

Rating Area 8

Standard Employee Risk Rates (1.00 RAF)

Geographic Region 8 - Alameda, Contra Costa, Imperial, San Francisco

HMO Excluded Zips: Imperial

Aetna Value Network is not available in Alameda, Imperial

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	\$259.27	\$245.29	\$311.05	\$290.61	\$275.27	\$235.47	\$203.39	\$274.61	\$239.04	\$225.82	\$112.67	\$92.30
	30-39	\$311.12	\$294.34	\$373.25	\$348.72	\$330.32	\$282.55	\$244.06	\$329.52	\$286.84	\$270.98	\$135.20	\$110.75
	40-49	\$397.55	\$376.11	\$476.95	\$445.60	\$422.08	\$361.05	\$311.87	\$421.06	\$366.53	\$346.26	\$172.76	\$141.52
	50-54	\$508.92	\$481.48	\$610.56	\$570.43	\$540.32	\$462.20	\$399.24	\$539.02	\$469.20	\$443.26	\$221.16	\$181.17
	55-59	\$625.61	\$591.88	\$750.56	\$701.23	\$664.22	\$568.18	\$490.78	\$662.62	\$576.79	\$544.90	\$271.88	\$222.71
	60-64	\$813.63	\$769.77	\$976.14	\$911.98	\$863.85	\$738.94	\$638.28	\$861.76	\$750.14	\$708.67	\$353.59	\$289.64
	65+ MP	\$806.95	\$763.45	\$968.12	\$904.48	\$856.75	\$732.87	\$633.04	\$854.68	\$743.98	\$702.84	\$350.68	\$287.26
	65+ MS	\$1,098.62	\$1,039.40	\$1,318.05	\$1,231.41	\$1,166.42	\$997.77	\$861.85	\$1,163.61	\$1,012.89	\$956.89	\$477.44	\$391.09
Employee and Spouse	Under 30	\$691.11	\$653.86	\$829.15	\$774.65	\$733.77	\$627.67	\$542.17	\$732.00	\$637.18	\$601.95	\$300.34	\$246.02
	30-39	\$829.64	\$784.91	\$995.34	\$929.92	\$880.84	\$753.48	\$650.84	\$878.72	\$764.90	\$722.61	\$360.54	\$295.34
	40-49	\$864.21	\$817.62	\$1,036.82	\$968.67	\$917.55	\$784.88	\$677.96	\$915.33	\$796.78	\$752.72	\$375.57	\$307.65
	50-54	\$1,038.80	\$982.80	\$1,246.27	\$1,164.36	\$1,102.91	\$943.44	\$814.92	\$1,100.25	\$957.74	\$904.78	\$451.44	\$369.80
	55-59	\$1,327.89	\$1,256.30	\$1,593.10	\$1,488.39	\$1,409.84	\$1,205.99	\$1,041.71	\$1,406.44	\$1,224.27	\$1,156.58	\$577.07	\$472.71
	60-64	\$1,529.24	\$1,446.80	\$1,834.67	\$1,714.08	\$1,623.62	\$1,388.86	\$1,199.66	\$1,619.70	\$1,409.91	\$1,331.95	\$664.57	\$544.38
	65+ MP	\$1,613.91	\$1,526.90	\$1,936.25	\$1,808.98	\$1,713.51	\$1,465.75	\$1,266.08	\$1,709.38	\$1,487.97	\$1,405.70	\$701.37	\$574.52
