,033.87	\$992.09	\$791.41	\$831.48
	30-39	\$1,478.11	\$1,328.92	\$1,157.66	\$1,083.11	\$1,039.34	\$829.10	\$871.08
	40-49	\$1,578.88	\$1,419.51	\$1,236.58	\$1,156.95	\$1,110.19	\$885.62	\$930.46
	50-54	\$1,713.27	\$1,540.34	\$1,341.83	\$1,255.42	\$1,204.69	\$961.00	\$1,009.66
	55-59	\$1,914.82	\$1,721.55	\$1,499.69	\$1,403.11	\$1,346.41	\$1,074.06	\$1,128.44
	60-64	\$2,082.78	\$1,872.56	\$1,631.24	\$1,526.19	\$1,464.51	\$1,168.27	\$1,227.42
	65+ MP	\$2,155.79	\$1,938.19	\$1,688.41	\$1,579.68	\$1,515.85	\$1,209.22	\$1,270.44
	65+ MS	\$2,722.65	\$2,447.84	\$2,132.38	\$1,995.06	\$1,914.43	\$1,527.18	\$1,604.50
<b>Family</b>	Under 30	\$2,024.34	\$1,820.02	\$1,585.47	\$1,483.37	\$1,423.42	\$1,135.49	\$1,192.98
	30-39	\$2,250.74	\$2,023.56	\$1,762.78	\$1,649.26	\$1,582.61	\$1,262.48	\$1,326.40
	40-49	\$2,317.94	\$2,083.97	\$1,815.41	\$1,698.50	\$1,629.86	\$1,300.17	\$1,366.00
	50-54	\$2,721.05	\$2,446.40	\$2,131.13	\$1,993.89	\$1,913.31	\$1,526.29	\$1,603.56
	55-59	\$2,833.95	\$2,547.90	\$2,219.55	\$2,076.61	\$1,992.69	\$1,589.61	\$1,670.09
	60-64	\$3,342.21	\$3,004.87	\$2,617.62	\$2,449.05	\$2,350.08	\$1,874.71	\$1,969.62
	65+ MP	\$3,724.19	\$3,348.29	\$2,916.79	\$2,728.95	\$2,618.67	\$2,088.96	\$2,194.73
	65+ MS	\$4,653.51	\$4,183.81	\$3,644.63	\$3,409.92	\$3,272.12	\$2,610.24	\$2,742.39

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The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 8

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

**Geographic Region 8** – Alameda, Contra Costa, Marin (exclude zip 94998), San Francisco, Santa Clara (zips 950, 951), Sonoma

**Aetna Value Network is also not available in the following zips:** Alameda zips 94584, 94648, 94668, 94721, Contra Costa zips 94525, 94530, 94547, 94564, 94569, 94572, 94801-08, 94820, 94850, 94875, Marin, Sonoma zips 94922-23, 94926-27, 94931, 94953-55, 94972, 94975, 94999, 95402-03, 95406, 95409, 95412, 95421, 95425, 95430-31, 95441, 95444, 95446, 95448, 95450, 95452, 95471-73, 95476, 95480, 95486-87, 95492, 95497

**Vitalidad HMO:** Member must work/live within Vitalidad Service Area

**Vitalidad Plus:** Member must work/live within Vitalidad Plus Service Area

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	AVN HMO \$10/\$20	AVN HMO \$20/\$30	AVN HMO \$30/\$40	AVN HMO \$40/\$50	Vitalidad HMO \$10	Vitalidad Plus \$10/\$5	Vitalidad Plus \$30/\$10
		Inpatient \$100/day OOP 3 day max \$2000 RX \$20/\$40/\$60	Inpatient \$400/day OOP 3 day max \$2500 RX \$20/\$40/\$60	Inpatient \$600/day OOP 3 day max \$3000 RX \$20/\$40/\$60	Inpatient \$800/day OOP 3 day max \$3500 RX \$20/\$40/\$60	Inpatient \$100/day OOP 3 day max \$700 max \$2000 RX \$10	Inpatient \$100/day OOP 3 day max \$3000 RX \$15/\$35/\$50	Inpatient \$600/day OOP 3 day max \$3000 RX \$15/\$35/\$50
<b>Employee</b>	Under 30	\$417.99	\$365.48	\$343.65	\$325.31	\$148.39	\$406.27	\$329.64
	30-39	\$501.58	\$438.56	\$412.37	\$390.37	\$178.07	\$487.52	\$395.55
	40-49	\$640.92	\$560.40	\$526.94	\$498.82	\$227.53	\$622.95	\$505.44
	50-54	\$820.47	\$717.39	\$674.55	\$638.56	\$291.28	\$797.47	\$647.04
	55-59	\$1,008.61	\$881.89	\$829.23	\$784.98	\$358.07	\$980.33	\$795.41
	60-64	\$1,311.74	\$1,146.94	\$1,078.45	\$1,020.90	\$465.68	\$1,274.96	\$1,034.46
	65+ MP	\$1,300.96	\$1,137.52	\$1,069.59	\$1,012.51	\$461.85	\$1,264.48	\$1,025.96
	65+ MS	\$1,771.20	\$1,548.67	\$1,456.19	\$1,378.48	\$628.79	\$1,721.54	\$1,396.80
<b>Employee and Spouse</b>	Under 30	\$1,114.21	\$974.23	\$916.05	\$867.17	\$395.56	\$1,082.97	\$878.69
	30-39	\$1,337.54	\$1,169.50	\$1,099.66	\$1,040.98	\$474.84	\$1,300.04	\$1,054.81
	40-49	\$1,393.28	\$1,218.24	\$1,145.49	\$1,084.36	\$494.63	\$1,354.22	\$1,098.77
	50-54	\$1,674.75	\$1,464.34	\$1,376.90	\$1,303.42	\$594.55	\$1,627.79	\$1,320.74
	55-59	\$2,140.82	\$1,871.86	\$1,760.08	\$1,666.15	\$760.01	\$2,080.79	\$1,688.29
	60-64	\$2,465.44	\$2,155.69	\$2,026.96	\$1,918.80	\$875.25	\$2,396.31	\$1,944.29
	65+ MP	\$2,601.94	\$2,275.05	\$2,139.19	\$2,025.03	\$923.71	\$2,528.99	\$2,051.94
	65+ MS	\$3,469.24	\$3,033.39	\$2,852.25	\$2,700.04	\$1,231.62	\$3,371.98	\$2,735.92
<b>Employee and Dependents</b>	Under 30	\$1,170.37	\$1,023.33	\$962.22	\$910.87	\$415.49	\$1,137.56	\$922.98
	30-39	\$1,226.11	\$1,072.07	\$1,008.05	\$954.25	\$435.28	\$1,191.73	\$966.93
	40-49	\$1,309.69	\$1,145.15	\$1,076.77	\$1,019.31	\$464.95	\$1,272.97	\$1,032.85
	50-54	\$1,421.17	\$1,242.62	\$1,168.42	\$1,106.07	\$504.53	\$1,381.32	\$1,120.76
	55-59	\$1,588.36	\$1,388.81	\$1,305.88	\$1,236.19	\$563.88	\$1,543.83	\$1,252.61
	60-64	\$1,727.69	\$1,510.63	\$1,420.42	\$1,344.62	\$613.35	\$1,679.25	\$1,362.49
	65+ MP	\$1,788.24	\$1,563.58	\$1,470.21	\$1,391.75	\$634.84	\$1,738.11	\$1,410.25
	65+ MS	\$2,258.46	\$1,974.72	\$1,856.80	\$1,757.71	\$801.78	\$2,195.14	\$1,781.07
<b>Family</b>	Under 30	\$1,679.21	\$1,468.25	\$1,380.57	\$1,306.89	\$596.14	\$1,632.13	\$1,324.26
	30-39	\$1,867.01	\$1,632.45	\$1,534.97	\$1,453.05	\$662.81	\$1,814.67	\$1,472.36
	40-49	\$1,922.75	\$1,681.19	\$1,580.79	\$1,496.43	\$682.59	\$1,868.84	\$1,516.32
	50-54	\$2,257.13	\$1,973.56	\$1,855.71	\$1,756.68	\$801.30	\$2,193.85	\$1,780.02
	55-59	\$2,350.78	\$2,055.44	\$1,932.70	\$1,829.56	\$834.55	\$2,284.87	\$1,853.87
	60-64	\$2,772.39	\$2,424.09	\$2,279.33	\$2,157.69	\$984.23	\$2,694.66	\$2,186.37
	65+ MP	\$3,089.25	\$2,701.13	\$2,539.83	\$2,404.29	\$1,096.71	\$3,002.63	\$2,436.24
	65+ MS	\$3,860.13	\$3,375.17	\$3,173.61	\$3,004.25	\$1,370.38	\$3,751.90	\$3,044.17

