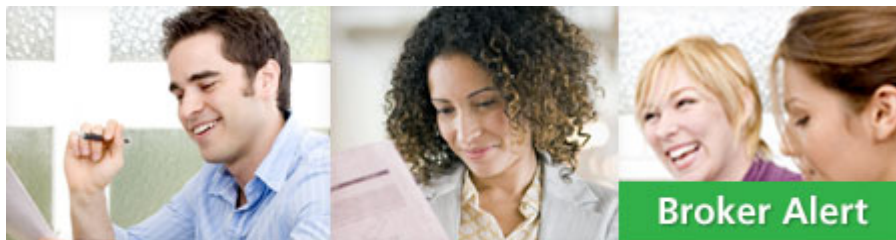




Smarter is healthy™



RAF Promotion REVISED September 1, 2011 through January 31, 2012

Group size 2 - 5	Automatic 1.1 RAF
Group size 6 - 9	Maximum .95 RAF if their renewal RAF is 1.0 or lower and they meet the program rules and eligibility
Group size 10+	Maximum .90 RAF if their renewal RAF is 1.06 or lower and they meet program rules and eligibility

Please review our updated RAF promotion and guidelines below:

- Groups with 6 - 9 enrolling must be AB1672 eligible and have a renewal RAF of 1.0 or less with their current carrier. Groups can be medically underwritten to qualify for a RAF lower than the .95 guarantee RAF.
- Groups with 10+ enrolling must be AB1672 eligible and have a renewal RAF of 1.06 or less with their current carrier.
- Groups with 6+ enrolling that received a 10-point increase in their RAF are ineligible.
- COBRA/CalCOBRA enrollees do not count toward the enrolled employee counts.
- Groups with 30% or more of COBRA/CalCOBRA enrollees are excluded from the RAF promo.
- Groups coming from CaliforniaChoice, Contractor's Choice, HSA California, Kaiser Permanente Choice Solution, or groups that have withdrawn from Aetna within 12 months of the requested date are not eligible.
- Groups coming from a large group contract that are AB1672 eligible are eligible if they can provide a large group renewal of less than a 20% increase within 90 days of their requested

effective date.

- Carve out groups (management/non-management, union/non-union) are not eligible for RAF promotions.
- Groups must submit a copy of both their current and last year's renewal or their issued RAF at new business.
- Groups must apply for the RAF promotion prior to final underwriting approval.
- Employers funding a portion of the employee's deductible, copayment/coinsurance will only be eligible for Aetna's RAF promotion when using Aetna HealthFund HRA. (Please note: HSA plans are eligible for RAF promo when funding is through a federally qualified HSA).
- Groups coming off a PEO arrangement are not eligible.

If you have any questions about this promotion, please contact your Aetna Account Executive or your broker support team at [1-877-249-2472](tel:1-877-249-2472), prompt 6.



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