

Rating Area 4

Standard Employee Risk Rates (1.00 RAF)

Geographic Region 4 - Los Angeles (zips 900 - 905, 916) and San Benito

HMO Excluded Zips: San Benito county

For Value Network HMO zip exclusions, see page 2. Value Network is not available in San Benito county.

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
	PCP Copay	\$25/\$25	\$40/\$40	\$10/\$20	\$10/\$30	\$20/\$40	\$30/\$40	\$40/\$40	\$10/\$20	\$20/\$40	\$30/\$40	\$5	\$10
	Inpatient	\$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
	OOP. Rx	\$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
Employee	Under 30	\$211.29	\$199.90	\$253.49	\$236.82	\$224.33	\$191.89	\$165.75	\$231.51	\$201.52	\$190.38	\$94.99	\$77.81
	30-39	\$253.54	\$239.87	\$304.18	\$284.18	\$269.18	\$230.26	\$198.90	\$277.80	\$241.82	\$228.45	\$113.98	\$93.37
	40-49	\$323.97	\$306.51	\$388.68	\$363.13	\$343.97	\$294.23	\$254.15	\$354.98	\$309.00	\$291.91	\$145.65	\$119.31
	50-54	\$414.73	\$392.37	\$497.56	\$464.86	\$440.33	\$376.66	\$325.35	\$454.42	\$395.56	\$373.69	\$186.45	\$152.73
	55-59	\$509.83	\$482.34	\$611.66	\$571.45	\$541.29	\$463.03	\$399.95	\$558.62	\$486.27	\$459.38	\$229.21	\$187.75
	60-64	\$663.05	\$627.31	\$795.48	\$743.20	\$703.97	\$602.19	\$520.16	\$726.51	\$632.41	\$597.44	\$298.09	\$244.18
	65+ MP	\$657.61	\$622.16	\$788.95	\$737.09	\$698.19	\$597.24	\$515.88	\$720.54	\$627.21	\$592.53	\$295.64	\$242.17
	65+ MS	\$895.30	\$847.04	\$1,074.12	\$1,003.52	\$950.55	\$813.11	\$702.35	\$980.98	\$853.92	\$806.70	\$402.50	\$329.71
Employee and Spouse	Under 30	\$563.21	\$532.85	\$675.70	\$631.28	\$597.97	\$511.51	\$441.83	\$617.11	\$537.18	\$507.48	\$253.20	\$207.41
	30-39	\$676.10	\$639.65	\$811.13	\$757.82	\$717.82	\$614.03	\$530.39	\$740.80	\$644.85	\$609.19	\$303.96	\$248.98
	40-49	\$704.27	\$666.31	\$844.94	\$789.40	\$747.74	\$639.62	\$552.49	\$771.67	\$671.72	\$634.58	\$316.62	\$259.36
	50-54	\$846.55	\$800.91	\$1,015.63	\$948.87	\$898.79	\$768.84	\$664.10	\$927.57	\$807.42	\$762.78	\$380.59	\$311.76
	55-59	\$1,082.14	\$1,023.80	\$1,298.27	\$1,212.93	\$1,148.92	\$982.80	\$848.92	\$1,185.70	\$1,032.12	\$975.05	\$486.50	\$398.51
	60-64	\$1,246.23	\$1,179.04	\$1,495.13	\$1,396.86	\$1,323.14	\$1,131.82	\$977.64	\$1,365.49	\$1,188.63	\$1,122.90	\$560.27	\$458.94
