

Aetna Small Group 4th Quarter 2008 Rate Guide

Medical, Dental and Life

Rates effective October 1 through December 31, 2008

California

2 – 50 Eligible Employees



Individuals appearing in this guide are not members.
14.02.917.1-C4 (07/08)

We want you to know[®]



Rating Areas by County

Effective April 1, 2008, the Standard Risk Rates are based on the *Employer's zip code*, not the employee's zip code. The rates listed in this guide are at the 1.00 Risk Adjustment Factor (RAF) for Aetna's Small Group plans. All rates are for a 12-month policy period. Each Employer Group's final RAF adjusted rates will be determined based on the relevant medical information submitted. While the information provided in this guide is believed to be accurate as of the print date, it is subject to change. Final rates will be rounded to the nearest whole dollar.

Alameda		Area 8
Alpine		Area 9
Amador		Area 9
Butte		Area 9
Calaveras		Area 9
Colusa		Area 9
Contra Costa		Area 8
Del Norte		Area 9
El Dorado		Area 7
Fresno		Area 6
Glenn		Area 9
Humboldt		Area 9
Imperial		Area 8
Inyo		Area 9
Kern		Area 6
Kings		Area 6
Lake		Area 9
Lassen		Area 9
Los Angeles	ZIPs 906-908, 910-915, 917, 918, 935	Area 3
	ZIPs 900-905, 916	Area 4

Madera		Area 6
Marin		Area 9
Mariposa		Area 9
Mendocino		Area 9
Merced		Area 6
Modoc		Area 9
Mono		Area 9
Monterey		Area 7
Napa		Area 9
Nevada		Area 9
Orange		Area 2
Placer		Area 7
Plumas		Area 9
Riverside	ZIPs 917, 925, 928	Area 5
	ZIPs 922 and 923	Area 7
Sacramento		Area 7
San Benito		Area 4
San Bernardino	ZIPs 917, 923, 924, 935	Area 5
	ZIPs 922	Area 9
San Diego		Area 1
San Francisco		Area 8

San Joaquin		Area 7
San Luis Obispo		Area 9
San Mateo		Area 9
Santa Barbara		Area 9
Santa Clara	ZIPs 950 and 951	Area 7
	ZIPs 940 and 943	Area 9
Santa Cruz		Area 2
Shasta		Area 9
Sierra		Area 9
Siskiyou		Area 9
Solano		Area 9
Sonoma		Area 9
Stanislaus		Area 7
Sutter		Area 7
Tehama		Area 9
Trinity		Area 9
Tulare		Area 6
Tuolumne		Area 9
Ventura	ZIPs 930	Area 2
	ZIPs 913	Area 3
Yolo		Area 7
Yuba		Area 7

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The Aetna companies that offer, underwrite or administer benefits coverage include Aetna Health of California Inc., Aetna Dental of California Inc., Aetna Health Insurance Company and/or Aetna Life Insurance Company.

Product Availability

RATING AREAS	VALUE HMO ¹	HMO	VITALIDAD MEXICO con AETNA ²	MC	PPO	INDEMNITY	DENTAL PPO ³	DENTAL DMO ³
Rating Area 1	•	•	•	•	•	•	•	•
Rating Area 2	•	•	•	•	•	•	•	•
Rating Area 3	••	••	•	••	••	•	•	•
Rating Area 4	•	•	•	•	•	•	•	•
Rating Area 5	••	•	•	•	•	•	•	••
Rating Area 6	N/A	••	•	••	••	•	•	•
Rating Area 7	••	••	•	••	••	•	•	••
Rating Area 8	••	••	•	••	••	••	•	••
Rating Area 9	••	••	•	••	••	••	•	••
•• Plans may not be available in all ZIP codes. Contact Broker Services at 877-249-2472, prompt 6 for more information.								

¹ **Aetna Value Network availability:** All ZIP codes are included in Orange, San Francisco and Santa Clara counties. The following counties are included with the exception of the ZIP codes listed.

Contra Costa County 94525, 94530, 94547, 94564, 94569, 94572, 94801-08, 94820, 94850, 94875

Los Angeles County 90704, 93543, 93544, 93553

Riverside County 92254, 92274, 92282, 92536, 92539

San Bernardino County 92252, 92256, 92268, 92277, 92278, 92284-86, 92304, 92310, 92327, 92329, 92333, 92338, 92342, 92347, 92356, 92365, 92366, 92386, 92398, 93558, 93562, 93592

San Diego County 91905, 91906, 91931, 91934, 91948, 91962, 91963, 91980, 91987, 91990-95, 92004, 92055, 92060, 92066, 92086

San Joaquin County 95227, 95230, 95241, 95267, 95269, 95296, 95297, 95320, 95366, 95377, 95378, 95391

San Mateo County 94060

Sonoma County 94922, 94923, 94926, 94927, 94931, 94953 - 94955, 94972, 94975, 94999, 95402, 95403, 95406, 95408, 95409, 95412, 95421, 95425, 95430, 95431, 95441, 95444, 95446, 95448, 95450, 95452, 95471-73, 95476, 95480, 95486, 95487, 95492, 95497

² Employees must live or work within 50 miles of the provider network.

³ Dental network areas may vary from medical network areas. For more information, please contact Broker Services 877-249-2472, prompt 6.