

Aetna Small Group 1st quarter 2010 rate guide

Medical, Dental and Life

Rates effective February 1 - April 30, 2010

California

2 – 50 eligible employees



AETNA AVE

Aetna Avenue® — Your Destination for Small Business SolutionsSM

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Rating areas by county

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 7
Alpine		Area 9
Amador		Area 9
Butte		Area 9
Calaveras		Area 9
Colusa		Area 9
Contra Costa		Area 7
Del Norte		Area 9
El Dorado		Area 7
Fresno		Area 6
Glenn		Area 9
Humboldt		Area 9
Imperial		Area 7
Inyo		Area 9
Kern		Area 6
Kings		Area 6
Lake		Area 9
Lassen		Area 9
Los Angeles	ZIPs 901, 903, 905-908, 910-915, 917, 918, 935	Area 3
	ZIPs 900, 902, 904, 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 8
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

Product availability

RATING AREAS	VALUE HMO*	HMO	VITALIDAD MEXICO con AETNA**	MC	PPO	INDEMNITY	DENTAL PPO***	DENTAL DMO***
Rating Area 1	•	•	•	•	•	•	•	•
Rating Area 2	•	•	•	•	•	•	•	•
Rating Area 3	••	••	•	••	••	•	•	•
Rating Area 4	•	•	•	•	•	•	•	•
Rating Area 5	••	•	•	•	•	•	•	••
Rating Area 6	••	••	•	••	••	•	•	•
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. Contact Aetna Small Group Underwriting regarding rates for groups eligible for Federal Mental Health/Substance Abuse Parity Act benefits. Call us at 877-249-2472 (Option 6) or email us at SGQuoteCAStandard@Aetna.com for standard quotes or SGQuoteCAPrescreen@Aetna.com for a prescreened quote.

***Aetna Value Network availability:** All ZIP codes are included in Orange, San Francisco, Santa Clara and Yolo 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

Kern County 93310, 93501-05, 93516, 93527-28, 93554-56, 93560, 93596

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

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

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

Rating area 1

Standard Employee Risk Rates (1.00 RAF)

Geographic Region 1 - San Diego

Aetna Value Network is also not available in the following zips: San Diego zips 91905-06, 91931, 91934, 91948, 91962-63, 91980, 91987, 91990-95, 92004, 92055, 92060, 92066, 92086

Vitalidad HMO: Member must work/live within Vitalidad Service Area

Effective February 1 - April 30, 2010

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	HMO HRA \$750 \$25	HMO HRA \$1,500 \$40	HMO \$10	HMO \$15	HMO \$20	HMO \$30	HMO \$40
	Inpatient	\$250/adm after deductible	\$500/adm after deductible	\$0/adm	\$150/day 3d max	\$200/day 3d max	\$500/day 3d max	\$750/day 3d max
	OOP	\$2,000	\$3,500	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500
	RX	\$20/\$40/\$60	\$20/\$40/\$60	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50
Employee	Under 30	\$282.29	\$267.21	\$334.61	\$317.01	\$299.36	\$259.95	\$242.56
	30-39	\$338.74	\$320.65	\$401.52	\$380.40	\$359.23	\$311.93	\$291.07
	40-49	\$432.84	\$409.72	\$513.07	\$486.08	\$459.02	\$398.58	\$371.93
	50-54	\$554.10	\$524.50	\$656.81	\$622.25	\$587.61	\$510.24	\$476.13
	55-59	\$681.15	\$644.78	\$807.41	\$764.93	\$722.36	\$627.25	\$585.30
	60-64	\$885.87	\$838.56	\$1,050.07	\$994.82	\$939.45	\$815.76	\$761.21
	65+ MP	\$878.59	\$831.67	\$1,041.45	\$986.65	\$931.73	\$809.06	\$754.96
	65+ MS	\$1,196.16	\$1,132.28	\$1,417.88	\$1,343.27	\$1,268.51	\$1,101.49	\$1,027.84
Employee and Spouse	Under 30	\$752.47	\$712.28	\$891.95	\$845.02	\$797.99	\$692.92	\$646.58
	30-39	\$903.30	\$855.05	\$1,070.73	\$1,014.39	\$957.94	\$831.81	\$776.19
	40-49	\$940.94	\$890.69	\$1,115.35	\$1,056.66	\$997.85	\$866.47	\$808.53
	50-54	\$1,131.02	\$1,070.62	\$1,340.67	\$1,270.13	\$1,199.44	\$1,041.51	\$971.87
	55-59	\$1,445.78	\$1,368.56	\$1,713.77	\$1,623.60	\$1,533.23	\$1,331.36	\$1,242.33
	60-64	\$1,665.01	\$1,576.08	\$1,973.63	\$1,869.79	\$1,765.72	\$1,533.23	\$1,430.71
	65+ MP	\$1,757.19	\$1,663.35	\$2,082.91	\$1,973.31	\$1,863.48	\$1,618.12	\$1,509.92
	65+ MS	\$2,342.92	\$2,217.79	\$2,777.20	\$2,631.07	\$2,484.64	\$2,157.49	\$2,013.23
Employee and Dependents	Under 30	\$790.40	\$748.19	\$936.91	\$887.61	\$838.21	\$727.84	\$679.17
	30-39	\$828.04	\$783.82	\$981.53	\$929.88	\$878.13	\$762.51	\$711.52
	40-49	\$884.49	\$837.25	\$1,048.44	\$993.27	\$937.99	\$814.49	\$760.02
	50-54	\$959.77	\$908.51	\$1,137.68	\$1,077.82	\$1,017.83	\$883.81	\$824.72
	55-59	\$1,072.68	\$1,015.40	\$1,271.52	\$1,204.61	\$1,137.57	\$987.79	\$921.74
	60-64	\$1,166.78	\$1,104.46	\$1,383.05	\$1,310.28	\$1,237.35	\$1,074.43	\$1,002.59
	65+ MP	\$1,207.67	\$1,143.18	\$1,431.53	\$1,356.20	\$1,280.72	\$1,112.09	\$1,037.73
	65+ MS	\$1,525.23	\$1,443.77	\$1,807.95	\$1,712.82	\$1,617.49	\$1,404.52	\$1,310.60
Family	Under 30	\$1,134.04	\$1,073.47	\$1,344.24	\$1,273.51	\$1,202.63	\$1,044.29	\$974.46
	30-39	\$1,260.87	\$1,193.53	\$1,494.58	\$1,415.94	\$1,337.14	\$1,161.08	\$1,083.44
	40-49	\$1,298.51	\$1,229.16	\$1,539.20	\$1,458.21	\$1,377.05	\$1,195.74	\$1,115.78
	50-54	\$1,524.33	\$1,442.92	\$1,806.88	\$1,711.81	\$1,616.54	\$1,403.69	\$1,309.83
	55-59	\$1,587.58	\$1,502.79	\$1,881.85	\$1,782.83	\$1,683.61	\$1,461.93	\$1,364.18
	60-64	\$1,872.31	\$1,772.31	\$2,219.36	\$2,102.58	\$1,985.56	\$1,724.13	\$1,608.84
	65+ MP	\$2,086.29	\$1,974.87	\$2,473.01	\$2,342.88	\$2,212.49	\$1,921.18	\$1,792.71
	65+ MS	\$2,606.90	\$2,467.67	\$3,090.11	\$2,927.52	\$2,764.59	\$2,400.58	\$2,240.06

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 1

Standard Employee Risk Rates (1.00 RAF)

Geographic Region 1 - San Diego

Aetna Value Network is also not available in the following zips: San Diego zips 91905-06, 91931, 91934, 91948, 91962-63, 91980, 91987, 91990-95, 92004, 92055, 92060, 92066, 92086

Vitalidad HMO: Member must work/live within Vitalidad Service Area

Effective February 1 - April 30, 2010

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	HMO Deductible \$1000	AVN HMO \$10	AVN HMO \$20	AVN HMO \$30	AVN HMO \$40	Vitalidad HMO \$5	Vitalidad HMO \$10
	Inpatient	30% after deductible	\$100/day 3d max	\$400/day 3d max	\$600/day 3d max	\$800/day 3d max	\$0/adm	\$100/day \$700 max
	OOP	\$3,500	\$2,000	\$2,500	\$3,000	\$3,500	\$1,500	\$2,000
	RX	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$5	\$10
Employee	Under 30	\$205.40	\$269.11	\$233.54	\$218.35	\$206.17	\$114.52	\$93.81
	30-39	\$246.47	\$322.93	\$280.24	\$262.01	\$247.40	\$137.43	\$112.57
	40-49	\$314.94	\$412.64	\$358.09	\$334.80	\$316.13	\$175.60	\$143.85
	50-54	\$403.17	\$528.24	\$458.41	\$428.59	\$404.69	\$224.80	\$184.14
	55-59	\$495.62	\$649.36	\$563.52	\$526.87	\$497.48	\$276.35	\$226.37
	60-64	\$644.58	\$844.52	\$732.89	\$685.22	\$646.99	\$359.40	\$294.40
	65+ MP	\$639.28	\$726.58	\$679.59	\$641.68	\$611.68	\$356.45	\$291.98
	65+ MS	\$870.35	\$1,140.33	\$989.59	\$925.23	\$873.62	\$485.28	\$397.52
Employee and Spouse	Under 30	\$547.51	\$717.35	\$622.53	\$582.04	\$549.57	\$305.28	\$250.07
	30-39	\$657.26	\$861.13	\$747.31	\$698.70	\$659.72	\$366.47	\$300.19
	40-49	\$684.65	\$897.02	\$778.45	\$727.81	\$687.21	\$381.74	\$312.70
	50-54	\$822.96	\$1,078.23	\$935.71	\$874.85	\$826.04	\$458.86	\$375.87
	55-59	\$1,051.98	\$1,378.30	\$1,196.11	\$1,118.31	\$1,055.93	\$586.56	\$480.48
	60-64	\$1,211.49	\$1,587.29	\$1,377.48	\$1,287.88	\$1,216.04	\$675.50	\$553.33
	65+ MP	\$1,278.57	\$1,675.18	\$1,453.74	\$1,359.19	\$1,283.37	\$712.90	\$583.97
	65+ MS	\$1,704.76	\$2,233.57	\$1,938.32	\$1,812.25	\$1,711.15	\$950.53	\$778.62
Employee and Dependents	Under 30	\$575.11	\$753.51	\$653.90	\$611.37	\$577.27	\$320.67	\$262.67
	30-39	\$602.50	\$789.39	\$685.05	\$640.49	\$604.76	\$335.94	\$275.18
	40-49	\$643.57	\$843.21	\$731.75	\$684.15	\$645.99	\$358.84	\$293.94
	50-54	\$698.35	\$914.98	\$794.03	\$742.38	\$700.97	\$389.38	\$318.96
	55-59	\$780.51	\$1,022.62	\$887.44	\$829.72	\$783.44	\$435.19	\$356.49
	60-64	\$848.97	\$1,112.32	\$965.28	\$902.50	\$852.16	\$473.36	\$387.75
	65+ MP	\$878.73	\$1,151.31	\$999.12	\$934.13	\$882.03	\$489.96	\$401.35
	65+ MS	\$1,109.79	\$1,454.04	\$1,261.84	\$1,179.76	\$1,113.95	\$618.79	\$506.88
Family	Under 30	\$825.15	\$1,081.11	\$938.20	\$877.18	\$828.25	\$460.08	\$376.87
	30-39	\$917.43	\$1,202.02	\$1,043.13	\$975.28	\$920.88	\$511.54	\$419.02
	40-49	\$944.82	\$1,237.90	\$1,074.27	\$1,004.40	\$948.37	\$526.81	\$431.53
	50-54	\$1,109.14	\$1,453.19	\$1,261.10	\$1,179.07	\$1,113.30	\$618.43	\$506.58
	55-59	\$1,155.15	\$1,513.48	\$1,313.42	\$1,227.99	\$1,159.49	\$644.08	\$527.60
	60-64	\$1,362.33	\$1,784.92	\$1,548.98	\$1,448.23	\$1,367.44	\$759.60	\$622.22
	65+ MP	\$1,518.03	\$1,988.91	\$1,726.01	\$1,613.74	\$1,523.72	\$846.41	\$693.34
	65+ MS	\$1,896.83	\$2,485.22	\$2,156.71	\$2,016.43	\$1,903.95	\$1,057.62	\$866.35