	65+ MP	\$1,315.23	\$1,244.32	\$1,577.91	\$1,474.19	\$1,396.39	\$1,194.49	\$1,031.77	\$1,441.09	\$1,254.44	\$1,185.07	\$591.29	\$484.35
	65+ MS	\$1,753.63	\$1,659.09	\$2,103.88	\$1,965.59	\$1,861.85	\$1,592.65	\$1,375.69	\$1,921.45	\$1,672.58	\$1,580.09	\$788.38	\$645.80
Employee and Dependents	Under 30	\$591.60	\$559.70	\$709.75	\$663.10	\$628.11	\$537.29	\$464.10	\$648.21	\$564.25	\$533.05	\$265.97	\$217.87
	30-39	\$619.77	\$586.36	\$743.56	\$694.68	\$658.02	\$562.88	\$486.20	\$679.08	\$591.13	\$558.44	\$278.63	\$228.24
	40-49	\$662.02	\$626.33	\$794.25	\$742.04	\$702.88	\$601.25	\$519.35	\$725.38	\$631.42	\$596.51	\$297.63	\$243.80
	50-54	\$718.37	\$679.64	\$861.85	\$805.20	\$762.71	\$652.43	\$563.55	\$787.12	\$685.17	\$647.28	\$322.96	\$264.55
	55-59	\$802.88	\$759.60	\$963.24	\$899.93	\$852.43	\$729.18	\$629.85	\$879.72	\$765.77	\$723.43	\$360.95	\$295.68
	60-64	\$873.31	\$826.23	\$1,047.73	\$978.86	\$927.20	\$793.14	\$685.10	\$956.89	\$832.94	\$786.89	\$392.62	\$321.61
	65+ MP	\$903.92	\$855.19	\$1,084.46	\$1,013.18	\$959.70	\$820.94	\$709.11	\$990.43	\$862.14	\$814.47	\$406.38	\$332.88
	65+ MS	\$1,141.60	\$1,080.06	\$1,369.61	\$1,279.59	\$1,212.06	\$1,036.81	\$895.57	\$1,250.86	\$1,088.84	\$1,028.63	\$513.23	\$420.41
Family	Under 30	\$848.81	\$803.05	\$1,018.33	\$951.40	\$901.19	\$770.89	\$665.87	\$930.04	\$809.57	\$764.81	\$381.60	\$312.59
	30-39	\$943.73	\$892.86	\$1,132.22	\$1,057.80	\$1,001.98	\$870.10	\$740.34	\$1,034.05	\$900.11	\$850.34	\$424.28	\$347.55
	40-49	\$971.91	\$919.51	\$1,166.02	\$1,089.38	\$1,031.89	\$882.69	\$762.45	\$1,064.92	\$926.99	\$875.73	\$436.94	\$357.92
	50-54	\$1,140.93	\$1,079.43	\$1,368.81	\$1,278.84	\$1,211.35	\$1,036.20	\$895.04	\$1,250.12	\$1,088.20	\$1,028.03	\$512.93	\$420.17
	55-59	\$1,188.27	\$1,124.21	\$1,425.60	\$1,331.89	\$1,261.60	\$1,079.19	\$932.18	\$1,301.99	\$1,133.35	\$1,070.68	\$534.21	\$437.60
	60-64	\$1,401.39	\$1,325.84	\$1,681.28	\$1,570.77	\$1,487.87	\$1,272.74	\$1,099.36	\$1,535.50	\$1,336.61	\$1,262.71	\$630.02	\$516.08
	65+ MP	\$1,561.55	\$1,477.36	\$1,873.43	\$1,750.29	\$1,657.92	\$1,418.20	\$1,225.01	\$1,710.99	\$1,489.37	\$1,407.02	\$702.03	\$575.07
	65+ MS	\$1,951.21	\$1,846.02	\$2,340.92	\$2,187.05	\$2,071.63	\$1,772.09	\$1,530.69	\$2,137.94	\$1,861.03	\$1,758.12	\$877.21	\$718.57