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 8

## Standard Employee Risk Rates (1.00 RAF)

Geographic Region 8 – Alameda, Contra Costa, Marin, San Benito, San Francisco, Santa Clara (zips 950, 951), Sonoma

January 1 – 31, 2012

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500
	Coinsurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%
	Coinsurance Max	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000
	Pharmacy	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70
<b>Employee</b>	Under 30	\$763.01	\$648.83	\$559.71	\$412.10	\$427.34	\$420.79	\$384.38	\$311.47	\$268.38
	30-39	\$996.60	\$847.46	\$731.06	\$538.26	\$558.17	\$549.61	\$502.05	\$406.82	\$350.54
	40-49	\$1,210.55	\$1,029.40	\$888.01	\$653.82	\$678.00	\$667.60	\$609.84	\$494.16	\$425.80
	50-54	\$1,594.57	\$1,355.95	\$1,169.71	\$861.22	\$893.07	\$879.39	\$803.29	\$650.92	\$560.87
	55-59	\$2,152.56	\$1,830.45	\$1,579.02	\$1,162.59	\$1,205.59	\$1,187.11	\$1,084.39	\$878.70	\$757.14
	60-64	\$2,824.01	\$2,401.41	\$2,071.57	\$1,525.24	\$1,581.65	\$1,557.40	\$1,422.64	\$1,152.79	\$993.31
	65+ MP	\$2,009.19	\$1,708.53	\$1,473.85	\$1,085.16	\$1,125.29	\$1,108.04	\$1,012.17	\$820.18	\$706.71
	65+ MS	\$3,335.82	\$2,836.64	\$2,447.01	\$1,801.67	\$1,868.30	\$1,839.66	\$1,680.48	\$1,361.72	\$1,173.34
<b>Employee and Spouse</b>	Under 30	\$2,142.65	\$1,822.02	\$1,571.75	\$1,157.24	\$1,200.04	\$1,181.64	\$1,079.40	\$874.66	\$753.65
	30-39	\$2,491.46	\$2,118.62	\$1,827.62	\$1,345.63	\$1,395.40	\$1,374.01	\$1,255.11	\$1,017.04	\$876.34
	40-49	\$2,491.46	\$2,118.63	\$1,827.63	\$1,345.63	\$1,395.40	\$1,374.00	\$1,255.12	\$1,017.04	\$876.34
	50-54	\$3,637.51	\$3,093.18	\$2,668.32	\$1,964.61	\$2,037.26	\$2,006.04	\$1,832.46	\$1,484.87	\$1,279.45
	55-59	\$4,484.58	\$3,813.49	\$3,289.68	\$2,422.11	\$2,511.69	\$2,473.19	\$2,259.18	\$1,830.66	\$1,577.40
	60-64	\$5,550.03	\$4,719.50	\$4,071.26	\$2,997.56	\$3,108.42	\$3,060.77	\$2,795.92	\$2,265.59	\$1,952.16
	65+ MP	\$4,018.42	\$3,417.09	\$2,947.73	\$2,170.34	\$2,250.60	\$2,216.10	\$2,024.35	\$1,640.37	\$1,413.43
	65+ MS	\$7,817.96	\$6,648.05	\$5,734.91	\$4,222.46	\$4,378.62	\$4,311.50	\$3,938.44	\$3,191.38	\$2,749.88
<b>Employee and Dependents</b>	Under 30	\$1,893.52	\$1,610.17	\$1,389.00	\$1,022.69	\$1,060.51	\$1,044.25	\$953.90	\$772.96	\$666.02
	30-39	\$2,092.80	\$1,779.62	\$1,535.18	\$1,130.31	\$1,172.12	\$1,154.15	\$1,054.28	\$854.30	\$736.12
	40-49	\$2,042.98	\$1,737.26	\$1,498.64	\$1,103.41	\$1,144.22	\$1,126.67	\$1,029.19	\$833.97	\$718.60
	50-54	\$2,391.78	\$2,033.86	\$1,754.51	\$1,291.79	\$1,339.57	\$1,319.04	\$1,204.90	\$976.35	\$841.28
	55-59	\$2,625.93	\$2,232.98	\$1,926.26	\$1,418.26	\$1,470.71	\$1,448.17	\$1,322.86	\$1,071.94	\$923.64
	60-64	\$3,476.61	\$2,956.35	\$2,550.29	\$1,877.71	\$1,947.15	\$1,917.30	\$1,751.40	\$1,419.19	\$1,222.85
	65+ MP	\$2,619.40	\$2,227.43	\$1,921.47	\$1,414.73	\$1,467.05	\$1,444.56	\$1,319.58	\$1,069.28	\$921.35
	65+ MS	\$3,946.11	\$3,355.60	\$2,894.69	\$2,131.29	\$2,210.10	\$2,176.23	\$1,987.92	\$1,610.85	\$1,388.00
<b>Family</b>	Under 30	\$2,690.77	\$2,288.11	\$1,973.83	\$1,453.28	\$1,507.02	\$1,483.92	\$1,355.52	\$1,098.41	\$946.45
	30-39	\$3,089.40	\$2,627.08	\$2,266.24	\$1,668.57	\$1,730.29	\$1,703.76	\$1,556.33	\$1,261.13	\$1,086.66
	40-49	\$3,238.89	\$2,754.21	\$2,375.91	\$1,749.32	\$1,814.01	\$1,786.20	\$1,631.65	\$1,322.15	\$1,139.24
	50-54	\$4,135.81	\$3,516.91	\$3,033.85	\$2,233.74	\$2,316.35	\$2,280.85	\$2,083.48	\$1,688.28	\$1,454.72
	55-59	\$4,518.93	\$3,842.70	\$3,314.88	\$2,440.66	\$2,530.92	\$2,492.13	\$2,276.49	\$1,844.68	\$1,589.48
	60-64	\$6,100.55	\$5,187.64	\$4,475.10	\$3,294.89	\$3,416.75	\$3,364.37	\$3,073.26	\$2,490.31	\$2,145.80
	65+ MP	\$4,628.74	\$3,936.08	\$3,395.44	\$2,499.97	\$2,592.43	\$2,552.69	\$2,331.82	\$1,889.51	\$1,628.11
	65+ MS	\$7,892.18	\$6,711.17	\$5,789.35	\$4,262.55	\$4,420.19	\$4,352.43	\$3,975.83	\$3,221.68	\$2,775.99