	65+ MS	\$2,151.88	\$2,035.87	\$2,581.66	\$2,411.97	\$2,284.68	\$1,954.34	\$1,688.11	\$2,279.17	\$1,983.96	\$1,874.26	\$935.16	\$766.03
Employee and Dependents	Under 30	\$725.95	\$686.81	\$870.94	\$813.69	\$770.75	\$659.31	\$569.49	\$768.89	\$669.30	\$632.29	\$315.48	\$258.43
	30-39	\$760.52	\$719.52	\$912.42	\$852.44	\$807.46	\$690.71	\$596.62	\$805.51	\$701.18	\$662.40	\$330.51	\$270.73
	40-49	\$812.37	\$768.57	\$974.62	\$910.56	\$862.50	\$737.79	\$637.29	\$860.42	\$748.98	\$707.56	\$353.04	\$289.19
	50-54	\$881.51	\$833.99	\$1,057.57	\$988.06	\$935.91	\$800.59	\$691.53	\$933.66	\$812.73	\$767.79	\$383.09	\$313.80
	55-59	\$985.22	\$932.10	\$1,181.99	\$1,104.30	\$1,046.02	\$894.78	\$772.89	\$1,043.50	\$908.34	\$858.11	\$428.15	\$350.72
	60-64	\$1,071.64	\$1,013.86	\$1,285.67	\$1,201.16	\$1,137.77	\$973.26	\$840.68	\$1,135.03	\$988.01	\$933.38	\$465.71	\$381.48
	65+ MP	\$1,109.20	\$1,049.40	\$1,330.73	\$1,243.27	\$1,177.65	\$1,007.37	\$870.15	\$1,174.81	\$1,022.64	\$966.10	\$482.03	\$394.86
	65+ MS	\$1,400.86	\$1,325.34	\$1,680.65	\$1,570.18	\$1,487.31	\$1,272.26	\$1,098.95	\$1,483.73	\$1,291.55	\$1,220.13	\$608.78	\$498.68
Family	Under 30	\$1,041.57	\$985.42	\$1,249.60	\$1,167.46	\$1,105.85	\$945.95	\$817.09	\$1,103.18	\$960.29	\$907.19	\$452.64	\$370.78
	30-39	\$1,158.05	\$1,095.62	\$1,389.35	\$1,298.03	\$1,229.52	\$1,051.75	\$908.47	\$1,226.56	\$1,067.69	\$1,008.65	\$503.26	\$412.25
	40-49	\$1,192.63	\$1,128.33	\$1,430.83	\$1,336.78	\$1,266.23	\$1,083.15	\$935.60	\$1,263.18	\$1,099.56	\$1,038.76	\$518.29	\$424.56
	50-54	\$1,400.04	\$1,324.56	\$1,679.66	\$1,569.26	\$1,486.44	\$1,271.52	\$1,098.31	\$1,482.86	\$1,290.79	\$1,219.42	\$608.42	\$498.39
	55-59	\$1,458.12	\$1,379.52	\$1,749.35	\$1,634.37	\$1,548.11	\$1,324.27	\$1,143.87	\$1,544.38	\$1,344.34	\$1,270.01	\$633.67	\$519.07
	60-64	\$1,719.64	\$1,626.93	\$2,063.09	\$1,927.49	\$1,825.76	\$1,561.78	\$1,349.03	\$1,821.36	\$1,585.45	\$1,497.79	\$747.32	\$612.16
	65+ MP	\$1,916.17	\$1,812.87	\$2,298.88	\$2,147.78	\$2,034.43	\$1,740.27	\$1,503.20	\$2,029.52	\$1,766.65	\$1,668.96	\$832.73	\$682.13
	65+ MS	\$2,394.33	\$2,265.25	\$2,872.54	\$2,683.73	\$2,542.09	\$2,174.53	\$1,878.31	\$2,535.96	\$2,207.49	\$2,085.43	\$1,040.52	\$852.34