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 1

Geographic Region 1 - San Diego

Standard Employee Risk Rates (1.00 RAF)

Effective February 1 - April 30, 2010

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 \$1000 70/50	MC \$750 80/50/50	MC \$1000 80/50/50	MC \$2000 80/50/50	MC \$2500 75/50
	Deductible	\$0	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2500
	Coinsurance	80%	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%
	Coinsurance Max	\$4000	\$3000/\$6000	\$3500/\$7000	\$4000/\$8000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000	\$5000/\$10,000
	Pharmacy	\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70
Employee	Under 30	\$288.07	\$422.78	\$358.69	\$308.47	\$227.17	\$235.45	\$208.38	\$194.17	\$175.22
	30-39	\$376.26	\$552.21	\$468.50	\$402.91	\$296.72	\$307.53	\$272.17	\$253.61	\$228.86
	40-49	\$457.04	\$670.76	\$569.08	\$489.40	\$360.42	\$373.55	\$330.60	\$308.06	\$277.99
	50-54	\$602.02	\$883.54	\$749.61	\$644.65	\$474.75	\$492.05	\$435.48	\$405.79	\$366.18
	55-59	\$812.69	\$1,192.72	\$1,011.92	\$870.24	\$640.88	\$664.24	\$587.87	\$547.78	\$494.32
	60-64	\$1,066.19	\$1,564.77	\$1,327.56	\$1,141.69	\$840.79	\$871.43	\$771.24	\$718.65	\$648.51
	65+ MP	\$758.56	\$1,113.28	\$944.52	\$812.28	\$598.19	\$620.00	\$548.71	\$511.30	\$461.40
	65+ MS	\$1,259.42	\$1,848.36	\$1,568.17	\$1,348.61	\$993.17	\$1,029.37	\$911.02	\$848.90	\$766.05
Employee and Spouse	Under 30	\$808.95	\$1,187.23	\$1,007.26	\$866.23	\$637.93	\$661.18	\$585.16	\$545.26	\$492.05
	30-39	\$940.64	\$1,380.50	\$1,171.23	\$1,007.25	\$741.78	\$768.81	\$680.42	\$634.02	\$572.14
	40-49	\$940.64	\$1,380.50	\$1,171.23	\$1,007.25	\$741.78	\$768.81	\$680.42	\$634.02	\$572.14
	50-54	\$1,373.32	\$2,015.52	\$1,709.99	\$1,470.57	\$1,082.99	\$1,122.46	\$993.41	\$925.68	\$835.33
	55-59	\$1,693.13	\$2,484.88	\$2,108.20	\$1,813.03	\$1,383.85	\$1,422.75	\$1,224.75	\$1,141.23	\$1,029.85
	60-64	\$2,095.38	\$3,075.25	\$2,609.06	\$2,243.77	\$1,652.41	\$1,712.63	\$1,515.72	\$1,412.37	\$1,274.52
	65+ MP	\$1,517.13	\$2,226.58	\$1,889.06	\$1,624.57	\$1,196.39	\$1,240.01	\$1,097.44	\$1,022.61	\$922.81
	65+ MS	\$2,951.63	\$4,331.89	\$3,675.22	\$3,160.65	\$2,327.63	\$2,412.47	\$2,135.10	\$1,989.51	\$1,795.34
Employee and Dependents	Under 30	\$714.89	\$1,049.19	\$890.14	\$765.51	\$563.76	\$584.30	\$517.13	\$481.86	\$434.83
	30-39	\$790.12	\$1,159.61	\$983.82	\$846.08	\$623.09	\$645.80	\$571.54	\$532.57	\$480.59
	40-49	\$771.32	\$1,132.00	\$960.40	\$825.93	\$608.26	\$630.42	\$557.94	\$519.89	\$469.15
	50-54	\$903.00	\$1,325.27	\$1,124.38	\$966.95	\$712.10	\$738.05	\$653.20	\$608.66	\$549.25
	55-59	\$991.41	\$1,455.01	\$1,234.45	\$1,061.61	\$781.82	\$810.31	\$717.15	\$668.24	\$603.03
	60-64	\$1,312.57	\$1,926.37	\$1,634.35	\$1,405.52	\$1,035.09	\$1,072.81	\$949.47	\$884.72	\$798.37
	65+ MP	\$988.94	\$1,451.40	\$1,231.38	\$1,058.98	\$779.87	\$808.30	\$715.36	\$666.59	\$601.53
	65+ MS	\$1,489.83	\$2,186.52	\$1,855.07	\$1,595.34	\$1,174.87	\$1,217.69	\$1,077.69	\$1,004.21	\$906.20
Family	Under 30	\$1,015.88	\$1,490.94	\$1,264.93	\$1,087.83	\$801.12	\$830.32	\$734.86	\$684.74	\$617.92
	30-39	\$1,166.38	\$1,711.82	\$1,452.32	\$1,248.99	\$919.81	\$953.33	\$843.72	\$786.18	\$709.46
	40-49	\$1,222.83	\$1,794.65	\$1,522.60	\$1,309.42	\$964.31	\$999.45	\$884.54	\$824.23	\$743.78
	50-54	\$1,561.45	\$2,291.63	\$1,944.24	\$1,672.02	\$1,231.35	\$1,276.23	\$1,129.50	\$1,052.48	\$949.76
	55-59	\$1,706.10	\$2,503.91	\$2,124.35	\$1,826.92	\$1,345.42	\$1,394.45	\$1,234.13	\$1,149.97	\$1,037.74
	60-64	\$2,303.23	\$3,380.29	\$2,867.86	\$2,466.33	\$1,816.31	\$1,882.51	\$1,666.07	\$1,552.46	\$1,400.95
	65+ MP	\$1,747.56	\$2,564.76	\$2,175.97	\$1,871.31	\$1,378.11	\$1,428.34	\$1,264.12	\$1,177.92	\$1,062.96
	65+ MS	\$2,979.65	\$4,373.02	\$3,710.11	\$3,190.66	\$2,349.73	\$2,435.37	\$2,155.37	\$2,008.40	\$1,812.39

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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.

Rating area 1

Geographic Region 1 - San Diego

Standard Employee Risk Rates (1.00 RAF)

Effective February 1 - April 30, 2010

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC Basic	MC \$10,000 100/50	MC HSA HDHP \$3000 100/50	MC HSA HDHP \$2500 80/50	MC HSA HDHP \$3300 80/50	MC HRA HDHP \$3000 80/50	PPO \$500 90/70	PPO \$750 80/60	Aetna Indemnity
	Deductible	\$2000/\$2000	\$10,000	\$3000/\$3000	\$2500	\$3300	\$3000	\$500/\$500	\$750	\$500
	Coinsurance	80/50%	100/50%	100/50%	80/50%	80/50%	80/50%	90/70%	80/60%	80%
	Coinsurance Max	\$3000/\$5000	\$0/unlimited	\$1000/\$2000	\$1700/\$2700	\$1700/\$2700	\$1500/\$3000	\$4000/\$8000	\$4500/\$9000	\$3500
	Pharmacy	\$15/50%	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	\$161.20	\$114.10	\$208.96	\$178.51	\$143.13	\$160.46	\$694.34	\$613.75	\$859.35
	30-39	\$210.55	\$149.03	\$272.93	\$233.16	\$186.95	\$209.58	\$836.62	\$739.51	\$1,035.44
	40-49	\$255.75	\$181.03	\$331.53	\$283.21	\$227.08	\$254.58	\$945.37	\$835.65	\$1,170.04
	50-54	\$336.88	\$238.45	\$436.69	\$373.06	\$299.12	\$335.34	\$1,313.47	\$1,161.02	\$1,625.62
	55-59	\$454.77	\$321.89	\$589.51	\$503.60	\$403.79	\$452.68	\$1,614.61	\$1,427.21	\$1,998.32
	60-64	\$596.62	\$422.30	\$773.39	\$660.69	\$529.74	\$593.89	\$2,057.94	\$1,819.08	\$2,547.01
	65+ MP	\$424.48	\$300.45	\$550.24	\$470.06	\$376.90	\$422.53	\$1,512.41	\$1,336.87	\$1,871.83
	65+ MS	\$704.75	\$498.84	\$913.56	\$780.43	\$625.75	\$701.52	\$3,053.53	\$2,699.11	\$3,779.20
Employee and Spouse	Under 30	\$452.68	\$320.41	\$586.79	\$501.28	\$401.93	\$450.60	\$1,697.08	\$1,500.11	\$2,100.40
	30-39	\$526.37	\$372.57	\$682.32	\$582.89	\$467.36	\$523.95	\$1,895.20	\$1,675.23	\$2,345.60
	40-49	\$526.37	\$372.58	\$682.32	\$582.88	\$467.36	\$523.95	\$2,119.16	\$1,873.20	\$2,622.78
	50-54	\$768.49	\$543.95	\$996.18	\$851.02	\$682.35	\$764.97	\$2,627.46	\$2,322.50	\$3,251.88
	55-59	\$947.45	\$670.62	\$1,228.16	\$1,049.19	\$841.24	\$943.10	\$3,109.83	\$2,748.89	\$3,848.88
	60-64	\$1,172.54	\$829.95	\$1,519.95	\$1,298.46	\$1,041.10	\$1,167.17	\$3,867.91	\$3,418.97	\$4,787.12
	65+ MP	\$848.97	\$600.91	\$1,100.49	\$940.13	\$753.80	\$845.07	\$3,024.74	\$2,673.66	\$3,743.56
	65+ MS	\$1,651.68	\$1,169.10	\$2,141.05	\$1,829.05	\$1,466.54	\$1,644.11	\$5,039.54	\$4,454.61	\$6,237.19
Employee and Dependents	Under 30	\$400.04	\$283.16	\$518.57	\$443.00	\$355.20	\$398.21	\$1,658.32	\$1,465.84	\$2,052.42
	30-39	\$442.14	\$312.95	\$573.14	\$489.62	\$392.58	\$440.11	\$1,840.27	\$1,626.67	\$2,277.60
	40-49	\$431.62	\$305.51	\$559.50	\$477.96	\$383.23	\$429.64	\$1,923.53	\$1,700.28	\$2,380.66
	50-54	\$505.31	\$357.66	\$655.02	\$559.57	\$448.67	\$502.99	\$2,085.64	\$1,843.57	\$2,581.30
	55-59	\$554.78	\$392.68	\$719.15	\$614.35	\$492.59	\$552.23	\$2,268.05	\$2,004.81	\$2,807.05
	60-64	\$734.49	\$519.89	\$952.11	\$813.37	\$652.16	\$731.13	\$2,817.08	\$2,490.11	\$3,486.56
	65+ MP	\$553.40	\$391.70	\$717.35	\$612.82	\$491.37	\$550.86	\$2,349.77	\$2,077.04	\$2,908.18
	65+ MS	\$833.68	\$590.10	\$1,080.70	\$923.21	\$740.23	\$829.86	\$3,893.56	\$3,441.64	\$4,818.87
Family	Under 30	\$568.48	\$402.38	\$736.90	\$629.52	\$504.75	\$565.87	\$2,661.06	\$2,352.20	\$3,293.46
	30-39	\$652.69	\$461.99	\$846.07	\$722.78	\$579.53	\$649.69	\$2,898.85	\$2,562.38	\$3,587.76
	40-49	\$684.27	\$484.35	\$887.02	\$757.75	\$607.57	\$681.14	\$3,097.32	\$2,737.83	\$3,833.40
	50-54	\$873.76	\$618.47	\$1,132.64	\$967.60	\$775.82	\$869.76	\$3,399.63	\$3,005.05	\$4,207.56
	55-59	\$954.71	\$675.75	\$1,237.57	\$1,057.22	\$847.69	\$950.32	\$3,763.28	\$3,326.49	\$4,657.62
	60-64	\$1,288.85	\$912.27	\$1,670.71	\$1,427.25	\$1,144.37	\$1,282.94	\$4,627.05	\$4,090.00	\$5,726.67
	65+ MP	\$977.91	\$692.18	\$1,267.64	\$1,082.92	\$868.29	\$973.42	\$3,862.88	\$3,414.53	\$4,780.89
	65+ MS	\$1,667.37	\$1,180.20	\$2,161.38	\$1,846.41	\$1,480.46	\$1,659.72	\$5,879.57	\$5,197.14	\$7,276.85

