

# Rating Area 2

## Standard Employee Risk Rates (1.00 RAF)

Geographic Region 2 - Orange, Ventura (zip 930), Santa Cruz  
 For Value Network HMO zip exclusions, see page 2. Value Network is not available in Ventura and Santa Cruz counties  
**Vitalidad HMO:** Member must work/live within Vitalidad Service Area

Effective October 1, 2008 –  
 December 31, 2008

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	HMO HRA \$750	HMO HRA \$1500	HMO \$10/\$20	HMO \$10/\$30	HMO \$20/\$40	HMO \$30/\$40	HMO Deductible \$1,000	Value Network HMO \$10/\$20	Value Network HMO \$20/\$40	Value Network HMO \$30/\$40	Vitalidad HMO \$5	Vitalidad HMO \$10
	<b>PCP Copay</b>	\$25/\$25	\$40/\$40	\$10/\$20	\$10/\$30	\$20/\$40	\$30/\$40	\$40/\$40	\$10/\$20	\$20/\$40	\$30/\$40	\$5	\$10
	<b>Inpatient</b>	\$250/admission after deductible	\$500/admission after deductible	\$0/admission	\$300/admission	\$500/admission	\$500/day 3d maximum	70% after deductible	\$0/admission	\$500/admission	\$1,000/admission	\$0/admission	\$100/day
	<b>OOP. Rx</b>	\$2,000 \$20/\$40/\$60	\$3,500 \$20/\$40/\$60	\$1,500 \$10/\$25/\$50	\$2,000 \$15/\$35/\$50	\$2,500 \$15/\$35/\$50	\$3,000 \$15/\$35/\$50	\$3,500 \$20/\$40/\$60	\$1,500 \$10/\$25/\$50	\$2,500 \$20/\$40/\$60	\$3,000 \$15/\$35/\$50	\$1,500 \$5	\$2,000 \$10
<b>Employee</b>	<b>Under 30</b>	\$229.53	\$217.15	\$275.37	\$257.27	\$243.69	\$208.46	\$180.06	\$225.76	\$196.52	\$185.66	\$92.63	\$75.88
	<b>30-39</b>	\$275.42	\$260.58	\$330.43	\$308.71	\$292.42	\$250.14	\$216.07	\$270.91	\$235.82	\$222.78	\$111.16	\$91.05
	<b>40-49</b>	\$351.94	\$332.97	\$422.23	\$394.48	\$373.66	\$319.63	\$276.09	\$346.17	\$301.33	\$284.67	\$142.04	\$116.35
	<b>50-54</b>	\$450.53	\$426.25	\$540.52	\$504.99	\$478.34	\$409.18	\$353.44	\$443.15	\$385.75	\$364.42	\$181.83	\$148.94
	<b>55-59</b>	\$553.84	\$523.98	\$664.46	\$620.79	\$588.02	\$503.00	\$434.48	\$544.76	\$474.20	\$447.98	\$223.52	\$183.10
	<b>60-64</b>	\$720.30	\$681.46	\$864.16	\$807.36	\$764.75	\$654.17	\$565.06	\$708.49	\$616.72	\$582.62	\$290.70	\$238.12
	<b>65+ MP</b>	\$714.38	\$675.86	\$857.06	\$800.72	\$758.46	\$648.80	\$560.42	\$702.67	\$611.65	\$577.83	\$288.31	\$236.17
	<b>65+ MS</b>	\$972.59	\$920.16	\$1,166.84	\$1,090.15	\$1,032.61	\$883.31	\$762.98	\$956.65	\$832.74	\$786.69	\$392.52	\$321.53
<b>Employee and Spouse</b>	<b>Under 30</b>	\$611.83	\$578.85	\$734.03	\$685.78	\$649.59	\$555.67	\$479.97	\$601.80	\$523.85	\$494.89	\$246.92	\$202.27
	<b>30-39</b>	\$734.47	\$694.87	\$881.16	\$823.24	\$779.79	\$667.04	\$576.18	\$722.43	\$628.85	\$594.08	\$296.42	\$242.81
	<b>40-49</b>	\$765.07	\$723.83	\$917.88	\$857.55	\$812.29	\$694.84	\$600.19	\$752.53	\$655.06	\$618.84	\$308.77	\$252.93
	<b>50-54</b>	\$919.63	\$870.05	\$1,103.30	\$1,030.79	\$976.39	\$835.21	\$721.43	\$904.56	\$787.39	\$743.86	\$371.14	\$304.02