\*Indemnity Only

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 8

Geographic Region 8 – Alameda, Contra Costa, Marin, San Benito, San Francisco, Santa Clara (zips 950, 951), Sonoma

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
	Deductible	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
	Coinsurance	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	Coinsurance Max	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
	Pharmacy	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
<b>Employee</b>	Under 30	\$225.23	\$366.22	\$304.60	\$251.55	\$317.67	\$299.61	\$781.95	\$967.33
	30-39	\$294.18	\$478.33	\$397.85	\$328.56	\$414.92	\$391.33	\$942.18	\$1,165.55
	40-49	\$357.34	\$581.03	\$483.26	\$399.10	\$504.00	\$475.35	\$1,064.66	\$1,317.06
	50-54	\$470.70	\$765.34	\$636.57	\$525.70	\$663.88	\$626.14	\$1,479.20	\$1,829.88
	55-59	\$635.41	\$1,033.16	\$859.32	\$709.66	\$896.19	\$845.24	\$1,818.34	\$2,249.42
	60-64	\$833.61	\$1,355.43	\$1,127.37	\$931.02	\$1,175.74	\$1,108.90	\$2,317.61	\$2,867.05
	65+ MP	\$593.08	\$964.35	\$802.09	\$662.39	\$836.50	\$788.95	\$1,703.24	\$2,107.03
	65+ MS	\$984.69	\$1,601.09	\$1,331.69	\$1,099.76	\$1,388.83	\$1,309.87	\$3,438.81	\$4,254.07
<b>Employee and Spouse</b>	Under 30	\$632.48	\$1,028.40	\$855.36	\$706.39	\$892.07	\$841.35	\$1,911.22	\$2,364.32
	30-39	\$735.44	\$1,195.81	\$994.61	\$821.39	\$1,037.29	\$978.31	\$2,134.33	\$2,640.33
	40-49	\$735.45	\$1,195.82	\$994.61	\$821.39	\$1,037.29	\$978.32	\$2,386.55	\$2,952.34
	50-54	\$1,073.75	\$1,745.88	\$1,452.13	\$1,199.22	\$1,514.43	\$1,428.34	\$2,958.99	\$3,660.48
	55-59	\$1,323.79	\$2,152.45	\$1,790.28	\$1,478.48	\$1,867.10	\$1,760.95	\$3,502.23	\$4,332.51
	60-64	\$1,638.29	\$2,663.83	\$2,215.62	\$1,829.74	\$2,310.69	\$2,179.32	\$4,355.95	\$5,388.63
	65+ MP	\$1,186.18	\$1,928.71	\$1,604.19	\$1,324.79	\$1,673.02	\$1,577.91	\$3,406.39	\$4,213.95
	65+ MS	\$2,307.76	\$3,752.37	\$3,121.00	\$2,577.44	\$3,254.91	\$3,069.86	\$5,675.41	\$7,020.91
<b>Employee and Dependents</b>	Under 30	\$558.94	\$908.83	\$755.91	\$624.26	\$788.34	\$743.53	\$1,867.56	\$2,310.31
	30-39	\$617.76	\$1,004.47	\$835.46	\$689.96	\$871.31	\$821.77	\$2,072.46	\$2,563.79
	40-49	\$603.06	\$980.57	\$815.57	\$673.54	\$850.57	\$802.22	\$2,166.24	\$2,679.79
	50-54	\$706.03	\$1,147.98	\$954.82	\$788.53	\$995.79	\$939.18	\$2,348.80	\$2,905.64
	55-59	\$775.14	\$1,260.36	\$1,048.29	\$865.72	\$1,093.27	\$1,031.12	\$2,554.23	\$3,159.77
	60-64	\$1,026.25	\$1,668.66	\$1,387.89	\$1,146.17	\$1,447.44	\$1,365.15	\$3,172.54	\$3,924.66
	65+ MP	\$773.21	\$1,257.23	\$1,045.69	\$863.57	\$1,090.55	\$1,028.56	\$2,646.25	\$3,273.60
	65+ MS	\$1,164.84	\$1,894.01	\$1,575.32	\$1,300.96	\$1,642.92	\$1,549.51	\$4,384.84	\$5,424.37
<b>Family</b>	Under 30	\$794.28	\$1,291.48	\$1,074.18	\$887.10	\$1,120.27	\$1,056.58	\$2,996.83	\$3,707.30
	30-39	\$911.94	\$1,482.80	\$1,233.31	\$1,018.52	\$1,286.23	\$1,213.11	\$3,264.62	\$4,038.58
	40-49	\$956.08	\$1,554.57	\$1,292.99	\$1,067.80	\$1,348.47	\$1,271.81	\$3,488.13	\$4,315.08
	50-54	\$1,220.84	\$1,985.05	\$1,651.05	\$1,363.50	\$1,721.89	\$1,624.00	\$3,828.59	\$4,736.25
	55-59	\$1,333.93	\$2,168.94	\$1,803.99	\$1,489.81	\$1,881.40	\$1,774.44	\$4,238.12	\$5,242.87
	60-64	\$1,800.80	\$2,928.06	\$2,435.39	\$2,011.23	\$2,539.89	\$2,395.50	\$5,210.88	\$6,446.24
	65+ MP	\$1,366.34	\$2,221.65	\$1,847.84	\$1,526.01	\$1,927.12	\$1,817.57	\$4,350.29	\$5,381.63
	65+ MS	\$2,329.66	\$3,787.99	\$3,150.63	\$2,601.91	\$3,285.82	\$3,099.01	\$6,621.44	\$8,191.21