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 1

AETNA DENTAL OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Dental and Life Rates

Effective February 1 - April 30, 2010

Small Group Plan Design Book Rates

Option	Dental Plan	Tier	2 – 9	10 – 25	26 – 50
1	1 DMO Access	Single	\$15.10	\$13.80	\$13.20
		Couple	\$29.80	\$27.20	\$25.80
		Ee & Children	\$35.10	\$33.10	\$31.50
		Family	\$49.80	\$46.40	\$43.90
2	2 DMO Plus (Plan 58)	Single	\$20.00	\$18.50	\$17.60
		Couple	\$39.60	\$36.10	\$34.40
		Ee & Children	\$45.80	\$43.50	\$41.40
		Family	\$65.20	\$61.40	\$58.20
3	3 FOC Basic	Single	\$32.00	\$28.70	\$27.30
		Couple	\$63.60	\$57.20	\$54.80
		Ee & Children	\$75.70	\$68.20	\$64.80
		Family	\$107.20	\$96.70	\$92.30
4	4 FOC Plus	Single	\$37.40	\$34.20	\$32.80
		Couple	\$74.80	\$68.60	\$65.10
		Ee & Children	\$86.00	\$78.90	\$75.30
		Family	\$123.30	\$113.20	\$107.90
5	5 PPO \$1,000 Active	Single	\$33.90	\$30.80	\$29.30
		Couple	\$67.70	\$61.80	\$58.80
		Ee & Children	\$83.40	\$76.20	\$72.50
		Family	\$117.10	\$106.70	\$101.80
6	6 PPO \$1,500 Passive	Single	\$52.10	\$47.90	\$45.80
		Couple	\$103.90	\$95.80	\$91.10
		Ee & Children	\$115.70	\$112.50	\$107.20
		Family	\$167.30	\$160.00	\$152.30
7	7 PPO \$1,500 Active	Single	\$44.50	\$41.30	\$39.60
		Couple	\$89.00	\$82.80	\$79.20
		Ee & Children	\$101.80	\$99.90	\$95.30
		Family	\$146.10	\$141.00	\$134.50
8	8 PPO \$2,000 Passive	Single	\$53.00	\$48.80	\$46.50
		Couple	\$105.50	\$97.50	\$92.90
		Ee & Children	\$116.60	\$116.30	\$110.70
		Family	\$169.20	\$165.00	\$157.00

Option	Dental Plan	Tier	2 – 9	10 – 25	26 – 50
Voluntary 1	DMO Access	Single	\$16.30	\$14.80	\$14.20
		Couple	\$32.50	\$29.20	\$27.80
		Ee & Children	\$38.00	\$35.50	\$33.90
		Family	\$53.90	\$50.00	\$47.60
Voluntary 2	DMO Plus: Plan 58	Single	\$21.50	\$19.90	\$18.80
		Couple	\$42.30	\$39.20	\$36.90
		Ee & Children	\$49.30	\$46.70	\$44.50
		Family	\$70.00	\$65.70	\$62.70
Voluntary 3	PPO \$1,000 Active	Single	\$36.50	\$33.30	\$31.80
		Couple	\$72.60	\$66.10	\$63.20
		Ee & Children	\$89.70	\$81.80	\$78.00
		Family	\$125.90	\$114.80	\$109.50
Voluntary 4	PPO \$1,500 Passive	Single	\$54.70	\$50.20	\$47.90
		Couple	\$109.30	\$100.40	\$95.70
		Ee & Children	\$121.30	\$117.80	\$112.20
		Family	\$175.50	\$167.90	\$159.80
Voluntary 5	PPO \$1,500 Active	Single	\$46.80	\$43.30	\$41.30
		Couple	\$93.40	\$87.00	\$82.80
		Ee & Children	\$106.70	\$104.80	\$99.80
		Family	\$153.10	\$148.10	\$141.00

Life Rates

(Rates billed as shown)

All rates for Optional Dependent Term Life (for all age brackets) on the Basic Term Life are: **\$2.93 monthly per employee.**

Life rates are guaranteed for two (2) years from the effective date.

Life is available with: Medical for 2-50, Dental for 10-50, Standalone for 26-50.

AGE LAST BIRTHDAY	COMBINED BASIC LIFE & AD&D RATE (per \$1,000 of coverage)
0 -19	0.14
20-24	0.15
25-29	0.15
30-34	0.16
35-39	0.18
40-44	0.24
45-49	0.34
50-54	0.52
55-59	0.85
60-64	1.01
65-69	1.64
70-74	2.81
75-79	4.93
80-84	8.74
85+	15.42

There are no ineligible industries for Basic Term Life Insurance. Consult the Underwriting Guidelines for a list of ineligible industries.

Rating area 2

Standard Employee Risk Rates (1.00 RAF)

Geographic Region 2 - Orange, Ventura (zip 930), Santa Cruz
 Aetna Value Network is also not available in the following zips: Ventura, Santa Cruz
 Vitalidad HMO: Member must work/live within Vitalidad Service Area

Effective February 1 - April 30, 2010

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	HMO HRA \$750 \$25	HMO HRA \$1,500 \$40	HMO \$10	HMO \$15	HMO \$20	HMO \$30	HMO \$40
	Inpatient	\$250/adm after deductible	\$500/adm after deductible	\$0/adm	\$150/day 3d max	\$200/day 3d max	\$500/day 3d max	\$750/day 3d max
	OOP	\$2,000	\$3,500	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500
	RX	\$20/\$40/\$60	\$20/\$40/\$60	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50
Employee	Under 30	\$268.95	\$254.59	\$318.81	\$302.03	\$285.22	\$247.67	\$231.11
	30-39	\$322.74	\$305.50	\$382.56	\$362.43	\$342.26	\$297.20	\$277.32
	40-49	\$412.40	\$390.37	\$488.84	\$463.12	\$437.34	\$379.76	\$354.37
	50-54	\$527.93	\$499.73	\$625.78	\$592.86	\$559.86	\$486.15	\$453.64
	55-59	\$648.98	\$614.32	\$769.28	\$728.80	\$688.24	\$597.62	\$557.66
	60-64	\$844.03	\$798.95	\$1,000.48	\$947.84	\$895.08	\$777.23	\$725.26
	65+ MP	\$837.09	\$792.39	\$992.26	\$940.05	\$887.73	\$770.84	\$719.30
	65+ MS	\$1,139.67	\$1,078.80	\$1,350.91	\$1,279.83	\$1,208.60	\$1,049.47	\$979.29
Employee and Spouse	Under 30	\$716.93	\$678.64	\$849.82	\$805.11	\$760.30	\$660.19	\$616.05
	30-39	\$860.63	\$814.67	\$1,020.16	\$966.48	\$912.69	\$792.52	\$739.53
	40-49	\$896.50	\$848.62	\$1,062.67	\$1,006.76	\$950.73	\$825.55	\$770.34
	50-54	\$1,077.61	\$1,020.06	\$1,277.35	\$1,210.14	\$1,142.79	\$992.32	\$925.97
	55-59	\$1,377.50	\$1,303.93	\$1,632.83	\$1,546.91	\$1,460.82	\$1,268.48	\$1,183.66
	60-64	\$1,586.37	\$1,501.65	\$1,880.42	\$1,781.48	\$1,682.33	\$1,460.82	\$1,363.14
	65+ MP	\$1,674.20	\$1,584.79	\$1,984.53	\$1,880.11	\$1,775.47	\$1,541.70	\$1,438.61
	65+ MS	\$2,232.27	\$2,113.05	\$2,646.04	\$2,506.81	\$2,367.29	\$2,055.60	\$1,918.14
Employee and Dependents	Under 30	\$753.07	\$712.85	\$892.66	\$845.69	\$798.62	\$693.47	\$647.10
	30-39	\$788.93	\$746.80	\$935.17	\$885.96	\$836.65	\$726.49	\$677.91
	40-49	\$842.72	\$797.71	\$998.92	\$946.36	\$893.69	\$776.02	\$724.13
	50-54	\$914.44	\$865.61	\$1,083.95	\$1,026.91	\$969.76	\$842.07	\$785.76
	55-59	\$1,022.02	\$967.44	\$1,211.47	\$1,147.72	\$1,083.84	\$941.14	\$878.21
	60-64	\$1,111.67	\$1,052.30	\$1,317.73	\$1,248.39	\$1,178.91	\$1,023.69	\$955.24
	65+ MP	\$1,150.64	\$1,089.18	\$1,363.92	\$1,292.15	\$1,220.24	\$1,059.57	\$988.72
	65+ MS	\$1,453.19	\$1,375.58	\$1,722.56	\$1,631.92	\$1,541.10	\$1,338.18	\$1,248.70
Family	Under 30	\$1,080.48	\$1,022.77	\$1,280.76	\$1,213.37	\$1,145.84	\$994.97	\$928.44
	30-39	\$1,201.32	\$1,137.16	\$1,423.99	\$1,349.07	\$1,273.98	\$1,106.24	\$1,032.27
	40-49	\$1,237.18	\$1,171.11	\$1,466.51	\$1,389.34	\$1,312.02	\$1,139.27	\$1,063.09
	50-54	\$1,452.34	\$1,374.77	\$1,721.55	\$1,630.96	\$1,540.19	\$1,337.40	\$1,247.97
	55-59	\$1,512.60	\$1,431.81	\$1,792.97	\$1,698.63	\$1,604.09	\$1,392.89	\$1,299.75
	60-64	\$1,783.88	\$1,688.61	\$2,114.54	\$2,003.28	\$1,891.79	\$1,642.70	\$1,532.86
	65+ MP	\$1,987.76	\$1,881.60	\$2,356.21	\$2,232.23	\$2,107.99	\$1,830.44	\$1,708.04
	65+ MS	\$2,483.78	\$2,351.13	\$2,944.17	\$2,789.25	\$2,634.02	\$2,287.20	\$2,134.26

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
 Aetna Value Network is also not available in the following zips: Ventura, Santa Cruz
 Vitalidad HMO: Member must work/live within Vitalidad Service Area