	<b>55-59</b>	\$1,175.56	\$1,112.18	\$1,410.35	\$1,317.64	\$1,248.10	\$1,067.64	\$922.20	\$1,156.29	\$1,006.52	\$950.86	\$474.43	\$388.63
	<b>60-64</b>	\$1,353.81	\$1,280.83	\$1,624.20	\$1,517.44	\$1,437.36	\$1,229.53	\$1,062.04	\$1,331.62	\$1,159.14	\$1,095.05	\$546.37	\$447.56
	<b>65+ MP</b>	\$1,428.77	\$1,351.74	\$1,714.13	\$1,601.46	\$1,516.94	\$1,297.61	\$1,120.84	\$1,405.35	\$1,223.32	\$1,155.68	\$576.62	\$472.34
	<b>65+ MS</b>	\$1,905.02	\$1,802.32	\$2,285.50	\$2,135.27	\$2,022.58	\$1,730.14	\$1,494.45	\$1,873.79	\$1,631.09	\$1,540.90	\$768.83	\$629.78
<b>Employee and Dependents</b>	<b>Under 30</b>	\$642.67	\$608.02	\$771.03	\$720.35	\$682.33	\$583.67	\$504.16	\$632.13	\$550.26	\$519.83	\$259.37	\$212.46
	<b>30-39</b>	\$673.28	\$636.98	\$807.75	\$754.65	\$714.83	\$611.47	\$528.17	\$662.24	\$576.46	\$544.59	\$271.72	\$222.58
	<b>40-49</b>	\$719.17	\$680.40	\$862.81	\$806.10	\$763.56	\$653.15	\$564.18	\$707.39	\$615.76	\$581.71	\$290.24	\$237.75
	<b>50-54</b>	\$780.39	\$738.32	\$936.25	\$874.71	\$828.55	\$708.75	\$612.20	\$767.60	\$668.17	\$631.23	\$314.95	\$257.99
	<b>55-59</b>	\$872.20	\$825.17	\$1,046.40	\$977.62	\$926.02	\$792.13	\$684.22	\$857.90	\$746.78	\$705.49	\$352.00	\$288.34
	<b>60-64</b>	\$948.70	\$897.56	\$1,138.18	\$1,063.37	\$1,007.25	\$861.61	\$744.24	\$933.15	\$812.28	\$767.37	\$382.88	\$313.63
	<b>65+ MP</b>	\$981.95	\$929.02	\$1,178.07	\$1,100.64	\$1,042.55	\$891.81	\$770.33	\$965.86	\$840.76	\$794.27	\$396.30	\$324.63
	<b>65+ MS</b>	\$1,240.16	\$1,173.30	\$1,487.85	\$1,390.05	\$1,316.69	\$1,126.31	\$972.88	\$1,219.83	\$1,061.83	\$1,003.12	\$500.50	\$409.99
<b>Family</b>	<b>Under 30</b>	\$922.08	\$872.37	\$1,106.24	\$1,033.53	\$978.99	\$837.44	\$723.36	\$906.97	\$787.49	\$745.84	\$372.13	\$304.83
	<b>30-39</b>	\$1,025.21	\$969.94	\$1,229.96	\$1,149.12	\$1,088.47	\$931.09	\$804.26	\$1,008.40	\$877.79	\$829.25	\$413.75	\$338.92
	<b>40-49</b>	\$1,055.81	\$998.89	\$1,266.68	\$1,183.43	\$1,120.97	\$958.89	\$828.27	\$1,038.51	\$903.99	\$854.01	\$426.10	\$349.04
	<b>50-54</b>	\$1,239.43	\$1,172.61	\$1,486.97	\$1,389.24	\$1,315.92	\$1,125.65	\$972.31	\$1,219.11	\$1,061.21	\$1,002.53	\$500.21	\$409.75
	<b>55-59</b>	\$1,290.85	\$1,221.26	\$1,548.67	\$1,446.87	\$1,370.52	\$1,172.35	\$1,012.65	\$1,269.69	\$1,105.24	\$1,044.12	\$520.96	\$426.75
	<b>60-64</b>	\$1,522.37	\$1,440.29	\$1,826.42	\$1,706.37	\$1,616.32	\$1,382.61	\$1,194.27	\$1,497.41	\$1,303.46	\$1,231.39	\$614.40	\$503.28
	<b>65+ MP</b>	\$1,696.35	\$1,604.90	\$2,035.16	\$1,901.39	\$1,801.04	\$1,540.63	\$1,330.76	\$1,668.55	\$1,452.43	\$1,372.12	\$684.62	\$560.80
	<b>65+ MS</b>	\$2,119.66	\$2,005.38	\$2,543.01	\$2,375.86	\$2,250.47	\$1,925.07	\$1,662.83	\$2,084.91	\$1,814.86	\$1,714.51	\$855.45	\$700.74