\*Indemnity Only

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 8

## Dental and Life Rates

January 1 – 31, 2012

AETNA DENTAL OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

### Small Group Plan Design Book Rates

State Specific Plan Option	Data	2 - 9	10 - 25	26 - 50
<b>1 DMO Access</b>	Single	\$15.50	\$14.50	\$13.90
	Couple	\$30.70	\$28.40	\$27.00
	Ee & Children	\$36.20	\$34.70	\$33.00
	Family	\$51.60	\$48.60	\$46.20
<b>2 DMO Plus (Plan 58)</b>	Single	\$21.10	\$19.40	\$18.50
	Couple	\$41.50	\$37.90	\$36.00
	Ee & Children	\$48.30	\$45.40	\$43.30
	Family	\$68.50	\$64.60	\$60.90
<b>3 Freedom-of-Choice Coinsurance</b>	Single	\$36.00	\$33.10	\$31.30
	Couple	\$72.00	\$66.00	\$62.70
	Ee & Children	\$85.50	\$78.60	\$74.50
	Family	\$121.30	\$111.70	\$106.10
<b>4 Freedom-of-Choice Plus</b>	Single	\$46.20	\$42.00	\$40.20
	Couple	\$91.90	\$84.20	\$80.30
	Ee & Children	\$105.70	\$97.00	\$92.40
	Family	\$151.60	\$139.50	\$132.80
<b>5 PPO \$1,000 Active</b>	Single	\$41.10	\$37.90	\$35.90
	Couple	\$82.40	\$75.10	\$71.60
	Ee & Children	\$101.90	\$93.00	\$88.40
	Family	\$142.60	\$130.10	\$124.00
<b>6 PPO \$1,500 Passive</b>	Single	\$62.40	\$57.20	\$54.60
	Couple	\$124.80	\$115.20	\$109.50
	Ee & Children	\$138.90	\$135.00	\$128.50
	Family	\$200.90	\$192.00	\$183.00
<b>7 PPO \$1,500 Active</b>	Single	\$53.40	\$49.70	\$47.40
	Couple	\$106.60	\$99.20	\$94.80
	Ee & Children	\$121.80	\$119.70	\$114.30
	Family	\$174.60	\$169.40	\$161.10
<b>8 PPO \$2,000 Passive</b>	Single	\$63.50	\$58.70	\$55.90
	Couple	\$126.70	\$117.10	\$111.70
	Ee & Children	\$140.20	\$139.80	\$133.30
	Family	\$202.80	\$198.30	\$188.40

State Specific Plan Option	Data	2 - 9	10 - 25	26 - 50
<b>Voluntary 1 DMO Access</b>	Single	\$16.70	\$15.50	\$14.90
	Couple	\$33.50	\$30.60	\$29.00
	Ee & Children	\$39.10	\$37.30	\$35.50
	Family	\$55.70	\$52.40	\$50.00
<b>Voluntary 2 DMO Plus: Plan 58</b>	Single	\$22.70	\$20.80	\$19.80
	Couple	\$44.40	\$41.20	\$38.70
	Ee & Children	\$51.90	\$48.80	\$46.60
	Family	\$73.50	\$69.10	\$65.80
<b>Voluntary 3 Freedom-of-Choice Coinsurance</b>	Single	\$39.10	\$35.50	\$33.90
	Couple	\$77.90	\$71.30	\$67.80
	Ee & Children	\$92.40	\$84.90	\$80.40
	Family	\$131.00	\$120.60	\$114.60
<b>Voluntary 4 PPO \$1,000 Active</b>	Single	\$44.60	\$40.50	\$38.60
	Couple	\$88.40	\$80.80	\$77.10
	Ee & Children	\$109.30	\$100.00	\$95.10
	Family	\$153.20	\$139.90	\$133.20
<b>Voluntary 5 PPO \$1,500 Passive</b>	Single	\$66.40	\$61.40	\$58.20
	Couple	\$132.80	\$122.60	\$116.50
	Ee & Children	\$148.20	\$143.70	\$136.60
	Family	\$213.80	\$204.30	\$194.50
<b>Voluntary 6 PPO \$1,500 Active</b>	Single	\$56.60	\$53.20	\$50.30
	Couple	\$113.50	\$106.00	\$100.90
	Ee & Children	\$129.90	\$127.70	\$121.80
	Family	\$185.90	\$180.30	\$171.60

### Life Rates

(Rates billed as shown)

All rates for Optional Dependent Term Life (for all age brackets) on the Basic Term Life are: **\$2.93 monthly per employee.**

Life rates are guaranteed for two (2) years from the effective date.

Life is available with: Medical for 2-50, Dental for 10-50, Standalone for 26-50.

AGE LAST BIRTHDAY	COMBINED BASIC LIFE & AD&D RATE (per \$1,000 of coverage)
0 -19	0.14
20-24	0.15
25-29	0.15
30-34	0.16
35-39	0.18
40-44	0.24
45-49	0.34
50-54	0.52
55-59	0.85
60-64	1.01
65-69	1.64
70-74	2.81
75-79	4.93
80-84	8.74
85+	15.42

There are no ineligible industries for Basic Term Life Insurance. Consult the Underwriting Guidelines for a list of ineligible industries.

Dental book rates are not valid for out-of-state employees.

# Rating area 9

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

**Geographic Region 9** – Nevada (zips 957, 959; excluded zips 95712, 95960, 95989), San Bernardino (zip 922), San Luis Obispo, San Mateo, Santa Barbara, Santa Clara (zips 940, 943), Santa Cruz, Solano

**Aetna Value Network is also not available in the following zips:** Nevada, San Bernardino zips 92252, 92256, 92268, 92277-78, 92284-86, San Luis Obispo, San Mateo zip 94060, Santa Barbara, Solano