Effective February 1 - April 30, 2010

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	HMO Deductible \$1000	AVN HMO \$10	AVN HMO \$20	AVN HMO \$30	AVN HMO \$40	Vitalidad HMO \$5	Vitalidad HMO \$10
	Inpatient	30% after deductible	\$100/day 3d max	\$400/day 3d max	\$600/day 3d max	\$800/day 3d max	\$0/adm	\$100/day \$700 max
	OOP	\$3,500	\$2,000	\$2,500	\$3,000	\$3,500	\$1,500	\$2,000
	RX	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$5	\$10
Employee	Under 30	\$195.70	\$245.00	\$212.61	\$198.78	\$187.69	\$104.26	\$85.41
	30-39	\$234.83	\$293.99	\$255.13	\$238.53	\$225.23	\$125.11	\$102.48
	40-49	\$300.07	\$375.66	\$326.01	\$304.80	\$287.80	\$159.87	\$130.96
	50-54	\$384.13	\$480.90	\$417.33	\$390.19	\$368.42	\$204.66	\$167.64
	55-59	\$472.21	\$591.17	\$513.03	\$479.66	\$452.90	\$251.58	\$206.08
	60-64	\$614.13	\$768.85	\$667.22	\$623.82	\$589.02	\$327.19	\$268.02
	65+ MP	\$609.09	\$762.53	\$661.73	\$618.69	\$584.18	\$324.51	\$265.82
	65+ MS	\$829.24	\$1,038.15	\$900.92	\$842.32	\$795.33	\$441.80	\$361.90
Employee and Spouse	Under 30	\$521.66	\$653.07	\$566.74	\$529.88	\$500.32	\$277.92	\$227.66
	30-39	\$626.22	\$783.97	\$680.34	\$636.09	\$600.61	\$333.63	\$273.29
	40-49	\$652.31	\$816.64	\$708.69	\$662.60	\$625.64	\$347.53	\$284.68
	50-54	\$784.09	\$981.62	\$851.86	\$796.45	\$752.03	\$417.74	\$342.19
	55-59	\$1,002.30	\$1,254.79	\$1,088.93	\$1,018.10	\$961.31	\$534.00	\$437.42
	60-64	\$1,154.28	\$1,445.06	\$1,254.05	\$1,172.48	\$1,107.07	\$614.97	\$503.75
	65+ MP	\$1,218.19	\$1,525.07	\$1,323.48	\$1,237.40	\$1,168.37	\$649.02	\$531.64
	65+ MS	\$1,624.24	\$2,033.42	\$1,764.63	\$1,649.86	\$1,557.82	\$865.35	\$708.85
Employee and Dependents	Under 30	\$547.95	\$685.99	\$595.31	\$556.59	\$525.54	\$291.93	\$239.14
	30-39	\$574.04	\$718.66	\$623.66	\$583.10	\$550.57	\$305.84	\$250.52
	40-49	\$613.18	\$767.65	\$666.18	\$622.85	\$588.10	\$326.68	\$267.60
	50-54	\$665.37	\$832.99	\$722.88	\$675.86	\$638.16	\$354.49	\$290.38
	55-59	\$743.65	\$930.99	\$807.92	\$755.37	\$713.24	\$396.19	\$324.54
	60-64	\$808.87	\$1,012.65	\$878.79	\$821.63	\$775.80	\$430.95	\$353.01
	65+ MP	\$837.23	\$1,048.14	\$909.59	\$850.43	\$802.99	\$446.05	\$365.38
	65+ MS	\$1,057.37	\$1,323.75	\$1,148.77	\$1,074.05	\$1,014.13	\$563.34	\$461.46
Family	Under 30	\$786.18	\$984.23	\$854.13	\$798.58	\$754.03	\$418.86	\$343.10
	30-39	\$874.10	\$1,094.31	\$949.66	\$887.89	\$838.36	\$465.70	\$381.48
	40-49	\$900.20	\$1,126.98	\$978.01	\$914.40	\$863.39	\$479.60	\$392.87
	50-54	\$1,056.75	\$1,322.97	\$1,148.09	\$1,073.42	\$1,013.54	\$563.01	\$461.19
	55-59	\$1,100.60	\$1,377.86	\$1,195.73	\$1,117.95	\$1,055.59	\$586.37	\$480.32
	60-64	\$1,297.99	\$1,624.98	\$1,410.18	\$1,318.46	\$1,244.91	\$691.53	\$566.47
	65+ MP	\$1,446.33	\$1,810.70	\$1,571.35	\$1,469.14	\$1,387.19	\$770.57	\$631.21
	65+ MS	\$1,807.25	\$2,262.53	\$1,963.46	\$1,835.75	\$1,733.34	\$962.85	\$788.72

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 February 1 - April 30, 2010

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 \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50
	Deductible	\$0	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2,500
	Coinsurance	80%	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%
	Coinsurance Max	\$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	\$5,000/\$10,000	\$5,000/\$10,000
	Pharmacy	\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70
Employee	Under 30	\$264.69	\$450.48	\$382.19	\$328.68	\$242.05	\$250.87	\$222.03	\$206.89	\$186.70
	30-39	\$345.72	\$588.39	\$499.19	\$429.30	\$316.15	\$327.67	\$290.00	\$270.23	\$243.86
	40-49	\$419.94	\$714.71	\$606.36	\$521.47	\$384.02	\$398.02	\$352.26	\$328.24	\$296.21
	50-54	\$553.16	\$941.43	\$798.72	\$686.89	\$505.85	\$524.28	\$464.01	\$432.37	\$390.17
	55-59	\$746.73	\$1,270.87	\$1,078.21	\$927.25	\$682.86	\$707.74	\$626.38	\$583.67	\$526.71
	60-64	\$979.66	\$1,667.29	\$1,414.54	\$1,216.49	\$895.86	\$928.51	\$821.76	\$765.73	\$691.00
	65+ MP	\$696.99	\$1,186.22	\$1,006.40	\$865.49	\$637.38	\$660.60	\$584.66	\$544.79	\$491.63
	65+ MS	\$1,157.20	\$1,969.46	\$1,670.91	\$1,436.96	\$1,058.22	\$1,096.78	\$970.70	\$904.51	\$816.24
Employee and Spouse	Under 30	\$743.29	\$1,265.02	\$1,073.25	\$922.99	\$679.71	\$704.48	\$623.50	\$580.98	\$524.28
	30-39	\$864.29	\$1,470.95	\$1,247.96	\$1,073.24	\$790.37	\$819.16	\$724.99	\$675.56	\$609.64
	40-49	\$864.29	\$1,470.96	\$1,247.96	\$1,073.24	\$790.36	\$819.17	\$724.99	\$675.56	\$609.63
	50-54	\$1,261.86	\$2,147.58	\$1,822.02	\$1,566.92	\$1,153.93	\$1,195.98	\$1,058.49	\$986.31	\$890.05
	55-59	\$1,555.71	\$2,647.69	\$2,246.31	\$1,931.81	\$1,422.65	\$1,474.48	\$1,304.98	\$1,216.00	\$1,097.33
	60-64	\$1,925.32	\$3,276.73	\$2,780.00	\$2,390.77	\$1,760.64	\$1,824.80	\$1,615.01	\$1,504.89	\$1,358.03
	65+ MP	\$1,394.00	\$2,372.46	\$2,012.82	\$1,731.00	\$1,274.77	\$1,321.21	\$1,169.33	\$1,089.59	\$983.27
	65+ MS	\$2,712.06	\$4,615.71	\$3,916.00	\$3,367.72	\$2,480.09	\$2,570.46	\$2,274.97	\$2,119.84	\$1,912.97
Employee and Dependents	Under 30	\$656.87	\$1,117.93	\$948.46	\$815.67	\$600.68	\$622.57	\$551.00	\$513.43	\$463.32
	30-39	\$725.99	\$1,235.58	\$1,048.27	\$901.51	\$663.90	\$688.09	\$608.99	\$567.46	\$512.09
	40-49	\$708.71	\$1,206.17	\$1,023.32	\$880.05	\$648.09	\$671.71	\$594.49	\$553.95	\$499.90
	50-54	\$829.71	\$1,412.10	\$1,198.04	\$1,030.30	\$758.75	\$786.39	\$695.99	\$648.53	\$585.24
	55-59	\$910.94	\$1,550.35	\$1,315.32	\$1,131.16	\$833.03	\$863.38	\$764.13	\$712.02	\$642.54
	60-64	\$1,206.05	\$2,052.58	\$1,741.42	\$1,497.61	\$1,102.88	\$1,143.08	\$1,011.66	\$942.68	\$850.68
	65+ MP	\$908.67	\$1,546.49	\$1,312.05	\$1,128.35	\$830.96	\$861.23	\$762.23	\$710.25	\$640.94
	65+ MS	\$1,368.91	\$2,329.77	\$1,976.60	\$1,699.85	\$1,251.82	\$1,297.44	\$1,148.29	\$1,069.99	\$965.57
Family	Under 30	\$933.43	\$1,588.63	\$1,347.80	\$1,159.10	\$853.59	\$884.70	\$782.99	\$729.60	\$658.40
	30-39	\$1,071.72	\$1,823.97	\$1,547.47	\$1,330.81	\$980.05	\$1,015.76	\$898.99	\$837.69	\$755.94
	40-49	\$1,123.57	\$1,912.24	\$1,622.35	\$1,395.21	\$1,027.47	\$1,064.92	\$942.49	\$878.22	\$792.52
	50-54	\$1,434.72	\$2,441.77	\$2,071.62	\$1,781.57	\$1,312.01	\$1,359.81	\$1,203.49	\$1,121.43	\$1,011.98
	55-59	\$1,567.63	\$2,667.97	\$2,263.52	\$1,946.60	\$1,433.54	\$1,485.78	\$1,314.97	\$1,225.31	\$1,105.73
	60-64	\$2,116.30	\$3,601.76	\$3,055.75	\$2,627.92	\$1,935.28	\$2,005.80	\$1,775.21	\$1,654.16	\$1,492.73
	65+ MP	\$1,605.72	\$2,732.80	\$2,318.53	\$1,993.91	\$1,468.38	\$1,521.88	\$1,346.93	\$1,255.08	\$1,132.61
	65+ MS	\$2,737.81	\$4,659.53	\$3,953.18	\$3,399.69	\$2,503.64	\$2,594.87	\$2,296.57	\$2,139.97	\$1,931.13

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 February 1 - April 30, 2010

