



Updated RAF Promotion

February 1, 2012 through June 30, 2012

Updated RAF promotion that replaces all other previous versions.

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 group meets program rules and eligibility criteria

- Group size is based on enrolled employees.
- Groups applying for the guaranteed RAF must be AB1672 eligible and have a current RAF of 1.06 or less with their current carrier.
- Groups that received a 10-point increase in their RAF are ineligible.
- Effective 2/1/12, Groups are eligible for the RAF promotion either two months (60 days) before or two months (60 days) after their renewal date.
- COBRA/CalCOBRA enrollees do not count toward the enrolled employee counts.
- Groups with 30% or more COBRA/CalCOBRA enrollees are excluded from the RAF promo.
- Groups coming from CaliforniaChoice, Contractor's Choice, HSA California, Kaiser Permanente Choice Solution, Associations, PEOs or groups that have withdrawn from Aetna within 12 months of the requested date are not eligible.
- 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.
- Groups 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).
- Contact your Aetna Representative for RAF promotion availability for Groups coming from a large group contract that are AB1672 eligible and can provide a large group renewal of less than a 20% increase

within 90 days of their requested effective date.

*Groups are eligible for lower RAF upon review of medical information on the application.

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.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. Health benefit plans are offered, underwritten and/or administered by Aetna Health of California Inc. and/or Aetna Life Insurance Company (Aetna).

1385 E. Shaw Avenue
Fresno, CA 93710

© 2011 Aetna Inc.