**Vitalidad HMO:** Member must work/live within Vitalidad Service Area

**Vitalidad Plus:** Member must work/live within Vitalidad Plus Service Area

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category Inpatient OOP RX	HMO \$10 \$0/adm \$1500 \$15/\$35/\$50	HMO \$20 \$200/day 3 day max \$2500 \$15/\$35/\$50	HMO \$30 \$500/day 3 day max \$3000 \$15/\$35/\$50	HMO \$40 \$750/day 3 day max \$4000 \$15/\$35/\$50	HMO \$50 \$1000/day 3 day max \$4000 \$15/\$35/\$50	HMO Coinsurance 70% \$3500 \$20/\$40/\$60	HMO Deductible 70% after deduct \$3500 \$20/\$40/\$60
<b>Employee</b>	Under 30	\$683.61	\$614.61	\$535.40	\$500.92	\$480.68	\$383.45	\$402.86
	30-39	\$820.31	\$737.51	\$642.46	\$601.09	\$576.80	\$460.12	\$483.42
	40-49	\$1,048.20	\$942.40	\$820.95	\$768.08	\$737.04	\$587.95	\$617.72
	50-54	\$1,341.84	\$1,206.40	\$1,050.93	\$983.25	\$943.52	\$752.66	\$790.77
	55-59	\$1,649.53	\$1,483.03	\$1,291.91	\$1,208.71	\$1,159.87	\$925.25	\$972.09
	60-64	\$2,145.28	\$1,928.74	\$1,680.18	\$1,571.98	\$1,508.46	\$1,203.33	\$1,264.25
	65+ MP	\$2,127.65	\$1,912.90	\$1,666.38	\$1,559.07	\$1,496.06	\$1,193.44	\$1,253.86
	65+ MS	\$2,896.70	\$2,604.32	\$2,268.70	\$2,122.60	\$2,036.82	\$1,624.81	\$1,707.07
<b>Employee and Spouse</b>	Under 30	\$1,822.24	\$1,638.31	\$1,427.18	\$1,335.27	\$1,281.31	\$1,022.13	\$1,073.87
	30-39	\$2,187.48	\$1,966.69	\$1,713.24	\$1,602.91	\$1,538.13	\$1,227.00	\$1,289.12
	40-49	\$2,278.64	\$2,048.64	\$1,784.63	\$1,669.70	\$1,602.23	\$1,278.13	\$1,342.84
	50-54	\$2,738.97	\$2,462.51	\$2,145.16	\$2,007.01	\$1,925.91	\$1,536.34	\$1,614.12
	55-59	\$3,501.20	\$3,147.80	\$2,742.14	\$2,565.55	\$2,461.87	\$1,963.88	\$2,063.31
	60-64	\$4,032.10	\$3,625.11	\$3,157.94	\$2,954.57	\$2,835.17	\$2,261.67	\$2,376.18
	65+ MP	\$4,255.34	\$3,825.82	\$3,332.78	\$3,118.16	\$2,992.15	\$2,386.90	\$2,507.74
	65+ MS	\$5,673.77	\$5,101.09	\$4,443.70	\$4,157.53	\$3,989.52	\$3,182.52	\$3,343.65
<b>Employee and Dependents</b>	Under 30	\$1,914.08	\$1,720.88	\$1,499.11	\$1,402.57	\$1,345.89	\$1,073.64	\$1,128.00
	30-39	\$2,005.24	\$1,802.84	\$1,570.50	\$1,469.37	\$1,409.99	\$1,124.77	\$1,181.72
	40-49	\$2,141.94	\$1,925.74	\$1,677.57	\$1,569.53	\$1,506.11	\$1,201.45	\$1,262.28
	50-54	\$2,324.25	\$2,089.65	\$1,820.35	\$1,703.13	\$1,634.30	\$1,303.71	\$1,369.72
	55-59	\$2,597.69	\$2,335.49	\$2,034.51	\$1,903.49	\$1,826.57	\$1,457.09	\$1,530.86
	60-64	\$2,825.54	\$2,540.35	\$2,212.97	\$2,070.46	\$1,986.79	\$1,584.90	\$1,665.14
	65+ MP	\$2,924.58	\$2,629.39	\$2,290.53	\$2,143.03	\$2,056.43	\$1,640.45	\$1,723.50
	65+ MS	\$3,693.60	\$3,320.78	\$2,892.83	\$2,706.53	\$2,597.16	\$2,071.81	\$2,176.70
<b>Family</b>	Under 30	\$2,746.26	\$2,469.07	\$2,150.87	\$2,012.36	\$1,931.04	\$1,540.43	\$1,618.42
	30-39	\$3,053.40	\$2,745.20	\$2,391.42	\$2,237.42	\$2,147.00	\$1,712.71	\$1,799.42
	40-49	\$3,144.56	\$2,827.16	\$2,462.82	\$2,304.22	\$2,211.10	\$1,763.84	\$1,853.14
	50-54	\$3,691.43	\$3,318.83	\$2,891.13	\$2,704.94	\$2,595.63	\$2,070.59	\$2,175.42
	55-59	\$3,844.58	\$3,456.53	\$3,011.08	\$2,817.17	\$2,703.33	\$2,156.50	\$2,265.68
	60-64	\$4,534.11	\$4,076.46	\$3,551.12	\$3,322.43	\$3,188.17	\$2,543.26	\$2,672.03
	65+ MP	\$5,052.31	\$4,542.35	\$3,956.97	\$3,702.14	\$3,552.54	\$2,833.93	\$2,977.41
	65+ MS	\$6,313.04	\$5,675.83	\$4,944.37	\$4,625.97	\$4,439.02	\$3,541.10	\$3,720.38

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 9

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

**Geographic Region 9** – Nevada (zips 957, 959; excluded zips 95712, 95960, 95989), San Bernardino (zip 922), San Luis Obispo, San Mateo, Santa Barbara, Santa Clara (zips 940, 943), Santa Cruz, Solano

**Aetna Value Network is also not available in the following zips:** Nevada, San Bernardino zips 92252, 92256, 92268, 92277-78, 92284-86, San Luis Obispo, San Mateo zip 94060, Santa Barbara, Solano

**Vitalidad HMO:** Member must work/live within Vitalidad Service Area

**Vitalidad Plus:** Member must work/live within Vitalidad Plus Service Area

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	AVN HMO \$10/\$20	AVN HMO \$20/\$30	AVN HMO \$30/\$40	AVN HMO \$40/\$50	Vitalidad HMO \$10	Vitalidad Plus \$10/\$5	Vitalidad Plus \$30/\$10
		Inpatient \$100/day OOP 3 day max \$2000 RX \$20/\$40/\$60	\$400/day 3 day max \$2500 \$20/\$40/\$60	\$600/day 3 day max \$3000 \$20/\$40/\$60	\$800/day 3 day max \$2000 \$20/\$40/\$60	\$100/day \$700 max \$2000 \$10	\$100/day 3 day max \$2000 \$15/\$35/\$50	\$600/day 3 day max \$3000 \$15/\$35/\$50
<b>Employee</b>	Under 30	\$535.45	\$468.18	\$440.22	\$416.73	\$190.09	\$520.43	\$422.26
	30-39	\$642.52	\$561.80	\$528.25	\$500.06	\$228.10	\$624.51	\$506.70
	40-49	\$821.02	\$717.87	\$675.00	\$638.98	\$291.47	\$798.00	\$647.47
	50-54	\$1,051.02	\$918.98	\$864.10	\$817.99	\$373.12	\$1,021.55	\$828.86
	55-59	\$1,292.02	\$1,129.70	\$1,062.24	\$1,005.55	\$458.68	\$1,255.80	\$1,018.92
	60-64	\$1,680.33	\$1,469.22	\$1,381.49	\$1,307.76	\$596.53	\$1,633.22	\$1,325.14
	65+ MP	\$1,666.52	\$1,457.15	\$1,370.14	\$1,297.02	\$591.63	\$1,619.80	\$1,314.25
	65+ MS	\$2,268.89	\$1,983.84	\$1,865.38	\$1,765.83	\$805.48	\$2,205.28	\$1,789.29
<b>Employee and Spouse</b>	Under 30	\$1,427.30	\$1,247.98	\$1,173.46	\$1,110.84	\$506.71	\$1,387.28	\$1,125.60
	30-39	\$1,713.39	\$1,498.13	\$1,408.66	\$1,333.49	\$608.27	\$1,665.35	\$1,351.21
	40-49	\$1,784.79	\$1,560.56	\$1,467.37	\$1,389.06	\$633.62	\$1,734.75	\$1,407.52
	50-54	\$2,145.35	\$1,875.82	\$1,763.80	\$1,669.68	\$761.62	\$2,085.20	\$1,691.86
	55-59	\$2,742.38	\$2,397.84	\$2,254.65	\$2,134.33	\$973.57	\$2,665.49	\$2,162.69
	60-64	\$3,158.21	\$2,761.44	\$2,596.53	\$2,457.97	\$1,121.20	\$3,069.67	\$2,490.63
	65+ MP	\$3,333.07	\$2,914.33	\$2,740.29	\$2,594.06	\$1,183.27	\$3,239.62	\$2,628.53
	65+ MS	\$4,444.09	\$3,885.76	\$3,653.72	\$3,458.74	\$1,577.69	\$4,319.49	\$3,504.70
<b>Employee and Dependents</b>	Under 30	\$1,499.24	\$1,310.88	\$1,232.60	\$1,166.83	\$532.24	\$1,457.21	\$1,182.33
	30-39	\$1,570.64	\$1,373.31	\$1,291.30	\$1,222.39	\$557.59	\$1,526.60	\$1,238.64
	40-49	\$1,677.71	\$1,466.94	\$1,379.34	\$1,305.73	\$595.60	\$1,630.67	\$1,323.08
	50-54	\$1,820.51	\$1,591.80	\$1,496.74	\$1,416.87	\$646.30	\$1,769.47	\$1,435.69
	55-59	\$2,034.69	\$1,779.06	\$1,672.82	\$1,583.55	\$722.33	\$1,977.64	\$1,604.59
	60-64	\$2,213.16	\$1,935.11	\$1,819.55	\$1,722.45	\$785.69	\$2,151.11	\$1,745.34
	65+ MP	\$2,290.73	\$2,002.94	\$1,883.33	\$1,782.83	\$813.23	\$2,226.51	\$1,806.52
	65+ MS	\$2,893.08	\$2,529.61	\$2,378.55	\$2,251.62	\$1,027.07	\$2,811.96	\$2,281.54
<b>Family</b>	Under 30	\$2,151.06	\$1,880.82	\$1,768.50	\$1,674.12	\$763.65	\$2,090.75	\$1,696.37
	30-39	\$2,391.63	\$2,091.16	\$1,966.29	\$1,861.36	\$849.05	\$2,324.58	\$1,886.09
	40-49	\$2,463.03	\$2,153.59	\$2,024.99	\$1,916.92	\$874.40	\$2,393.98	\$1,942.40
	50-54	\$2,891.38	\$2,528.13	\$2,377.15	\$2,250.30	\$1,026.47	\$2,810.31	\$2,280.20
	55-59	\$3,011.34	\$2,633.02	\$2,475.78	\$2,343.66	\$1,069.06	\$2,926.91	\$2,374.80
	60-64	\$3,551.42	\$3,105.25	\$2,919.81	\$2,764.00	\$1,260.79	\$3,451.85	\$2,800.72
	65+ MP	\$3,957.31	\$3,460.14	\$3,253.51	\$3,079.89	\$1,404.88	\$3,846.36	\$3,120.81
	65+ MS	\$4,944.80	\$4,323.57	\$4,065.38	\$3,848.43	\$1,755.45	\$4,806.17	\$3,899.57