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC Basic	MC \$10,000 100/50	MC HSA HDHP \$3,000 100/50	MC HSA HDHP \$2,500 80/50	MC HSA HDHP \$3,300 80/50	MC HRA HDHP \$3,000 80/50	PPO \$500 90/70	PPO \$750 80/60	Aetna Indemnity
	Deductible	\$2,000/\$2,000	\$10,000	\$3,000/\$3,000	\$2,500	\$3,300	\$3,000	\$500/\$500	\$750	\$500
	Coinsurance	80/50%	100/50%	100/50%	80/50%	80/50%	80/50%	90/70%	80/60%	80%
	Coinsurance Max	\$3,000/\$5,000	\$0/unlimited	\$1,000/\$2,000	\$1,700/\$2,700	\$1,700/\$2,700	\$1,500/\$3,000	\$4,000/\$8,000	\$4,500/\$9,000	\$3,500
	Pharmacy	\$15/50%	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	\$171.76	\$121.57	\$222.65	\$190.21	\$152.51	\$170.97	\$1,150.72	\$1,017.17	\$1,424.20
	30-39	\$224.34	\$158.79	\$290.81	\$248.44	\$199.20	\$223.31	\$1,386.51	\$1,225.60	\$1,716.03
	40-49	\$272.51	\$192.88	\$353.24	\$301.78	\$241.96	\$271.25	\$1,566.76	\$1,384.92	\$1,939.11
	50-54	\$358.95	\$254.06	\$465.30	\$397.51	\$318.72	\$357.30	\$2,176.80	\$1,924.16	\$2,694.13
	55-59	\$484.56	\$342.97	\$628.13	\$536.61	\$430.25	\$482.33	\$2,675.87	\$2,365.31	\$3,311.81
	60-64	\$635.71	\$449.95	\$824.06	\$703.99	\$564.46	\$632.78	\$3,410.60	\$3,014.77	\$4,221.16
	65+ MP	\$452.29	\$320.12	\$586.29	\$500.87	\$401.60	\$450.21	\$2,506.49	\$2,215.59	\$3,102.19
	65+ MS	\$750.92	\$531.49	\$973.41	\$831.58	\$666.76	\$747.47	\$5,060.57	\$4,473.25	\$6,263.26
Employee and Spouse	Under 30	\$482.33	\$341.39	\$625.24	\$534.14	\$428.27	\$480.11	\$2,812.55	\$2,486.14	\$3,480.99
	30-39	\$560.85	\$396.97	\$727.02	\$621.09	\$497.99	\$558.27	\$3,140.89	\$2,776.37	\$3,887.35
	40-49	\$560.85	\$396.97	\$727.01	\$621.10	\$497.99	\$558.27	\$3,512.06	\$3,104.46	\$4,346.73
	50-54	\$818.83	\$579.56	\$1,061.44	\$906.79	\$727.06	\$815.07	\$4,354.46	\$3,849.08	\$5,389.33
	55-59	\$1,009.52	\$714.53	\$1,308.62	\$1,117.96	\$896.37	\$1,004.87	\$5,153.88	\$4,555.73	\$6,378.75
	60-64	\$1,249.36	\$884.29	\$1,619.53	\$1,383.56	\$1,109.34	\$1,243.61	\$6,410.23	\$5,666.27	\$7,933.68
	65+ MP	\$904.58	\$640.25	\$1,172.59	\$1,001.75	\$803.20	\$900.42	\$5,012.85	\$4,431.06	\$6,204.21
	65+ MS	\$1,759.89	\$1,245.63	\$2,281.32	\$1,948.93	\$1,562.65	\$1,751.80	\$8,351.96	\$7,382.65	\$10,336.88
Employee and Dependents	Under 30	\$426.25	\$301.69	\$552.54	\$472.03	\$378.48	\$424.29	\$2,748.31	\$2,429.35	\$3,401.47
	30-39	\$471.10	\$333.45	\$610.69	\$521.71	\$418.31	\$468.94	\$3,049.84	\$2,695.89	\$3,774.66
	40-49	\$459.90	\$325.51	\$596.15	\$509.29	\$408.34	\$457.77	\$3,187.85	\$2,817.87	\$3,945.46
	50-54	\$538.41	\$381.08	\$697.93	\$596.25	\$478.07	\$535.93	\$3,456.51	\$3,055.35	\$4,277.98
	55-59	\$591.12	\$418.39	\$766.26	\$654.62	\$524.87	\$588.40	\$3,758.81	\$3,322.57	\$4,652.12
	60-64	\$782.62	\$553.93	\$1,014.49	\$866.68	\$694.90	\$779.01	\$4,668.71	\$4,126.87	\$5,778.28
	65+ MP	\$589.65	\$417.34	\$764.35	\$652.99	\$523.57	\$586.94	\$3,894.23	\$3,442.27	\$4,819.74
	65+ MS	\$888.30	\$628.73	\$1,151.49	\$983.72	\$788.74	\$884.22	\$6,452.74	\$5,703.85	\$7,986.30
Family	Under 30	\$605.72	\$428.72	\$785.18	\$670.78	\$537.83	\$602.93	\$4,410.14	\$3,898.31	\$5,458.26
	30-39	\$695.45	\$492.23	\$901.50	\$770.15	\$617.51	\$692.25	\$4,804.22	\$4,246.65	\$5,945.99
	40-49	\$729.11	\$516.05	\$945.12	\$807.42	\$647.38	\$725.75	\$5,133.15	\$4,537.40	\$6,353.09
	50-54	\$931.00	\$658.95	\$1,206.85	\$1,031.01	\$826.66	\$926.72	\$5,634.17	\$4,980.27	\$6,973.17
	55-59	\$1,017.25	\$720.00	\$1,318.65	\$1,126.52	\$903.24	\$1,012.57	\$6,236.83	\$5,512.99	\$7,719.06
	60-64	\$1,373.29	\$972.00	\$1,780.17	\$1,520.80	\$1,219.37	\$1,366.97	\$7,668.35	\$6,778.37	\$9,490.80
	65+ MP	\$1,041.97	\$737.49	\$1,350.69	\$1,153.90	\$925.19	\$1,037.18	\$6,401.90	\$5,658.90	\$7,923.38
	65+ MS	\$1,776.60	\$1,257.45	\$2,302.98	\$1,967.43	\$1,577.48	\$1,768.43	\$9,744.13	\$8,613.25	\$12,059.92

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

AETNA DENTAL OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Dental and Life Rates

Effective February 1 - April 30, 2010

Small Group Plan Design Book Rates

Option	Dental Plan	Tier	2 - 9	10 - 25	26 - 50
1	1 DMO Access	Single	\$14.70	\$13.70	\$13.10
		Couple	\$28.80	\$26.60	\$25.40
		Ee & Children	\$34.10	\$32.60	\$30.80
		Family	\$48.30	\$45.60	\$43.30
2	2 DMO Plus (Plan 58)	Single	\$19.80	\$18.20	\$17.30
		Couple	\$38.90	\$35.60	\$33.90
		Ee & Children	\$45.20	\$42.60	\$40.70
		Family	\$64.00	\$60.60	\$57.20
3	3 FOC Basic	Single	\$33.40	\$30.60	\$29.10
		Couple	\$67.10	\$61.70	\$58.60
		Ee & Children	\$79.40	\$73.10	\$69.60
		Family	\$112.80	\$103.80	\$98.90
4	4 FOC Plus	Single	\$40.10	\$36.60	\$34.80
		Couple	\$79.90	\$73.60	\$69.80
		Ee & Children	\$92.10	\$84.50	\$80.40
		Family	\$132.10	\$121.30	\$115.60
5	5 PPO \$1,000 Active	Single	\$36.30	\$33.20	\$31.60
		Couple	\$72.40	\$66.00	\$63.00
		Ee & Children	\$89.50	\$81.60	\$77.70
		Family	\$125.30	\$114.40	\$109.20
6	6 PPO \$1,500 Passive	Single	\$55.80	\$51.40	\$48.80
		Couple	\$111.70	\$102.50	\$97.60
		Ee & Children	\$123.90	\$120.50	\$114.70
		Family	\$179.20	\$171.40	\$163.30
7	7 PPO \$1,500 Active	Single	\$48.10	\$44.40	\$42.20
		Couple	\$96.40	\$88.80	\$84.50
		Ee & Children	\$109.80	\$107.20	\$101.90
		Family	\$157.60	\$150.80	\$143.90
8	8 PPO \$2,000 Passive	Single	\$56.50	\$52.40	\$49.70
		Couple	\$113.20	\$104.40	\$99.70
		Ee & Children	\$125.10	\$124.70	\$118.90
		Family	\$181.20	\$176.60	\$168.20

Option	Dental Plan	Tier	2 - 9	10 - 25	26 - 50
Voluntary 1	DMO Access	Single	\$15.80	\$14.70	\$14.10
		Couple	\$31.20	\$28.70	\$27.40
		Ee & Children	\$36.60	\$35.00	\$33.40
		Family	\$52.20	\$49.30	\$46.90
Voluntary 2	DMO Plus: Plan 58	Single	\$21.20	\$19.50	\$18.60
		Couple	\$41.60	\$38.50	\$36.30
		Ee & Children	\$48.60	\$45.80	\$43.70
		Family	\$69.00	\$64.80	\$61.80
Voluntary 3	PPO \$1,000 Active	Single	\$39.20	\$35.40	\$33.90
		Couple	\$77.90	\$71.20	\$67.90
		Ee & Children	\$96.20	\$87.80	\$83.50
		Family	\$134.80	\$123.10	\$117.30
Voluntary 4	PPO \$1,500 Passive	Single	\$58.30	\$54.00	\$51.20
		Couple	\$117.10	\$107.60	\$102.50
		Ee & Children	\$130.00	\$126.40	\$120.40
		Family	\$188.20	\$179.70	\$171.20
Voluntary 5	PPO \$1,500 Active	Single	\$50.40	\$46.70	\$44.50
		Couple	\$101.30	\$93.20	\$88.60
		Ee & Children	\$115.60	\$112.20	\$106.80
		Family	\$165.40	\$158.50	\$150.90

Life Rates

(Rates billed as shown)

All rates for **Optional Dependent Term Life** (for all age brackets) on the Basic Term Life are: **\$2.93 monthly per employee.**

Life rates are guaranteed for two (2) years from the effective date.

Life is available with: Medical for 2-50, Dental for 10-50, Standalone for 26-50.

AGE LAST BIRTHDAY	COMBINED BASIC LIFE & AD&D RATE (per \$1,000 of coverage)
0 -19	0.14
20-24	0.15
25-29	0.15
30-34	0.16
35-39	0.18
40-44	0.24
45-49	0.34
50-54	0.52
55-59	0.85
60-64	1.01
65-69	1.64
70-74	2.81
75-79	4.93
80-84	8.74
85+	15.42

There are no ineligible industries for Basic Term Life Insurance. Consult the Underwriting Guidelines for a list of ineligible industries.

Rating area 3

Standard Employee Risk Rates (1.00 RAF)

Geographic Region 3 - Los Angeles (zips 901, 903, 905-908, 910-915, 917, 918, 935), Ventura (zip 913)

Aetna Value Network is also not available in the following zips: Los Angeles zips 90704, 93543-44, 93553, Ventura

Vitalidad HMO: Member must work/live within Vitalidad Service Area

Effective February 1 - April 30, 2010

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	HMO HRA \$750 \$25	HMO HRA \$1,500 \$40	HMO \$10	HMO \$15	HMO \$20	HMO \$30	HMO \$40
	Inpatient	\$250/adm after deductible	\$500/adm after deductible	\$0/adm	\$150/day 3d max	\$200/day 3d max	\$500/day 3d max	\$750/day 3d max
	OOP	\$2,000	\$3,500	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500
	RX	\$20/\$40/\$60	\$20/\$40/\$60	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50
Employee	Under 30	\$231.63	\$219.26	\$274.57	\$260.12	\$245.65	\$213.30	\$199.04
	30-39	\$277.95	\$263.11	\$329.48	\$312.14	\$294.77	\$255.96	\$238.84
	40-49	\$355.17	\$336.21	\$421.01	\$398.86	\$376.66	\$327.06	\$305.19
	50-54	\$454.67	\$430.39	\$538.95	\$510.59	\$482.18	\$418.69	\$390.69
	55-59	\$558.93	\$529.08	\$662.53	\$627.67	\$592.74	\$514.70	\$480.28
	60-64	\$726.91	\$688.09	\$861.65	\$816.31	\$770.88	\$669.38	\$624.62
	65+ MP	\$720.94	\$682.44	\$854.57	\$809.61	\$764.55	\$663.88	\$619.49
	65+ MS	\$981.53	\$929.11	\$1,163.46	\$1,102.24	\$1,040.90	\$903.85	\$843.41
Employee and Spouse	Under 30	\$617.45	\$584.48	\$731.90	\$693.39	\$654.80	\$568.59	\$530.57
	30-39	\$741.21	\$701.63	\$878.60	\$832.37	\$786.05	\$682.55	\$636.91
	40-49	\$772.10	\$730.87	\$915.22	\$867.06	\$818.80	\$710.99	\$663.45
	50-54	\$928.08	\$878.51	\$1,100.11	\$1,042.22	\$984.22	\$854.63	\$797.48
	55-59	\$1,186.36	\$1,123.00	\$1,406.26	\$1,332.27	\$1,258.12	\$1,092.46	\$1,019.41
	60-64	\$1,366.25	\$1,293.28	\$1,619.49	\$1,534.28	\$1,448.89	\$1,258.12	\$1,173.99
	65+ MP	\$1,441.89	\$1,364.88	\$1,709.16	\$1,619.23	\$1,529.11	\$1,327.78	\$1,238.99
	65+ MS	\$1,922.52	\$1,819.84	\$2,278.88	\$2,158.97	\$2,038.81	\$1,770.36	\$1,651.98
Employee and Dependents	Under 30	\$648.57	\$613.93	\$768.79	\$728.34	\$687.80	\$597.24	\$557.31
	30-39	\$679.46	\$643.17	\$805.41	\$763.03	\$720.56	\$625.69	\$583.85
	40-49	\$725.78	\$687.02	\$860.31	\$815.04	\$769.68	\$668.34	\$623.65
	50-54	\$787.56	\$745.50	\$933.54	\$884.42	\$835.19	\$725.23	\$676.73
	55-59	\$880.21	\$833.20	\$1,043.36	\$988.46	\$933.45	\$810.55	\$756.35
	60-64	\$957.42	\$906.28	\$1,134.88	\$1,075.17	\$1,015.33	\$881.64	\$822.69
	65+ MP	\$990.97	\$938.05	\$1,174.66	\$1,112.85	\$1,050.92	\$912.55	\$851.53
	65+ MS	\$1,251.55	\$1,184.71	\$1,483.54	\$1,405.48	\$1,327.25	\$1,152.50	\$1,075.43
Family	Under 30	\$930.55	\$880.85	\$1,103.04	\$1,045.00	\$986.84	\$856.91	\$799.61
	30-39	\$1,034.62	\$979.37	\$1,226.40	\$1,161.87	\$1,097.21	\$952.74	\$889.03
	40-49	\$1,065.51	\$1,008.61	\$1,263.01	\$1,196.56	\$1,129.96	\$981.18	\$915.57
	50-54	\$1,250.81	\$1,184.01	\$1,482.67	\$1,404.65	\$1,326.47	\$1,151.82	\$1,074.80
	55-59	\$1,302.71	\$1,233.14	\$1,544.18	\$1,462.93	\$1,381.51	\$1,199.61	\$1,119.39
	60-64	\$1,536.35	\$1,454.30	\$1,821.13	\$1,725.31	\$1,629.28	\$1,414.76	\$1,320.16
	65+ MP	\$1,711.94	\$1,620.51	\$2,029.26	\$1,922.49	\$1,815.49	\$1,576.45	\$1,471.04
	65+ MS	\$2,139.13	\$2,024.89	\$2,535.64	\$2,402.22	\$2,268.52	\$1,969.83	\$1,838.11