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)

Geographic Region 2 - Orange, Ventura (zip 930), Santa Cruz

Effective October 1, 2008 – December 31, 2008

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	EPO 80 (Open Access)	MC \$250 90/70	MC \$250 80/60	MC \$500 80/60	MC \$1,000 70/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC Basic
	<b>Deductible</b>	\$0	250/\$500	\$250/\$500	\$500/\$1,000	\$1,000/\$2,000	\$1,000/\$1,000	\$2,000/\$2,000	\$1,500/\$1,500
	<b>Coinsurance</b>	80%	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%
	<b>Coinsurance Maximum</b>	\$4,000	\$3,000/\$6,000	\$3,500/\$7,000	\$4,000/\$8,000	\$5,000/\$10,000	\$5,000/\$10,000	\$5,000/\$10,000	\$3,000/\$5,000
	<b>Pharmacy</b>	\$15/\$35/\$50	\$10/\$25/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$50
<b>Employee</b>	<b>Under 30</b>	\$221.19	\$373.36	\$318.77	\$273.06	\$200.99	\$188.10	\$174.32	\$173.11
	<b>30-39</b>	\$288.91	\$487.66	\$416.36	\$356.65	\$262.52	\$245.69	\$227.69	\$226.11
	<b>40-49</b>	\$350.93	\$592.35	\$505.74	\$433.22	\$318.88	\$298.43	\$276.57	\$274.65
	<b>50-54</b>	\$462.25	\$780.26	\$666.18	\$570.65	\$420.04	\$393.10	\$364.30	\$361.77
	<b>55-59</b>	\$624.01	\$1,053.30	\$899.30	\$770.34	\$567.02	\$530.66	\$491.78	\$488.37
	<b>60-64</b>	\$818.66	\$1,381.86	\$1,179.81	\$1,010.63	\$743.89	\$696.18	\$645.18	\$640.70
	<b>65+ MP</b>	\$582.45	\$983.15	\$839.40	\$719.03	\$529.26	\$495.31	\$459.03	\$455.84
	<b>65+ MS</b>	\$967.03	\$1,632.30	\$1,393.64	\$1,193.80	\$878.71	\$822.36	\$762.11	\$756.82
<b>Employee and Spouse</b>	<b>Under 30</b>	\$621.14	\$1,048.45	\$895.16	\$766.80	\$564.41	\$528.21	\$489.52	\$486.12
	<b>30-39</b>	\$722.26	\$1,219.13	\$1,040.88	\$891.62	\$656.29	\$614.21	\$569.21	\$565.26
	<b>40-49</b>	\$722.25	\$1,219.13	\$1,040.88	\$891.62	\$656.29	\$614.20	\$569.21	\$565.26
	<b>50-54</b>	\$1,054.48	\$1,779.92	\$1,519.68	\$1,301.76	\$958.19	\$896.73	\$831.04	\$825.27
	<b>55-59</b>	\$1,300.04	\$2,194.41	\$1,873.57	\$1,604.90	\$1,181.31	\$1,105.56	\$1,024.56	\$1,017.45
	<b>60-64</b>	\$1,608.91	\$2,715.77	\$2,318.69	\$1,986.20	\$1,461.97	\$1,368.21	\$1,267.98	\$1,259.17
	<b>65+ MP</b>	\$1,164.91	\$1,966.32	\$1,678.81	\$1,438.08	\$1,058.53	\$990.63	\$918.07	\$911.69
	<b>65+ MS</b>	\$2,266.36	\$3,825.52	\$3,266.19	\$2,797.83	\$2,059.38	\$1,927.31	\$1,786.12	\$1,773.72
<b>Employee and Dependents</b>	<b>Under 30</b>	\$548.92	\$926.55	\$791.07	\$677.64	\$498.79	\$466.80	\$432.60	\$429.60
	<b>30-39</b>	\$606.69	\$1,024.06	\$874.33	\$748.95	\$551.28	\$515.93	\$478.13	\$474.81
	<b>40-49</b>	\$592.24	\$999.68	\$853.51	\$731.12	\$538.16	\$503.64	\$466.75	\$463.51
	<b>50-54</b>	\$693.35	\$1,170.36	\$999.24	\$855.95	\$630.04	\$589.63	\$546.43	\$542.64
	<b>55-59</b>	\$761.24	\$1,284.93	\$1,097.06	\$939.75	\$691.71	\$647.36	\$599.93	\$595.77
	<b>60-64</b>	\$1,007.84	\$1,701.19	\$1,452.45	\$1,244.18	\$915.80	\$857.06	\$794.27	\$788.76
	<b>65+ MP</b>	\$759.35	\$1,281.74	\$1,094.33	\$937.41	\$690.00	\$645.74	\$598.44	\$594.28
	<b>65+ MS</b>	\$1,143.95	\$1,930.93	\$1,648.61	\$1,412.21	\$1,039.47	\$972.81	\$901.54	\$895.28
<b>Family</b>	<b>Under 30</b>	\$780.03	\$1,316.66	\$1,124.15	\$962.95	\$708.80	\$663.34	\$614.74	\$610.48
	<b>30-39</b>	\$895.59	\$1,511.72	\$1,290.69	\$1,105.60	\$813.80	\$761.61	\$705.82	\$700.92
	<b>40-49</b>	\$938.93	\$1,584.87	\$1,353.14	\$1,159.10	\$853.18	\$798.46	\$739.97	\$734.83
	<b>50-54</b>	\$1,198.93	\$2,023.75	\$1,727.86	\$1,480.09	\$1,089.45	\$1,019.58	\$944.88	\$938.32
	<b>55-59</b>	\$1,310.00	\$2,211.22	\$1,887.92	\$1,617.20	\$1,190.36	\$1,114.03	\$1,032.41	\$1,025.25
	<b>60-64</b>	\$1,768.50	\$2,985.15	\$2,548.68	\$2,183.21	\$1,606.99	\$1,503.93	\$1,393.75	\$1,384.07
	<b>65+ MP</b>	\$1,341.84	\$2,264.96	\$1,933.80	\$1,656.49	\$1,219.30	\$1,141.09	\$1,057.50	\$1,050.16
	<b>65+ MS</b>	\$2,287.88	\$3,861.84	\$3,297.19	\$2,824.39	\$2,078.93	\$1,945.61	\$1,803.07	\$1,790.56