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 9

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

**Geographic Region 9** – Alpine\*, Amador (zip 95644#), Butte\*, Calaveras#, Colusa#, Del Norte\*(zips 95538#, 95548#), Glenn#, Humboldt#, Imperial, Inyo\*, Lake#, Lassen#, Mariposa#, Mendocino\*, Modoc#, Mono#, Monterey (zips 93426\*, 93450\*), Napa, Nevada\* (zips 96160-96162 all products are available), Plumas#, San Bernardino (zips 922), San Luis Obispo, San Mateo, Santa Barbara, Santa Clara (zips 940, 943), Santa Cruz, Shasta#, Sierra\*, Siskiyou#, Solano, Tehama#, Trinity#, Tuolumne

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50	MC \$3,500 65/50
	Deductible	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500	\$3500
	Coinsurance	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%	65/50%
	Coinsurance Max	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000
	Pharmacy	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70	\$20/\$40/\$70
<b>Employee</b>	Under 30	\$731.54	\$622.07	\$536.62	\$395.11	\$409.72	\$403.44	\$368.53	\$309.94	\$257.31
	30-39	\$955.49	\$812.51	\$700.90	\$516.07	\$535.15	\$526.95	\$481.35	\$404.83	\$336.08
	40-49	\$1,160.62	\$986.94	\$851.37	\$626.86	\$650.04	\$640.08	\$584.69	\$491.73	\$408.23
	50-54	\$1,528.80	\$1,300.03	\$1,121.45	\$825.72	\$856.25	\$843.13	\$770.17	\$647.73	\$537.74
	55-59	\$2,063.78	\$1,754.95	\$1,513.88	\$1,114.66	\$1,155.88	\$1,138.16	\$1,039.68	\$874.39	\$725.91
	60-64	\$2,707.53	\$2,302.37	\$1,986.11	\$1,462.36	\$1,516.43	\$1,493.19	\$1,363.98	\$1,147.13	\$952.34
	65+ MP	\$1,926.32	\$1,638.06	\$1,413.05	\$1,040.42	\$1,078.89	\$1,062.35	\$970.43	\$816.15	\$677.56
	65+ MS	\$3,198.24	\$2,719.64	\$2,346.06	\$1,727.39	\$1,791.27	\$1,763.81	\$1,611.19	\$1,355.03	\$1,124.94
<b>Employee and Spouse</b>	Under 30	\$2,054.28	\$1,746.87	\$1,506.91	\$1,109.53	\$1,150.56	\$1,132.92	\$1,034.89	\$870.36	\$722.57
	30-39	\$2,388.70	\$2,031.25	\$1,752.23	\$1,290.15	\$1,337.86	\$1,317.35	\$1,203.36	\$1,012.05	\$840.19
	40-49	\$2,388.70	\$2,031.24	\$1,752.22	\$1,290.15	\$1,337.86	\$1,317.36	\$1,203.36	\$1,012.04	\$840.19
	50-54	\$3,487.48	\$2,965.61	\$2,558.24	\$1,883.62	\$1,953.27	\$1,923.33	\$1,756.90	\$1,477.59	\$1,226.68
	55-59	\$4,299.61	\$3,656.21	\$3,153.97	\$2,322.25	\$2,408.12	\$2,371.21	\$2,166.03	\$1,821.67	\$1,512.34
	60-64	\$5,321.12	\$4,524.85	\$3,903.30	\$2,873.98	\$2,980.25	\$2,934.57	\$2,680.64	\$2,254.46	\$1,871.64
	65+ MP	\$3,852.68	\$3,276.15	\$2,826.13	\$2,080.86	\$2,157.80	\$2,124.72	\$1,940.88	\$1,632.31	\$1,355.13
	65+ MS	\$7,495.52	\$6,373.86	\$5,498.32	\$4,048.38	\$4,198.08	\$4,133.73	\$3,776.04	\$3,175.71	\$2,636.45
<b>Employee and Dependents</b>	Under 30	\$1,815.42	\$1,543.76	\$1,331.70	\$980.52	\$1,016.78	\$1,001.20	\$914.56	\$769.16	\$638.55
	30-39	\$2,006.48	\$1,706.22	\$1,471.85	\$1,083.71	\$1,123.78	\$1,106.56	\$1,010.81	\$850.11	\$705.75
	40-49	\$1,958.71	\$1,665.60	\$1,436.81	\$1,057.92	\$1,097.03	\$1,080.22	\$986.75	\$829.87	\$688.95
	50-54	\$2,293.13	\$1,949.98	\$1,682.12	\$1,238.54	\$1,284.34	\$1,264.65	\$1,155.22	\$971.56	\$806.58
	55-59	\$2,517.63	\$2,140.88	\$1,846.80	\$1,359.79	\$1,410.07	\$1,388.45	\$1,268.32	\$1,066.68	\$885.55
	60-64	\$3,333.21	\$2,834.42	\$2,445.08	\$1,800.30	\$1,866.86	\$1,838.25	\$1,679.18	\$1,412.22	\$1,172.42
	65+ MP	\$2,511.36	\$2,135.56	\$1,842.21	\$1,356.41	\$1,406.56	\$1,385.00	\$1,265.16	\$1,064.02	\$883.34
	65+ MS	\$3,783.36	\$3,217.20	\$2,775.27	\$2,043.42	\$2,118.98	\$2,086.50	\$1,905.96	\$1,602.93	\$1,330.75
<b>Family</b>	Under 30	\$2,579.79	\$2,193.74	\$1,892.40	\$1,393.36	\$1,444.89	\$1,422.74	\$1,299.63	\$1,093.01	\$907.41
	30-39	\$2,961.97	\$2,518.73	\$2,172.75	\$1,599.78	\$1,658.94	\$1,633.51	\$1,492.16	\$1,254.94	\$1,041.83
	40-49	\$3,105.30	\$2,640.61	\$2,277.89	\$1,677.19	\$1,739.21	\$1,712.56	\$1,564.37	\$1,315.65	\$1,092.25
	50-54	\$3,965.23	\$3,371.86	\$2,908.69	\$2,141.65	\$2,220.84	\$2,186.81	\$1,997.58	\$1,680.00	\$1,394.72
	55-59	\$4,332.55	\$3,684.21	\$3,178.13	\$2,340.04	\$2,426.57	\$2,389.37	\$2,182.62	\$1,835.62	\$1,523.92
	60-64	\$5,848.93	\$4,973.68	\$4,290.48	\$3,159.05	\$3,275.86	\$3,225.66	\$2,946.53	\$2,478.08	\$2,057.29
	65+ MP	\$4,437.83	\$3,773.74	\$3,255.36	\$2,396.90	\$2,485.53	\$2,447.43	\$2,235.66	\$1,880.23	\$1,560.95
	65+ MS	\$7,566.68	\$6,434.37	\$5,550.52	\$4,086.81	\$4,237.94	\$4,172.98	\$3,811.89	\$3,205.86	\$2,661.48