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 3

Standard Employee Risk Rates (1.00 RAF)

Geographic Region 3 - Los Angeles (zips 901, 903, 905-908, 910-915, 917, 918, 935), Ventura (zip 913)

Aetna Value Network is also not available in the following zips: Los Angeles zips 90704, 93543-44, 93553, Ventura

Vitalidad HMO: Member must work/live within Vitalidad Service Area

Effective February 1 - April 30, 2010

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	HMO Deductible \$1000	AVN HMO \$10	AVN HMO \$20	AVN HMO \$30	AVN HMO \$40	Vitalidad HMO \$5	Vitalidad HMO \$10
	Inpatient	30% after deduct	\$100/day 3d max	\$400/day 3d max	\$600/day 3d max	\$800/day 3d max	\$0/adm	\$100/day \$700 max
	OOP	\$3,500	\$2,000	\$2,500	\$3,000	\$3,500	\$1,500	\$2,000
	RX	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$5	\$10
Employee	Under 30	\$168.54	\$232.87	\$202.09	\$188.94	\$178.40	\$99.10	\$81.18
	30-39	\$202.25	\$279.43	\$242.50	\$226.72	\$214.08	\$118.92	\$97.41
	40-49	\$258.43	\$357.06	\$309.86	\$289.71	\$273.55	\$151.95	\$124.47
	50-54	\$330.83	\$457.09	\$396.67	\$370.87	\$350.18	\$194.52	\$159.34
	55-59	\$406.69	\$561.90	\$487.63	\$455.91	\$430.48	\$239.13	\$195.88
	60-64	\$528.92	\$730.78	\$634.18	\$592.93	\$559.86	\$310.99	\$254.75
	65+ MP	\$524.57	\$724.77	\$628.97	\$588.06	\$555.26	\$308.44	\$252.66
	65+ MS	\$714.18	\$986.75	\$856.31	\$800.62	\$755.95	\$419.92	\$343.98
Employee and Spouse	Under 30	\$449.27	\$620.74	\$538.68	\$503.65	\$475.55	\$264.16	\$216.39
	30-39	\$539.32	\$745.15	\$646.66	\$604.60	\$570.87	\$317.11	\$259.76
	40-49	\$561.80	\$776.21	\$673.60	\$629.79	\$594.66	\$330.33	\$270.59
	50-54	\$675.29	\$933.02	\$809.68	\$757.02	\$714.79	\$397.06	\$325.25
	55-59	\$863.22	\$1,192.67	\$1,035.01	\$967.69	\$913.71	\$507.56	\$415.76
	60-64	\$994.11	\$1,373.51	\$1,191.95	\$1,114.43	\$1,052.26	\$584.52	\$478.81
	65+ MP	\$1,049.15	\$1,449.56	\$1,257.95	\$1,176.13	\$1,110.52	\$616.88	\$505.32
	65+ MS	\$1,398.86	\$1,932.74	\$1,677.26	\$1,568.17	\$1,480.69	\$822.51	\$673.76
Employee and Dependents	Under 30	\$471.92	\$652.02	\$565.83	\$529.03	\$499.52	\$277.48	\$227.30
	30-39	\$494.39	\$683.07	\$592.78	\$554.23	\$523.31	\$290.69	\$238.12
	40-49	\$528.09	\$729.64	\$633.19	\$592.01	\$558.98	\$310.51	\$254.35
	50-54	\$573.04	\$791.74	\$687.09	\$642.40	\$606.56	\$336.94	\$276.00
	55-59	\$640.46	\$884.89	\$767.92	\$717.97	\$677.92	\$376.58	\$308.47
	60-64	\$696.64	\$962.51	\$835.28	\$780.95	\$737.39	\$409.61	\$335.53
	65+ MP	\$721.05	\$996.24	\$864.56	\$808.32	\$763.23	\$423.97	\$347.29
	65+ MS	\$910.65	\$1,258.21	\$1,091.89	\$1,020.87	\$963.92	\$535.45	\$438.61
Family	Under 30	\$677.09	\$935.50	\$811.84	\$759.04	\$716.70	\$398.12	\$326.12
	30-39	\$752.81	\$1,040.13	\$902.64	\$843.93	\$796.85	\$442.64	\$362.59
	40-49	\$775.29	\$1,071.18	\$929.58	\$869.12	\$820.64	\$455.86	\$373.41
	50-54	\$910.12	\$1,257.47	\$1,091.25	\$1,020.27	\$963.36	\$535.13	\$438.35
	55-59	\$947.88	\$1,309.64	\$1,136.52	\$1,062.60	\$1,003.33	\$557.34	\$456.54
	60-64	\$1,117.88	\$1,544.52	\$1,340.36	\$1,253.18	\$1,183.27	\$657.29	\$538.42
	65+ MP	\$1,245.64	\$1,721.04	\$1,493.55	\$1,396.40	\$1,318.51	\$732.42	\$599.96
	65+ MS	\$1,556.48	\$2,150.51	\$1,866.24	\$1,744.85	\$1,647.52	\$915.18	\$749.67

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 3

Standard Employee Risk Rates (1.00 RAF)

Geographic Region 3 - Los Angeles (zips 901, 903, 905-908, 910-915, 917, 918, 935), Ventura (zip 913)

Effective February 1 - April 30, 2010

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 \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50
	Deductible	\$0	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2,500
	Coinsurance	80%	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%
	Coinsurance Max	\$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	\$5,000/\$10,000	\$5,000/\$10,000
	Pharmacy	\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70
Employee	Under 30	\$298.70	\$460.84	\$390.99	\$336.24	\$247.62	\$256.64	\$227.14	\$211.65	\$190.99
	30-39	\$390.14	\$601.92	\$510.69	\$439.18	\$323.43	\$335.21	\$296.68	\$276.44	\$249.46
	40-49	\$473.90	\$731.14	\$620.32	\$533.46	\$392.86	\$407.17	\$360.37	\$335.79	\$303.01
	50-54	\$624.24	\$963.08	\$817.11	\$702.69	\$517.49	\$536.34	\$474.69	\$442.32	\$399.14
	55-59	\$842.68	\$1,300.10	\$1,103.04	\$948.58	\$698.57	\$724.02	\$640.80	\$597.10	\$538.81
	60-64	\$1,105.53	\$1,705.63	\$1,447.11	\$1,244.47	\$916.48	\$949.86	\$840.68	\$783.35	\$706.88
	65+ MP	\$786.55	\$1,213.50	\$1,029.57	\$885.40	\$652.04	\$675.80	\$598.11	\$557.33	\$502.92
	65+ MS	\$1,305.89	\$2,014.76	\$1,709.38	\$1,470.02	\$1,082.58	\$1,122.01	\$993.04	\$925.32	\$834.99
Employee and Spouse	Under 30	\$838.80	\$1,294.11	\$1,097.96	\$944.21	\$695.36	\$720.69	\$637.84	\$594.35	\$536.33
	30-39	\$975.34	\$1,504.78	\$1,276.70	\$1,097.93	\$808.56	\$838.01	\$741.68	\$691.10	\$623.64
	40-49	\$975.34	\$1,504.78	\$1,276.70	\$1,097.92	\$808.55	\$838.01	\$741.68	\$691.10	\$623.64
	50-54	\$1,424.00	\$2,196.97	\$1,863.98	\$1,602.96	\$1,180.49	\$1,223.49	\$1,082.85	\$1,009.01	\$910.51
	55-59	\$1,755.61	\$2,708.58	\$2,298.04	\$1,976.24	\$1,455.38	\$1,508.40	\$1,335.02	\$1,243.97	\$1,122.54
	60-64	\$2,172.70	\$3,352.08	\$2,844.01	\$2,445.76	\$1,801.16	\$1,866.76	\$1,652.19	\$1,539.52	\$1,389.23
	65+ MP	\$1,573.11	\$2,427.03	\$2,059.16	\$1,770.82	\$1,304.10	\$1,351.61	\$1,196.24	\$1,114.67	\$1,005.85
	65+ MS	\$3,060.54	\$4,721.87	\$4,006.17	\$3,445.19	\$2,537.17	\$2,629.59	\$2,327.33	\$2,168.61	\$1,956.92
Employee and Dependents	Under 30	\$741.27	\$1,143.64	\$970.30	\$834.43	\$614.51	\$636.89	\$563.68	\$525.24	\$473.97
	30-39	\$819.28	\$1,264.00	\$1,072.42	\$922.25	\$679.18	\$703.92	\$623.01	\$580.51	\$523.85
	40-49	\$799.77	\$1,233.91	\$1,046.88	\$900.29	\$663.01	\$687.16	\$608.17	\$566.70	\$511.38
	50-54	\$936.33	\$1,444.58	\$1,225.63	\$1,054.00	\$776.21	\$804.48	\$712.01	\$663.46	\$598.69
	55-59	\$1,027.99	\$1,586.00	\$1,345.61	\$1,157.18	\$852.19	\$883.24	\$781.72	\$728.41	\$657.30
	60-64	\$1,361.01	\$2,099.78	\$1,781.52	\$1,532.05	\$1,128.27	\$1,169.36	\$1,034.95	\$964.37	\$870.23
	65+ MP	\$1,025.43	\$1,582.05	\$1,342.26	\$1,154.31	\$850.07	\$881.05	\$779.76	\$726.60	\$655.66
	65+ MS	\$1,544.80	\$2,383.36	\$2,022.11	\$1,738.96	\$1,280.64	\$1,327.28	\$1,174.72	\$1,094.61	\$987.75
Family	Under 30	\$1,053.37	\$1,625.16	\$1,378.83	\$1,185.76	\$873.24	\$905.05	\$801.01	\$746.39	\$673.53
	30-39	\$1,209.42	\$1,865.92	\$1,583.10	\$1,361.42	\$1,002.61	\$1,039.13	\$919.68	\$856.96	\$773.31
	40-49	\$1,267.94	\$1,956.21	\$1,659.70	\$1,427.30	\$1,051.12	\$1,089.41	\$964.18	\$898.43	\$810.73
	50-54	\$1,619.07	\$2,497.93	\$2,119.32	\$1,822.55	\$1,342.20	\$1,391.09	\$1,231.19	\$1,147.23	\$1,035.24
	55-59	\$1,769.06	\$2,729.33	\$2,315.64	\$1,991.38	\$1,466.53	\$1,519.95	\$1,345.24	\$1,253.50	\$1,131.14
	60-64	\$2,388.22	\$3,684.58	\$3,126.11	\$2,688.36	\$1,979.82	\$2,051.93	\$1,816.07	\$1,692.22	\$1,527.04
	65+ MP	\$1,812.04	\$2,795.65	\$2,371.91	\$2,039.77	\$1,502.16	\$1,556.89	\$1,377.92	\$1,283.96	\$1,158.62
	65+ MS	\$3,089.60	\$4,766.69	\$4,044.20	\$3,477.90	\$2,561.26	\$2,654.55	\$2,349.42	\$2,189.20	\$1,975.50