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 2

## Standard Employee Risk Rates (1.00 RAF)

Geographic Region 2 - Orange, Ventura (zip 930), Santa Cruz

Effective October 1, 2008 –  
December 31, 2008

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	EPO Limited* (Open Access)	MC HSA HDHP \$3,000 100/50	MC HSA HDHP \$2,300 80/50	MC HSA HDHP \$3,300 80/50	MC HRA HDHP \$3,000 80/50	MC HRA HDHP \$5,000 80/50	PPO \$500 90/70	Aetna Indemnity
	<b>Deductible</b>	\$1,000	\$3,000/\$3,000	\$2,300/\$2,300	\$3,300/\$3,300	\$3,000/\$3,000	\$5,000/\$5,000	\$500/\$1,000	\$500
	<b>Coinsurance</b>	50%	100/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	<b>Coinsurance Maximum</b>	\$4,500	\$1,000/\$2,000	\$1,700/\$2,700	\$1,700/\$1,700	\$1,500/\$3,000	\$2,000/\$5,000	\$4,000/\$8,000	\$3,500
	<b>Pharmacy</b>	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$35/\$50	\$10/\$25/\$50
<b>Employee</b>	<b>Under 30</b>	\$95.87	\$166.97	\$159.14	\$127.64	\$134.05	\$115.27	\$1,008.64	\$1,262.99
	<b>30-39</b>	\$125.22	\$218.09	\$207.86	\$166.72	\$175.09	\$150.56	\$1,215.32	\$1,521.79
	<b>40-49</b>	\$152.10	\$264.91	\$252.48	\$202.51	\$212.68	\$182.88	\$1,373.31	\$1,719.62
	<b>50-54</b>	\$200.35	\$348.94	\$332.58	\$266.75	\$280.14	\$240.90	\$1,908.03	\$2,389.18
	<b>55-59</b>	\$270.46	\$471.05	\$448.96	\$360.09	\$378.17	\$325.19	\$2,345.48	\$2,936.94
	<b>60-64</b>	\$354.83	\$617.98	\$589.00	\$472.41	\$496.14	\$426.63	\$2,989.49	\$3,743.35
	<b>65+ MP</b>	\$252.45	\$439.67	\$419.05	\$336.11	\$352.99	\$303.53	\$2,197.01	\$2,751.04
	<b>65+ MS</b>	\$419.14	\$729.98	\$695.75	\$558.03	\$586.06	\$503.95	\$4,435.74	\$5,554.30
<b>Employee and Spouse</b>	<b>Under 30</b>	\$269.22	\$468.88	\$446.89	\$358.43	\$376.43	\$323.70	\$2,465.29	\$3,086.96
	<b>30-39</b>	\$313.04	\$545.21	\$519.64	\$416.79	\$437.72	\$376.39	\$2,753.08	\$3,447.33
	<b>40-49</b>	\$313.04	\$545.21	\$519.64	\$416.79	\$437.72	\$376.39	\$3,078.43	\$3,854.72
	<b>50-54</b>	\$457.04	\$796.00	\$758.67	\$608.50	\$639.06	\$549.53	\$3,816.81	\$4,779.30