\*Indemnity Only

#PPO and Indemnity Only (no MC)

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

# Rating area 9

## Standard Employee Risk Rates (1.00 RAF)

January 1 – 31, 2012

**Geographic Region 9** – Alpine\*, Amador (zip 95644#), Butte\*, Calaveras#, Colusa#, Del Norte\*(zips 95538#, 95548#), Glenn#, Humboldt#, Imperial, Inyo\*, Lake#, Lassen#, Mariposa#, Mendocino\*, Modoc#, Mono#, Monterey (zips 93426\*, 93450\*), Napa, Nevada\* (zips 96160-96162 all products are available), Plumas#, San Bernardino (zips 922), San Luis Obispo, San Mateo, Santa Barbara, Santa Clara (zips 940, 943), Santa Cruz, Shasta#, Sierra\*, Siskiyou#, Solano, Tehama#, Trinity#, Tuolumne

### AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC \$10,000 100/50	MC HSA HDHP \$3,000 90/50	MC HSA HDHP \$2,000 80/50	MC HSA HDHP \$3,500 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
	Deductible	\$10,000	\$3000/\$3000	\$2000	\$3500	\$3000	\$5000	\$500/\$500	\$500
	Coinsurance	100/50%	90/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	Coinsurance Max	\$0/unlimited	\$2500/\$5000	\$3500/\$7000	\$2000/\$4000	\$1500/\$3000	\$2000/\$4000	\$4000/\$8000	\$3500
	Pharmacy	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$10/\$25/\$50
<b>Employee</b>	Under 30	\$215.94	\$351.11	\$292.04	\$241.17	\$320.60	\$287.25	\$813.84	\$1,006.78
	30-39	\$282.05	\$458.60	\$381.45	\$315.00	\$418.75	\$375.19	\$980.60	\$1,213.08
	40-49	\$342.60	\$557.05	\$463.34	\$382.63	\$508.65	\$455.74	\$1,108.08	\$1,370.78
	50-54	\$451.28	\$733.77	\$610.32	\$504.01	\$670.00	\$600.31	\$1,539.53	\$1,904.51
	55-59	\$609.20	\$990.53	\$823.89	\$680.38	\$904.46	\$810.37	\$1,892.49	\$2,341.15
	60-64	\$799.22	\$1,299.51	\$1,080.88	\$892.60	\$1,186.59	\$1,063.15	\$2,412.12	\$2,983.98
	65+ MP	\$568.62	\$924.56	\$769.01	\$635.06	\$844.22	\$756.40	\$1,772.70	\$2,192.96
	65+ MS	\$944.07	\$1,535.03	\$1,276.78	\$1,054.38	\$1,401.64	\$1,255.84	\$3,579.06	\$4,427.56
<b>Employee and Spouse</b>	Under 30	\$606.39	\$985.97	\$820.09	\$677.24	\$900.30	\$806.64	\$1,989.16	\$2,460.74
	30-39	\$705.11	\$1,146.48	\$953.60	\$787.49	\$1,046.86	\$937.96	\$2,221.37	\$2,748.01
	40-49	\$705.11	\$1,146.48	\$953.60	\$787.50	\$1,046.86	\$937.96	\$2,483.88	\$3,072.75
	50-54	\$1,029.45	\$1,673.86	\$1,392.25	\$1,149.74	\$1,528.40	\$1,369.41	\$3,079.67	\$3,809.77
	55-59	\$1,269.19	\$2,063.64	\$1,716.46	\$1,417.48	\$1,884.32	\$1,688.30	\$3,645.05	\$4,509.20
	60-64	\$1,570.71	\$2,553.93	\$2,124.26	\$1,754.23	\$2,332.00	\$2,089.41	\$4,533.59	\$5,608.40
	65+ MP	\$1,137.25	\$1,849.13	\$1,538.04	\$1,270.13	\$1,688.45	\$1,512.81	\$3,545.31	\$4,385.80
	65+ MS	\$2,212.56	\$3,597.55	\$2,992.31	\$2,471.08	\$3,284.94	\$2,943.23	\$5,906.87	\$7,307.24
<b>Employee and Dependents</b>	Under 30	\$535.89	\$871.33	\$724.74	\$598.50	\$795.62	\$712.85	\$1,943.73	\$2,404.53
	30-39	\$592.29	\$963.03	\$801.02	\$661.48	\$879.35	\$787.88	\$2,156.98	\$2,668.35
	40-49	\$578.19	\$940.10	\$781.95	\$645.74	\$858.42	\$769.12	\$2,254.58	\$2,789.09
	50-54	\$676.90	\$1,100.62	\$915.45	\$755.99	\$1,004.97	\$900.44	\$2,444.60	\$3,024.14
	55-59	\$743.17	\$1,208.36	\$1,005.07	\$830.00	\$1,103.36	\$988.58	\$2,658.39	\$3,288.63
	60-64	\$983.91	\$1,599.81	\$1,330.66	\$1,098.87	\$1,460.80	\$1,308.83	\$3,301.91	\$4,084.72
	65+ MP	\$741.32	\$1,205.36	\$1,002.57	\$827.93	\$1,100.62	\$986.13	\$2,754.17	\$3,407.11
	65+ MS	\$1,116.79	\$1,815.86	\$1,510.37	\$1,247.28	\$1,658.07	\$1,485.59	\$4,563.67	\$5,645.59
<b>Family</b>	Under 30	\$761.52	\$1,238.20	\$1,029.89	\$850.49	\$1,130.60	\$1,012.99	\$3,119.05	\$3,858.49
	30-39	\$874.33	\$1,421.63	\$1,182.46	\$976.49	\$1,298.10	\$1,163.06	\$3,397.75	\$4,203.28
	40-49	\$916.64	\$1,490.42	\$1,239.68	\$1,023.74	\$1,360.91	\$1,219.35	\$3,630.39	\$4,491.06
	50-54	\$1,170.48	\$1,903.16	\$1,582.97	\$1,307.24	\$1,737.77	\$1,557.01	\$3,984.73	\$4,929.41
	55-59	\$1,278.91	\$2,079.45	\$1,729.61	\$1,428.33	\$1,898.76	\$1,701.24	\$4,410.96	\$5,456.68
	60-64	\$1,726.52	\$2,807.26	\$2,334.97	\$1,928.24	\$2,563.32	\$2,296.67	\$5,423.39	\$6,709.14
	65+ MP	\$1,309.98	\$2,129.98	\$1,771.64	\$1,463.04	\$1,944.90	\$1,742.58	\$4,527.70	\$5,601.10
	65+ MS	\$2,233.57	\$3,631.70	\$3,020.71	\$2,494.54	\$3,316.12	\$2,971.17	\$6,891.48	\$8,525.27