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 4

Geographic Region 4 - Los Angeles (zips 900 - 905, 916), San Benito

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Standard Employee Risk Rates (1.00 RAF)

Effective October 1, 2008 – December 31, 2008

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
	Deductible	\$0	\$250/\$500	\$250/\$500	\$500/\$1,000	\$1,000/\$2,000	\$1,000/\$1,000	\$2,000/\$2,000	\$1,500/\$1,500
	Coinsurance	80%	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%
	Coinsurance Maximum	\$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
	Pharmacy	\$15/\$35/\$50	\$10/\$25/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$50
Employee	Under 30	\$284.93	\$512.37	\$437.45	\$374.72	\$275.82	\$258.14	\$239.23	\$237.56
	30-39	\$372.16	\$669.23	\$571.37	\$489.44	\$360.26	\$337.17	\$312.47	\$310.29
	40-49	\$452.06	\$812.90	\$694.04	\$594.51	\$437.60	\$409.55	\$379.55	\$376.90
	50-54	\$595.46	\$1,070.77	\$914.20	\$783.11	\$576.42	\$539.47	\$499.95	\$496.46
	55-59	\$803.83	\$1,445.47	\$1,234.11	\$1,057.14	\$778.13	\$728.25	\$674.90	\$670.19
	60-64	\$1,054.57	\$1,896.35	\$1,619.06	\$1,386.89	\$1,020.85	\$955.41	\$885.42	\$879.24
	65+ MP	\$750.29	\$1,349.19	\$1,151.91	\$986.73	\$726.30	\$679.74	\$629.95	\$625.55
	65+ MS	\$1,245.69	\$2,240.04	\$1,912.50	\$1,638.25	\$1,205.86	\$1,128.57	\$1,045.90	\$1,038.59
Employee and Spouse	Under 30	\$800.13	\$1,438.82	\$1,228.43	\$1,052.27	\$774.55	\$724.90	\$671.80	\$667.11
	30-39	\$930.38	\$1,673.05	\$1,428.41	\$1,223.58	\$900.64	\$842.91	\$781.16	\$775.71
	40-49	\$930.39	\$1,673.04	\$1,428.41	\$1,223.57	\$900.63	\$842.90	\$781.16	\$775.70
	50-54	\$1,358.35	\$2,442.63	\$2,085.46	\$1,786.41	\$1,314.92	\$1,230.63	\$1,140.48	\$1,132.52
	55-59	\$1,674.67	\$3,011.45	\$2,571.10	\$2,202.41	\$1,621.13	\$1,517.21	\$1,406.07	\$1,396.25
	60-64	\$2,072.55	\$3,726.91	\$3,181.95	\$2,725.66	\$2,006.28	\$1,877.67	\$1,740.12	\$1,727.98
	65+ MP	\$1,500.59	\$2,698.41	\$2,303.84	\$1,973.48	\$1,452.61	\$1,359.50	\$1,259.91	\$1,251.11
	65+ MS	\$2,919.45	\$5,249.85	\$4,482.21	\$3,839.46	\$2,826.11	\$2,644.96	\$2,451.21	\$2,434.09
Employee and Dependents	Under 30	\$707.10	\$1,271.52	\$1,085.60	\$929.92	\$684.49	\$640.61	\$593.68	\$589.54
	30-39	\$781.51	\$1,405.34	\$1,199.84	\$1,027.79	\$756.52	\$708.03	\$656.17	\$651.59
	40-49	\$762.91	\$1,371.88	\$1,171.29	\$1,003.32	\$738.51	\$691.17	\$640.54	\$636.07
	50-54	\$893.16	\$1,606.11	\$1,371.26	\$1,174.63	\$864.60	\$809.18	\$749.90	\$744.67
	55-59	\$980.60	\$1,763.34	\$1,505.50	\$1,289.62	\$949.25	\$888.40	\$823.32	\$817.57
	60-64	\$1,298.27	\$2,334.58	\$1,993.21	\$1,707.39	\$1,256.76	\$1,176.20	\$1,090.03	\$1,082.42
	65+ MP	\$978.16	\$1,758.95	\$1,501.76	\$1,286.41	\$946.89	\$886.19	\$821.27	\$815.54
	65+ MS	\$1,473.59	\$2,649.86	\$2,262.39	\$1,937.97	\$1,426.47	\$1,335.04	\$1,237.25	\$1,228.60
Family	Under 30	\$1,004.81	\$1,806.88	\$1,542.68	\$1,321.46	\$972.68	\$910.34	\$843.65	\$837.76
	30-39	\$1,153.67	\$2,074.57	\$1,771.22	\$1,517.23	\$1,116.78	\$1,045.20	\$968.63	\$961.87
	40-49	\$1,209.50	\$2,174.95	\$1,856.93	\$1,590.64	\$1,170.82	\$1,095.77	\$1,015.50	\$1,008.41
	50-54	\$1,544.43	\$2,777.24	\$2,371.15	\$2,031.13	\$1,495.05	\$1,399.22	\$1,296.72	\$1,287.66
	55-59	\$1,687.50	\$3,034.51	\$2,590.80	\$2,219.28	\$1,633.55	\$1,528.83	\$1,416.84	\$1,406.95
	60-64	\$2,278.13	\$4,096.59	\$3,497.57	\$2,996.03	\$2,205.29	\$2,063.92	\$1,912.73	\$1,899.38
	65+ MP	\$1,728.51	\$3,108.25	\$2,653.76	\$2,273.21	\$1,673.24	\$1,565.98	\$1,451.27	\$1,441.14
	65+ MS	\$2,947.17	\$5,299.69	\$4,524.76	\$3,875.91	\$2,852.94	\$2,670.07	\$2,474.48	\$2,457.19

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 - 905, 916), San Benito

Standard Employee Risk Rates (1.00 RAF)