	<b>55-59</b>	\$563.47	\$981.37	\$935.35	\$750.20	\$787.87	\$677.49	\$4,517.53	\$5,656.72
	<b>60-64</b>	\$697.35	\$1,214.52	\$1,157.56	\$928.43	\$975.06	\$838.46	\$5,618.76	\$7,035.64
	<b>65+ MP</b>	\$504.90	\$879.35	\$838.11	\$672.22	\$705.98	\$607.07	\$4,393.91	\$5,501.93
	<b>65+ MS</b>	\$982.31	\$1,710.81	\$1,630.58	\$1,307.82	\$1,373.51	\$1,181.08	\$7,320.74	\$9,166.81
<b>Employee and Dependents</b>	<b>Under 30</b>	\$237.92	\$414.36	\$394.93	\$316.76	\$332.66	\$286.06	\$2,408.97	\$3,016.45
	<b>30-39</b>	\$262.95	\$457.97	\$436.49	\$350.10	\$367.68	\$316.17	\$2,673.28	\$3,347.40
	<b>40-49</b>	\$256.69	\$447.07	\$426.10	\$341.76	\$358.93	\$308.64	\$2,794.24	\$3,498.87
	<b>50-54</b>	\$300.52	\$523.39	\$498.85	\$400.11	\$420.20	\$361.34	\$3,029.73	\$3,793.74
	<b>55-59</b>	\$329.94	\$574.64	\$547.69	\$439.28	\$461.33	\$396.70	\$3,294.71	\$4,125.54
	<b>60-64</b>	\$436.83	\$760.79	\$725.11	\$581.58	\$610.79	\$525.22	\$4,092.26	\$5,124.21
	<b>65+ MP</b>	\$329.12	\$573.20	\$546.32	\$438.19	\$460.20	\$395.72	\$3,413.40	\$4,274.17
	<b>65+ MS</b>	\$495.82	\$863.53	\$823.04	\$660.12	\$693.28	\$596.15	\$5,656.02	\$7,082.30
<b>Family</b>	<b>Under 30</b>	\$338.09	\$588.82	\$561.21	\$450.13	\$472.73	\$406.50	\$3,865.62	\$4,840.42
	<b>30-39</b>	\$388.17	\$676.06	\$644.35	\$516.81	\$542.76	\$466.72	\$4,211.04	\$5,272.94
	<b>40-49</b>	\$406.95	\$708.77	\$675.53	\$541.82	\$569.03	\$489.31	\$4,499.36	\$5,633.96
	<b>50-54</b>	\$519.65	\$905.04	\$862.60	\$691.86	\$726.60	\$624.81	\$4,938.51	\$6,183.86
	<b>55-59</b>	\$567.79	\$988.88	\$942.51	\$755.95	\$793.91	\$682.68	\$5,466.76	\$6,845.32
	<b>60-64</b>	\$766.52	\$1,334.99	\$1,272.38	\$1,020.53	\$1,071.78	\$921.63	\$6,721.53	\$8,416.50
	<b>65+ MP</b>	\$581.59	\$1,012.91	\$965.41	\$774.32	\$813.21	\$699.27	\$5,611.45	\$7,026.50
	<b>65+ MS</b>	\$991.63	\$1,727.05	\$1,646.06	\$1,320.24	\$1,386.55	\$1,192.29	\$8,541.02	\$10,694.81

\*EPO Limited has a \$30,000 annual maximum.

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.