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 3

Standard Employee Risk Rates (1.00 RAF)

Geographic Region 3 - Los Angeles (zips 901, 903, 905-908, 910-915, 917, 918, 935), Ventura (zip 913)

Effective February 1 - April 30, 2010

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC Basic	MC \$10,000 100/50	MC HSA HDHP \$3,000 100/50	MC HSA HDHP \$2,500 80/50	MC HSA HDHP \$3,300 80/50	MC HRA HDHP \$3,000 80/50	PPO \$500 90/70	PPO \$750 80/60	Aetna Indemnity
	Deductible	\$2,000/\$2,000	\$10,000	\$3,000/\$3,000	\$2,500	\$3,300	\$3,000	\$500/\$500	\$750	\$500
	Coinsurance	80/50%	100/50%	100/50%	80/50%	80/50%	80/50%	90/70%	80/60%	80%
	Coinsurance Max	\$3,000/\$5,000	\$0/unlimited	\$1,000/\$2,000	\$1,700/\$2,700	\$1,700/\$2,700	\$1,500/\$3,000	\$4,000/\$8,000	\$4,500/\$9,000	\$3,500
	Pharmacy	\$15/50%	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	\$175.72	\$124.37	\$227.78	\$194.59	\$156.02	\$174.91	\$923.36	\$816.20	\$1,142.80
	30-39	\$229.52	\$162.44	\$297.51	\$254.16	\$203.78	\$228.46	\$1,112.57	\$983.45	\$1,376.97
	40-49	\$278.79	\$197.32	\$361.38	\$308.73	\$247.53	\$277.50	\$1,257.20	\$1,111.29	\$1,555.97
	50-54	\$367.23	\$259.91	\$476.02	\$406.66	\$326.06	\$365.53	\$1,746.70	\$1,543.99	\$2,161.81
	55-59	\$495.73	\$350.87	\$642.60	\$548.97	\$440.16	\$493.45	\$2,147.17	\$1,897.98	\$2,657.45
	60-64	\$650.36	\$460.31	\$843.05	\$720.21	\$577.45	\$647.37	\$2,736.73	\$2,419.12	\$3,387.12
	65+ MP	\$462.71	\$327.50	\$599.80	\$512.40	\$410.84	\$460.58	\$2,011.26	\$1,777.84	\$2,489.24
	65+ MS	\$768.23	\$543.74	\$995.84	\$850.73	\$682.11	\$764.69	\$4,060.70	\$3,589.44	\$5,025.74
Employee and Spouse	Under 30	\$493.45	\$349.25	\$639.64	\$546.44	\$438.13	\$491.17	\$2,256.85	\$1,994.93	\$2,793.20
	30-39	\$573.78	\$406.10	\$743.77	\$635.39	\$509.45	\$571.14	\$2,520.32	\$2,227.82	\$3,119.27
	40-49	\$573.78	\$406.11	\$743.77	\$635.40	\$509.45	\$571.13	\$2,818.15	\$2,491.08	\$3,487.88
	50-54	\$837.72	\$592.91	\$1,085.90	\$927.67	\$743.80	\$833.85	\$3,494.09	\$3,088.59	\$4,324.48
	55-59	\$1,032.79	\$730.99	\$1,338.77	\$1,143.70	\$917.01	\$1,028.03	\$4,135.58	\$3,655.62	\$5,118.41
	60-64	\$1,278.16	\$904.65	\$1,656.84	\$1,415.43	\$1,134.87	\$1,272.27	\$5,143.69	\$4,546.74	\$6,366.11
	65+ MP	\$925.43	\$655.00	\$1,199.61	\$1,024.81	\$821.69	\$921.17	\$4,022.41	\$3,555.59	\$4,978.35
	65+ MS	\$1,800.46	\$1,274.33	\$2,333.88	\$1,993.81	\$1,598.62	\$1,792.16	\$6,701.77	\$5,924.00	\$8,294.47
Employee and Dependents	Under 30	\$436.08	\$308.64	\$565.27	\$482.90	\$387.19	\$434.06	\$2,205.30	\$1,949.36	\$2,729.39
	30-39	\$481.97	\$341.12	\$624.76	\$533.72	\$427.93	\$479.75	\$2,447.26	\$2,163.24	\$3,028.85
	40-49	\$470.50	\$333.00	\$609.88	\$521.02	\$417.74	\$468.32	\$2,557.99	\$2,261.12	\$3,165.90
	50-54	\$550.83	\$389.85	\$714.01	\$609.97	\$489.07	\$548.28	\$2,773.56	\$2,451.68	\$3,432.71
	55-59	\$604.75	\$428.03	\$783.91	\$669.69	\$536.95	\$601.96	\$3,016.14	\$2,666.11	\$3,732.94
	60-64	\$800.65	\$566.68	\$1,037.87	\$886.64	\$710.89	\$796.97	\$3,746.26	\$3,311.49	\$4,636.57
	65+ MP	\$603.24	\$426.96	\$781.97	\$668.02	\$535.62	\$600.46	\$3,124.81	\$2,762.15	\$3,867.43
	65+ MS	\$908.78	\$643.22	\$1,178.03	\$1,006.37	\$806.90	\$904.59	\$5,177.81	\$4,576.90	\$6,408.33
Family	Under 30	\$619.68	\$438.59	\$803.27	\$686.23	\$550.21	\$616.82	\$3,538.78	\$3,128.09	\$4,379.79
	30-39	\$711.49	\$503.56	\$922.27	\$787.88	\$631.71	\$708.21	\$3,855.00	\$3,407.61	\$4,771.15
	40-49	\$745.91	\$527.94	\$966.90	\$826.02	\$662.28	\$742.47	\$4,118.94	\$3,640.91	\$5,097.81
	50-54	\$952.47	\$674.13	\$1,234.65	\$1,054.75	\$845.69	\$948.08	\$4,520.96	\$3,996.28	\$5,595.38
	55-59	\$1,040.70	\$736.59	\$1,349.03	\$1,152.46	\$924.03	\$1,035.91	\$5,004.55	\$4,423.75	\$6,193.90
	60-64	\$1,404.94	\$994.38	\$1,821.19	\$1,555.82	\$1,247.44	\$1,398.47	\$6,153.23	\$5,439.12	\$7,615.56
	65+ MP	\$1,065.99	\$754.48	\$1,381.81	\$1,180.46	\$946.49	\$1,061.08	\$5,137.01	\$4,540.83	\$6,357.84
	65+ MS	\$1,817.55	\$1,286.42	\$2,356.04	\$2,012.74	\$1,613.79	\$1,809.18	\$7,818.88	\$6,911.47	\$9,677.07

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 3

AETNA DENTAL OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Dental and Life Rates

Effective February 1 - April 30, 2010

Small Group Plan Design Book Rates

Option	Dental Plan	Tier	2 - 9	10 - 25	26 - 50
1	1 DMO Access	Single	\$14.70	\$13.70	\$13.10
		Couple	\$28.80	\$26.60	\$25.40
		Ee & Children	\$34.10	\$32.60	\$30.80
		Family	\$48.30	\$45.60	\$43.30
2	2 DMO Plus (Plan 58)	Single	\$19.80	\$18.20	\$17.30
		Couple	\$38.90	\$35.60	\$33.90
		Ee & Children	\$45.20	\$42.60	\$40.70
		Family	\$64.00	\$60.60	\$57.20
3	3 FOC Basic	Single	\$33.40	\$30.60	\$29.10
		Couple	\$67.10	\$61.70	\$58.60
		Ee & Children	\$79.40	\$73.10	\$69.60
		Family	\$112.80	\$103.80	\$98.90
4	4 FOC Plus	Single	\$40.10	\$36.60	\$34.80
		Couple	\$79.90	\$73.60	\$69.80
		Ee & Children	\$92.10	\$84.50	\$80.40
		Family	\$132.10	\$121.30	\$115.60
5	5 PPO \$1,000 Active	Single	\$36.30	\$33.20	\$31.60
		Couple	\$72.40	\$66.00	\$63.00
		Ee & Children	\$89.50	\$81.60	\$77.70
		Family	\$125.30	\$114.40	\$109.20
6	6 PPO \$1,500 Passive	Single	\$55.80	\$51.40	\$48.80
		Couple	\$111.70	\$102.50	\$97.60
		Ee & Children	\$123.90	\$120.50	\$114.70
		Family	\$179.20	\$171.40	\$163.30
7	7 PPO \$1,500 Active	Single	\$48.10	\$44.40	\$42.20
		Couple	\$96.40	\$88.80	\$84.50
		Ee & Children	\$109.80	\$107.20	\$101.90
		Family	\$157.60	\$150.80	\$143.90
8	8 PPO \$2,000 Passive	Single	\$56.50	\$52.40	\$49.70
		Couple	\$113.20	\$104.40	\$99.70
		Ee & Children	\$125.10	\$124.70	\$118.90
		Family	\$181.20	\$176.60	\$168.20

Option	Dental Plan	Tier	2 - 9	10 - 25	26 - 50
Voluntary 1	DMO Access	Single	\$15.80	\$14.70	\$14.10
		Couple	\$31.20	\$28.70	\$27.40
		Ee & Children	\$36.60	\$35.00	\$33.40
		Family	\$52.20	\$49.30	\$46.90
Voluntary 2	DMO Plus: Plan 58	Single	\$21.20	\$19.50	\$18.60
		Couple	\$41.60	\$38.50	\$36.30
		Ee & Children	\$48.60	\$45.80	\$43.70
		Family	\$69.00	\$64.80	\$61.80
Voluntary 3	PPO \$1,000 Active	Single	\$39.20	\$35.40	\$33.90
		Couple	\$77.90	\$71.20	\$67.90
		Ee & Children	\$96.20	\$87.80	\$83.50
		Family	\$134.80	\$123.10	\$117.30
Voluntary 4	PPO \$1,500 Passive	Single	\$58.30	\$54.00	\$51.20
		Couple	\$117.10	\$107.60	\$102.50
		Ee & Children	\$130.00	\$126.40	\$120.40
		Family	\$188.20	\$179.70	\$171.20
Voluntary 5	PPO \$1,500 Active	Single	\$50.40	\$46.70	\$44.50
		Couple	\$101.30	\$93.20	\$88.60
		Ee & Children	\$115.60	\$112.20	\$106.80
		Family	\$165.40	\$158.50	\$150.90

Life Rates (Rates billed as shown)

All rates for Optional Dependent Term Life (for all age brackets) on the Basic Term Life are: **\$2.93 monthly per employee.**

Life rates are guaranteed for two (2) years from the effective date.

Life is available with: Medical for 2-50, Dental for 10-50, Standalone for 26-50.

AGE LAST BIRTHDAY	COMBINED BASIC LIFE & AD&D RATE (per \$1,000 of coverage)
0 -19	0.14
20-24	0.15
25-29	0.15
30-34	0.16
35-39	0.18
40-44	0.24
45-49	0.34
50-54	0.52
55-59	0.85
60-64	1.01
65-69	1.64
70-74	2.81
75-79	4.93
80-84	8.74
85+	15.42

There are no ineligible industries for Basic Term Life Insurance. Consult the Underwriting Guidelines for a list of ineligible industries.