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
	Deductible	\$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
	Coinsurance	50%	100/50%	80/50%	80/50%	80/50%	80/50%	90/70%	80%
	Coinsurance Maximum	\$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
	Pharmacy	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$35/\$50	\$10/\$25/\$50
Employee	Under 30	\$123.49	\$229.14	\$218.38	\$175.16	\$183.95	\$158.18	\$977.65	\$1,224.19
	30-39	\$161.30	\$299.29	\$285.23	\$228.78	\$240.26	\$206.61	\$1,177.98	\$1,475.04
	40-49	\$195.92	\$363.54	\$346.47	\$277.90	\$291.85	\$250.96	\$1,331.11	\$1,666.79
	50-54	\$258.07	\$478.87	\$456.38	\$366.06	\$384.43	\$330.57	\$1,849.40	\$2,315.78
	55-59	\$348.38	\$646.44	\$616.08	\$494.15	\$518.95	\$446.25	\$2,273.41	\$2,846.71
	60-64	\$457.05	\$848.08	\$808.26	\$648.29	\$680.82	\$585.45	\$2,897.64	\$3,628.35
	65+ MP	\$325.18	\$603.38	\$575.05	\$461.24	\$484.38	\$416.53	\$2,129.51	\$2,666.52
	65+ MS	\$539.89	\$1,001.78	\$954.74	\$765.79	\$804.22	\$691.55	\$4,299.45	\$5,383.67
Employee and Spouse	Under 30	\$346.78	\$643.46	\$613.25	\$491.88	\$516.56	\$444.19	\$2,389.54	\$2,992.13
	30-39	\$403.24	\$748.21	\$713.07	\$571.95	\$600.65	\$516.51	\$2,668.50	\$3,341.43
	40-49	\$403.23	\$748.21	\$713.08	\$571.95	\$600.66	\$516.51	\$2,983.84	\$3,736.30
	50-54	\$588.71	\$1,092.39	\$1,041.09	\$835.05	\$876.95	\$754.09	\$3,699.53	\$4,632.47
	55-59	\$725.81	\$1,346.77	\$1,283.52	\$1,029.50	\$1,081.16	\$929.70	\$4,378.73	\$5,482.94
	60-64	\$898.25	\$1,666.73	\$1,588.47	\$1,274.09	\$1,338.02	\$1,150.58	\$5,446.12	\$6,819.50
	65+ MP	\$650.37	\$1,206.77	\$1,150.11	\$922.49	\$968.77	\$833.06	\$4,258.91	\$5,332.90
	65+ MS	\$1,265.31	\$2,347.81	\$2,237.57	\$1,794.73	\$1,884.80	\$1,620.74	\$7,095.81	\$8,885.20
Employee and Dependents	Under 30	\$306.46	\$568.64	\$541.94	\$434.69	\$456.50	\$392.55	\$2,334.96	\$2,923.78
	30-39	\$338.72	\$628.49	\$598.97	\$480.43	\$504.54	\$433.86	\$2,591.14	\$3,244.57
	40-49	\$330.64	\$613.53	\$584.72	\$469.00	\$492.54	\$423.53	\$2,708.38	\$3,391.38
	50-54	\$387.10	\$718.28	\$684.55	\$549.07	\$576.63	\$495.84	\$2,936.64	\$3,677.20
	55-59	\$424.99	\$788.60	\$751.56	\$602.82	\$633.07	\$544.38	\$3,193.48	\$3,998.80
	60-64	\$562.67	\$1,044.06	\$995.04	\$798.10	\$838.15	\$720.74	\$3,966.53	\$4,966.79
	65+ MP	\$423.94	\$786.63	\$749.70	\$601.32	\$631.49	\$543.03	\$3,308.53	\$4,142.86
	65+ MS	\$638.66	\$1,185.06	\$1,129.41	\$905.89	\$951.35	\$818.07	\$5,482.24	\$6,864.73
Family	Under 30	\$435.49	\$808.07	\$770.12	\$617.71	\$648.70	\$557.82	\$3,746.85	\$4,691.72
	30-39	\$500.01	\$927.78	\$884.21	\$709.21	\$744.80	\$640.47	\$4,081.66	\$5,110.96
	40-49	\$524.20	\$972.67	\$927.00	\$743.53	\$780.85	\$671.46	\$4,361.11	\$5,460.88
	50-54	\$669.36	\$1,242.03	\$1,183.70	\$949.44	\$997.08	\$857.40	\$4,786.77	\$5,993.89
	55-59	\$731.37	\$1,357.09	\$1,293.35	\$1,037.38	\$1,089.44	\$936.82	\$5,298.79	\$6,635.02
	60-64	\$987.34	\$1,832.06	\$1,746.03	\$1,400.47	\$1,470.74	\$1,264.71	\$6,515.01	\$8,157.94
	65+ MP	\$749.14	\$1,390.06	\$1,324.79	\$1,062.60	\$1,115.91	\$959.59	\$5,439.04	\$6,810.64
	65+ MS	\$1,277.32	\$2,370.10	\$2,258.81	\$1,811.77	\$1,902.69	\$1,636.13	\$8,278.60	\$10,366.26

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

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