\*Indemnity Only

#PPO and Indemnity Only (no MC)

The Medicare Primary (MP) and Secondary (MS) rates are based upon all dependent(s) being Medicare-eligible. Rates for dependent(s) that aren't Medicare-eligible will be higher.

The rates listed above are standard risk rates and are subject to a plus or minus 10% risk adjustment. Compliance with eligibility, participation and contribution requirements is required prior to issuing a plan. Rates are for a 12-month policy.

AETNA DENTAL OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

### Small Group Plan Design Book Rates

State Specific Plan Option	Data	2 - 9	10 - 25	26 - 50
<b>1</b> <b>DMO Access</b>	Single	\$15.50	\$14.50	\$13.90
	Couple	\$30.70	\$28.40	\$27.00
	Ee & Children	\$36.20	\$34.70	\$33.00
	Family	\$51.60	\$48.60	\$46.20
<b>2</b> <b>DMO Plus (Plan 58)</b>	Single	\$21.10	\$19.40	\$18.50
	Couple	\$41.50	\$37.90	\$36.00
	Ee & Children	\$48.30	\$45.40	\$43.30
	Family	\$68.50	\$64.60	\$60.90
<b>3</b> <b>Freedom-of-Choice Coinsurance</b>	Single	\$38.30	\$35.30	\$33.70
	Couple	\$76.90	\$70.80	\$67.10
	Ee & Children	\$91.20	\$83.90	\$79.80
	Family	\$129.50	\$119.00	\$113.20
<b>4</b> <b>Freedom-of-Choice Plus</b>	Single	\$49.20	\$45.10	\$42.90
	Couple	\$98.30	\$90.00	\$85.70
	Ee & Children	\$113.20	\$103.70	\$98.70
	Family	\$162.10	\$149.00	\$141.80
<b>5</b> <b>PPO \$1,000 Active</b>	Single	\$44.10	\$40.20	\$38.20
	Couple	\$88.00	\$80.50	\$76.70
	Ee & Children	\$108.50	\$99.20	\$94.50
	Family	\$152.00	\$139.20	\$132.50
<b>6</b> <b>PPO \$1,500 Passive</b>	Single	\$66.80	\$61.50	\$58.30
	Couple	\$133.50	\$122.70	\$117.00
	Ee & Children	\$148.30	\$144.30	\$137.20
	Family	\$214.60	\$204.90	\$195.20
<b>7</b> <b>PPO \$1,500 Active</b>	Single	\$56.20	\$53.20	\$50.60
	Couple	\$112.10	\$106.30	\$101.30
	Ee & Children	\$128.60	\$128.00	\$121.80
	Family	\$184.50	\$181.10	\$172.20
<b>8</b> <b>PPO \$2,000 Passive</b>	Single	\$67.80	\$62.60	\$59.70
	Couple	\$135.50	\$125.30	\$119.30
	Ee & Children	\$149.70	\$149.50	\$142.30
	Family	\$216.90	\$211.30	\$201.50

State Specific Plan Option	Data	2 - 9	10 - 25	26 - 50
<b>Voluntary 1</b> <b>DMO Access</b>	Single	\$16.70	\$15.50	\$14.90
	Couple	\$33.50	\$30.60	\$29.00
	Ee & Children	\$39.10	\$37.30	\$35.50
	Family	\$55.70	\$52.40	\$50.00
<b>Voluntary 2</b> <b>DMO Plus: Plan 58</b>	Single	\$22.70	\$20.80	\$19.80
	Couple	\$44.40	\$41.20	\$38.70
	Ee & Children	\$51.90	\$48.80	\$46.60
	Family	\$73.50	\$69.10	\$65.80
<b>Voluntary 3</b> <b>Freedom-of-Choice Coinsurance</b>	Single	\$41.40	\$38.10	\$36.20
	Couple	\$83.10	\$76.60	\$72.50
	Ee & Children	\$98.60	\$90.60	\$86.20
	Family	\$139.80	\$128.40	\$122.30
<b>Voluntary 4</b> <b>PPO \$1,000 Active</b>	Single	\$47.40	\$43.30	\$41.40
	Couple	\$94.60	\$86.50	\$82.00
	Ee & Children	\$116.90	\$106.70	\$101.50
	Family	\$163.60	\$149.60	\$142.50
<b>Voluntary 5</b> <b>PPO \$1,500 Passive</b>	Single	\$71.10	\$65.20	\$62.20
	Couple	\$142.20	\$130.70	\$124.60
	Ee & Children	\$158.10	\$153.30	\$146.00
	Family	\$228.50	\$218.10	\$207.90
<b>Voluntary 6</b> <b>PPO \$1,500 Active</b>	Single	\$60.10	\$56.60	\$54.10
	Couple	\$119.30	\$113.00	\$107.70
	Ee & Children	\$136.80	\$136.20	\$130.10
	Family	\$196.60	\$192.70	\$183.40

### Life Rates

#### (Rates billed as shown)

All rates for Optional Dependent Term Life (for all age brackets) on the Basic Term Life are: **\$2.93 monthly per employee.**

Life rates are guaranteed for two (2) years from the effective date.

Life is available with: Medical for 2-50, Dental for 10-50, Standalone for 26-50.

AGE LAST BIRTHDAY	COMBINED BASIC LIFE & AD&D RATE (per \$1,000 of coverage)
0 -19	0.14
20-24	0.15
25-29	0.15
30-34	0.16
35-39	0.18
40-44	0.24
45-49	0.34
50-54	0.52
55-59	0.85
60-64	1.01
65-69	1.64
70-74	2.81
75-79	4.93
80-84	8.74
85+	15.42

There are no ineligible industries for Basic Term Life Insurance. Consult the Underwriting Guidelines for a list of ineligible industries.

Dental book rates are not valid for out-of-state employees.







Vitalidad Mexico con Aetna provider network through Sistemas Medicos Nacionales, S.A. de C.V. (SIMNSA). This Health Plan may be limited in benefits, rights and remedies under U.S. Federal and State Law.

*Este Plan de Salud puede tener limitaciones en sus beneficios, derechos y resoluciones bajo las leyes federales estatales de Los Estados Unidos.*

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. Health benefits and health insurance plans contain exclusions and limitations, and HRAs are subject to employer-defined use and forfeiture rules.

Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to **[www.aetna.com](http://www.aetna.com)**.