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, Imperial, San Francisco

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 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	\$277.21	\$369.63	\$315.59	\$270.33	\$198.99	\$186.23	\$172.58	\$171.38
	30-39	\$362.08	\$482.79	\$412.20	\$353.09	\$259.91	\$243.24	\$225.41	\$223.85
	40-49	\$439.81	\$586.44	\$500.70	\$428.89	\$315.71	\$295.46	\$273.81	\$271.90
	50-54	\$579.33	\$772.47	\$659.53	\$564.95	\$415.86	\$389.19	\$360.67	\$358.16
	55-59	\$782.05	\$1,042.78	\$890.33	\$762.64	\$561.38	\$525.38	\$486.87	\$483.49
	60-64	\$1,025.99	\$1,368.05	\$1,168.04	\$1,000.53	\$736.49	\$689.26	\$638.74	\$634.30
	65+ MP	\$729.96	\$973.33	\$831.02	\$711.84	\$523.99	\$490.39	\$454.44	\$451.28
	65+ MS	\$1,211.94	\$1,615.99	\$1,379.74	\$1,181.86	\$869.97	\$814.18	\$754.51	\$749.26
Employee and Spouse	Under 30	\$778.45	\$1,037.98	\$886.23	\$759.13	\$558.80	\$522.96	\$484.63	\$481.26
	30-39	\$905.18	\$1,206.95	\$1,030.49	\$882.71	\$649.76	\$608.09	\$563.52	\$559.61
	40-49	\$905.18	\$1,206.96	\$1,030.50	\$882.71	\$649.77	\$608.09	\$563.53	\$559.60
	50-54	\$1,321.55	\$1,762.15	\$1,504.51	\$1,288.75	\$948.65	\$887.82	\$822.75	\$817.03
	55-59	\$1,629.30	\$2,172.49	\$1,854.88	\$1,588.86	\$1,169.56	\$1,094.56	\$1,014.33	\$1,007.29
	60-64	\$2,016.38	\$2,688.64	\$2,295.56	\$1,966.34	\$1,447.43	\$1,354.61	\$1,255.32	\$1,246.59
	65+ MP	\$1,459.93	\$1,946.67	\$1,662.06	\$1,423.70	\$1,047.99	\$980.79	\$908.89	\$902.57
	65+ MS	\$2,840.35	\$3,787.30	\$3,233.61	\$2,769.86	\$2,038.89	\$1,908.15	\$1,768.29	\$1,756.00
Employee and Dependents	Under 30	\$687.94	\$917.29	\$783.18	\$670.86	\$493.82	\$462.16	\$428.28	\$425.30
	30-39	\$760.34	\$1,013.83	\$865.60	\$741.47	\$545.79	\$510.79	\$473.35	\$470.07
	40-49	\$742.24	\$989.70	\$845.00	\$723.81	\$532.80	\$498.63	\$462.09	\$458.87
	50-54	\$868.97	\$1,158.67	\$989.27	\$847.40	\$623.77	\$583.77	\$540.99	\$537.22
	55-59	\$954.03	\$1,272.10	\$1,086.12	\$930.35	\$684.83	\$640.92	\$593.94	\$589.81
	60-64	\$1,263.09	\$1,684.19	\$1,437.96	\$1,231.74	\$906.68	\$848.54	\$786.35	\$780.88
	65+ MP	\$951.66	\$1,268.94	\$1,083.41	\$928.03	\$683.13	\$639.33	\$592.46	\$588.34
	65+ MS	\$1,433.66	\$1,911.64	\$1,632.16	\$1,398.08	\$1,029.13	\$963.13	\$892.55	\$886.34
Family	Under 30	\$977.59	\$1,303.51	\$1,112.93	\$953.32	\$701.74	\$656.74	\$608.61	\$604.38
	30-39	\$1,122.42	\$1,496.62	\$1,277.81	\$1,094.56	\$805.70	\$754.03	\$698.77	\$693.91
	40-49	\$1,176.73	\$1,569.04	\$1,339.64	\$1,147.52	\$844.69	\$790.52	\$732.59	\$727.49
	50-54	\$1,502.59	\$2,003.54	\$1,710.62	\$1,465.30	\$1,078.61	\$1,009.44	\$935.46	\$928.95
	55-59	\$1,641.78	\$2,189.13	\$1,869.09	\$1,601.03	\$1,178.52	\$1,102.95	\$1,022.10	\$1,015.00
	60-64	\$2,216.39	\$2,955.33	\$2,523.26	\$2,161.39	\$1,591.00	\$1,488.98	\$1,379.84	\$1,370.25
	65+ MP	\$1,681.67	\$2,242.34	\$1,914.50	\$1,639.93	\$1,207.16	\$1,129.75	\$1,046.94	\$1,039.66
	65+ MS	\$2,867.32	\$3,823.26	\$3,264.30	\$2,796.15	\$2,058.25	\$1,926.26	\$1,785.08	\$1,772.67

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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.

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Geographic Region 8 - Alameda, Contra Costa, Imperial, San Francisco

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	\$120.15	\$165.31	\$157.55	\$126.37	\$132.71	\$114.12	\$570.52	\$714.39
	30-39	\$156.93	\$215.92	\$205.78	\$165.06	\$173.34	\$149.06	\$687.43	\$860.78
	40-49	\$190.62	\$262.27	\$249.96	\$200.49	\$210.55	\$181.06	\$776.79	\$972.67
	50-54	\$251.09	\$345.47	\$329.26	\$264.09	\$277.34	\$238.49	\$1,079.24	\$1,351.40
	55-59	\$338.96	\$466.36	\$444.47	\$356.51	\$374.39	\$321.95	\$1,326.68	\$1,661.23
	60-64	\$444.69	\$611.84	\$583.11	\$467.71	\$491.18	\$422.37	\$1,690.95	\$2,117.37
	65+ MP	\$316.38	\$435.30	\$414.87	\$332.76	\$349.46	\$300.51	\$1,242.70	\$1,556.08
	65+ MS	\$525.29	\$722.72	\$688.80	\$552.48	\$580.20	\$498.92	\$2,509.00	\$3,141.70
Employee and Spouse	Under 30	\$337.40	\$464.22	\$442.43	\$354.87	\$372.67	\$320.47	\$1,394.45	\$1,746.09
	30-39	\$392.32	\$539.79	\$514.45	\$412.64	\$433.34	\$372.64	\$1,557.24	\$1,949.93
	40-49	\$392.32	\$539.78	\$514.45	\$412.63	\$433.34	\$372.64	\$1,741.26	\$2,180.35
	50-54	\$572.79	\$788.08	\$751.10	\$602.44	\$632.67	\$544.04	\$2,158.91	\$2,703.33
	55-59	\$706.18	\$971.60	\$926.00	\$742.74	\$780.00	\$670.74	\$2,555.26	\$3,199.63
	60-64	\$873.95	\$1,202.45	\$1,145.99	\$919.19	\$965.32	\$830.09	\$3,178.15	\$3,979.60
	65+ MP	\$632.77	\$870.61	\$829.74	\$665.53	\$698.92	\$601.02	\$2,485.34	\$3,112.08
	65+ MS	\$1,231.09	\$1,693.80	\$1,614.29	\$1,294.81	\$1,359.78	\$1,169.29	\$4,140.85	\$5,185.06
Employee and Dependents	Under 30	\$298.17	\$410.24	\$390.98	\$313.61	\$329.34	\$283.21	\$1,362.59	\$1,706.20
	30-39	\$329.55	\$453.42	\$432.13	\$346.61	\$364.00	\$313.01	\$1,512.10	\$1,893.41
	40-49	\$321.70	\$442.62	\$421.84	\$338.36	\$355.33	\$305.56	\$1,580.51	\$1,979.07
	50-54	\$376.63	\$518.19	\$493.87	\$396.12	\$416.00	\$357.73	\$1,713.71	\$2,145.87
	55-59	\$413.50	\$568.92	\$542.21	\$434.91	\$456.72	\$392.75	\$1,863.60	\$2,333.54
	60-64	\$547.45	\$753.23	\$717.86	\$575.79	\$604.69	\$519.98	\$2,314.71	\$2,898.43
	65+ MP	\$412.47	\$567.51	\$540.87	\$433.82	\$455.59	\$391.78	\$1,930.73	\$2,417.61
	65+ MS	\$621.39	\$854.94	\$814.82	\$653.56	\$686.35	\$590.20	\$3,199.23	\$4,005.99
Family	Under 30	\$423.71	\$582.97	\$555.60	\$445.65	\$468.00	\$402.45	\$2,186.52	\$2,737.90
	30-39	\$486.48	\$669.33	\$637.91	\$511.67	\$537.34	\$462.07	\$2,381.91	\$2,982.56
	40-49	\$510.02	\$701.72	\$668.78	\$536.42	\$563.34	\$484.43	\$2,544.98	\$3,186.76
	50-54	\$651.26	\$896.04	\$853.99	\$684.97	\$719.34	\$618.57	\$2,793.38	\$3,497.80
	55-59	\$711.59	\$979.05	\$933.09	\$748.43	\$785.97	\$675.88	\$3,092.18	\$3,871.94
	60-64	\$960.64	\$1,321.72	\$1,259.67	\$1,010.37	\$1,061.07	\$912.43	\$3,801.91	\$4,760.66
	65+ MP	\$728.88	\$1,002.84	\$955.77	\$766.61	\$805.08	\$692.30	\$3,174.02	\$3,974.43
	65+ MS	\$1,242.77	\$1,709.88	\$1,629.62	\$1,307.11	\$1,372.69	\$1,180.39	\$4,831.08	\$6,049.35

*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.

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