Rating area 4

Standard Employee Risk Rates (1.00 RAF)

Geographic Region 4 - Los Angeles (zips 900, 902, 904, 916)

Aetna Value Network is also not available in the following zips: NA

Vitalidad HMO: Member must work/live within Vitalidad Service Area

Effective February 1 - April 30, 2010

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	HMO HRA \$750 \$25	HMO HRA \$1,500 \$40	HMO \$10	HMO \$15	HMO \$20	HMO \$30	HMO \$40
	Inpatient	\$250/adm after deductible	\$500/adm after deductible	\$0/adm	\$150/day 3d max	\$200/day 3d max	\$500/day 3d max	\$750/day 3d max
	OOP	\$2,000	\$3,500	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500
	RX	\$20/\$40/\$60	\$20/\$40/\$60	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50
Employee	Under 30	\$245.24	\$232.14	\$290.70	\$275.40	\$260.08	\$225.83	\$210.73
	30-39	\$294.28	\$278.57	\$348.83	\$330.48	\$312.08	\$270.99	\$252.87
	40-49	\$376.04	\$355.96	\$445.74	\$422.29	\$398.79	\$346.28	\$323.12
	50-54	\$481.38	\$455.67	\$570.61	\$540.59	\$510.50	\$443.29	\$413.64
	55-59	\$591.77	\$560.16	\$701.46	\$664.55	\$627.56	\$544.93	\$508.49
	60-64	\$769.62	\$728.51	\$912.27	\$864.27	\$816.17	\$708.71	\$661.32
	65+ MP	\$763.29	\$722.53	\$904.78	\$857.17	\$809.46	\$702.88	\$655.88
	65+ MS	\$1,039.19	\$983.69	\$1,231.81	\$1,167.00	\$1,102.05	\$956.94	\$892.95
Employee and Spouse	Under 30	\$653.72	\$618.81	\$774.90	\$734.13	\$693.27	\$601.99	\$561.73
	30-39	\$784.76	\$742.85	\$930.22	\$881.27	\$832.23	\$722.65	\$674.33
	40-49	\$817.46	\$773.80	\$968.98	\$918.00	\$866.91	\$752.76	\$702.43
	50-54	\$982.60	\$930.12	\$1,164.74	\$1,103.45	\$1,042.04	\$904.83	\$844.33
	55-59	\$1,256.05	\$1,188.97	\$1,488.87	\$1,410.53	\$1,332.03	\$1,156.64	\$1,079.30
	60-64	\$1,446.51	\$1,369.26	\$1,714.63	\$1,624.41	\$1,534.01	\$1,332.03	\$1,242.96
	65+ MP	\$1,526.60	\$1,445.07	\$1,809.57	\$1,714.35	\$1,618.94	\$1,405.78	\$1,311.78
	65+ MS	\$2,035.46	\$1,926.75	\$2,412.75	\$2,285.80	\$2,158.58	\$1,874.37	\$1,749.03
Employee and Dependents	Under 30	\$686.67	\$650.00	\$813.96	\$771.13	\$728.21	\$632.33	\$590.05
	30-39	\$719.38	\$680.96	\$852.72	\$807.85	\$762.89	\$662.44	\$618.15
	40-49	\$768.42	\$727.38	\$910.85	\$862.93	\$814.90	\$707.60	\$660.29
	50-54	\$833.82	\$789.29	\$988.38	\$936.37	\$884.26	\$767.83	\$716.49
	55-59	\$931.92	\$882.15	\$1,104.66	\$1,046.53	\$988.29	\$858.16	\$800.78
	60-64	\$1,013.66	\$959.52	\$1,201.55	\$1,138.33	\$1,074.98	\$933.44	\$871.02
	65+ MP	\$1,049.19	\$993.16	\$1,243.67	\$1,178.23	\$1,112.66	\$966.15	\$901.55
	65+ MS	\$1,325.07	\$1,254.31	\$1,570.69	\$1,488.04	\$1,405.23	\$1,220.20	\$1,138.61
Family	Under 30	\$985.22	\$932.60	\$1,167.84	\$1,106.39	\$1,044.81	\$907.25	\$846.58
	30-39	\$1,095.40	\$1,036.90	\$1,298.45	\$1,230.13	\$1,161.66	\$1,008.71	\$941.26
	40-49	\$1,128.11	\$1,067.86	\$1,337.21	\$1,266.85	\$1,196.34	\$1,038.82	\$969.36
	50-54	\$1,324.29	\$1,253.57	\$1,569.77	\$1,487.17	\$1,404.40	\$1,219.49	\$1,137.94
	55-59	\$1,379.24	\$1,305.58	\$1,634.90	\$1,548.87	\$1,462.67	\$1,270.08	\$1,185.15
	60-64	\$1,626.61	\$1,539.73	\$1,928.11	\$1,826.66	\$1,725.00	\$1,497.87	\$1,397.71
	65+ MP	\$1,812.51	\$1,715.71	\$2,148.47	\$2,035.43	\$1,922.14	\$1,669.06	\$1,557.45
	65+ MS	\$2,264.79	\$2,143.84	\$2,684.60	\$2,543.34	\$2,401.79	\$2,085.55	\$1,946.10

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

Standard Employee Risk Rates (1.00 RAF)

Geographic Region 4 - Los Angeles (zips 900, 902, 904, 916)

Aetna Value Network is also not available in the following zips: NA

Vitalidad HMO: Member must work/live within Vitalidad Service Area

Effective February 1 - April 30, 2010

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	HMO Deductible \$1000	AVN HMO \$10	AVN HMO \$20	AVN HMO \$30	AVN HMO \$40	Vitalidad HMO \$5	Vitalidad HMO \$10
	Inpatient	30% after deduct	\$100/day 3d max	\$400/day 3d max	\$600/day 3d max	\$800/day 3d max	\$0/adm	\$100/day \$700 max
	OOP	\$3,500	\$2,000	\$2,500	\$3,000	\$3,500	\$1,500	\$2,000
	RX	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$5	\$10
Employee	Under 30	\$178.44	\$215.76	\$187.24	\$175.06	\$165.29	\$91.82	\$75.21
	30-39	\$214.13	\$258.90	\$224.68	\$210.06	\$198.35	\$110.18	\$90.25
	40-49	\$273.61	\$330.83	\$287.10	\$268.42	\$253.45	\$140.79	\$115.33
	50-54	\$350.26	\$423.50	\$367.52	\$343.62	\$324.45	\$180.23	\$147.63
	55-59	\$430.58	\$520.61	\$451.80	\$422.41	\$398.85	\$221.56	\$181.49
	60-64	\$559.99	\$677.08	\$587.58	\$549.36	\$518.72	\$288.14	\$236.03
	65+ MP	\$555.39	\$671.52	\$582.75	\$544.85	\$514.46	\$285.77	\$234.09
	65+ MS	\$756.13	\$914.24	\$793.39	\$741.79	\$700.41	\$389.07	\$318.70
Employee and Spouse	Under 30	\$475.66	\$575.12	\$499.10	\$466.64	\$440.61	\$244.75	\$200.49
	30-39	\$571.01	\$690.40	\$599.14	\$560.17	\$528.92	\$293.81	\$240.67
	40-49	\$594.80	\$719.17	\$624.11	\$583.51	\$550.96	\$306.05	\$250.70
	50-54	\$714.96	\$864.46	\$750.19	\$701.39	\$662.27	\$367.88	\$301.35
	55-59	\$913.93	\$1,105.03	\$958.96	\$896.59	\$846.57	\$470.26	\$385.21
	60-64	\$1,052.51	\$1,272.59	\$1,104.37	\$1,032.54	\$974.94	\$541.57	\$443.63
	65+ MP	\$1,110.78	\$1,343.05	\$1,165.52	\$1,089.71	\$1,028.92	\$571.55	\$468.19
	65+ MS	\$1,481.04	\$1,790.73	\$1,554.02	\$1,452.94	\$1,371.89	\$762.07	\$624.25
Employee and Dependents	Under 30	\$499.64	\$604.11	\$524.26	\$490.16	\$462.82	\$257.09	\$210.59
	30-39	\$523.43	\$632.88	\$549.22	\$513.50	\$484.86	\$269.33	\$220.62
	40-49	\$559.12	\$676.03	\$586.67	\$548.51	\$517.91	\$287.69	\$235.66
	50-54	\$606.71	\$733.57	\$636.60	\$595.19	\$561.99	\$312.18	\$255.72
	55-59	\$678.08	\$819.87	\$711.49	\$665.22	\$628.11	\$348.91	\$285.81
	60-64	\$737.56	\$891.78	\$773.90	\$723.56	\$683.20	\$379.51	\$310.88
	65+ MP	\$763.41	\$923.04	\$801.03	\$748.93	\$707.15	\$392.81	\$321.77
	65+ MS	\$964.15	\$1,165.75	\$1,011.66	\$945.86	\$893.09	\$496.10	\$406.38
Family	Under 30	\$716.87	\$866.76	\$752.19	\$703.26	\$664.03	\$368.86	\$302.15
	30-39	\$797.04	\$963.70	\$836.31	\$781.91	\$738.30	\$410.12	\$335.95
	40-49	\$820.83	\$992.47	\$861.28	\$805.26	\$760.34	\$422.36	\$345.98
	50-54	\$963.58	\$1,165.07	\$1,011.06	\$945.30	\$892.57	\$495.81	\$406.14
	55-59	\$1,003.56	\$1,213.41	\$1,053.01	\$984.52	\$929.60	\$516.38	\$422.99
	60-64	\$1,183.55	\$1,431.03	\$1,241.87	\$1,161.09	\$1,096.33	\$609.00	\$498.86
	65+ MP	\$1,318.82	\$1,594.58	\$1,383.80	\$1,293.79	\$1,221.62	\$678.60	\$555.87
	65+ MS	\$1,647.91	\$1,992.49	\$1,729.11	\$1,616.64	\$1,526.46	\$847.93	\$694.58

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, 902, 904, 916), San Benito

Standard Employee Risk Rates (1.00 RAF)

Effective February 1 - April 30, 2010

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 \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50
	Deductible	\$0	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2,500
	Coinsurance	80%	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%
	Coinsurance Max	\$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	\$5,000/\$10,000	\$5,000/\$10,000
	Pharmacy	\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70
Employee	Under 30	\$332.78	\$603.43	\$511.96	\$440.28	\$324.24	\$336.05	\$297.42	\$277.14	\$250.08
	30-39	\$434.66	\$788.16	\$668.69	\$575.07	\$423.50	\$438.93	\$388.47	\$361.98	\$326.64
	40-49	\$527.97	\$957.37	\$812.25	\$698.53	\$514.42	\$533.16	\$471.87	\$439.70	\$396.76
	50-54	\$695.46	\$1,261.07	\$1,069.92	\$920.12	\$677.61	\$702.29	\$621.56	\$579.18	\$522.63
	55-59	\$938.82	\$1,702.36	\$1,444.31	\$1,242.09	\$914.73	\$948.05	\$839.07	\$781.85	\$705.51
	60-64	\$1,231.67	\$2,233.38	\$1,894.84	\$1,629.54	\$1,200.06	\$1,243.77	\$1,100.79	\$1,025.73	\$925.58
	65+ MP	\$876.29	\$1,588.98	\$1,348.11	\$1,159.36	\$853.80	\$884.90	\$783.18	\$729.78	\$658.52
	65+ MS	\$1,454.89	\$2,638.15	\$2,238.25	\$1,924.87	\$1,417.55	\$1,469.19	\$1,300.30	\$1,211.64	\$1,093.33
Employee and Spouse	Under 30	\$934.50	\$1,694.53	\$1,437.66	\$1,236.38	\$910.52	\$943.68	\$835.20	\$778.25	\$702.26
	30-39	\$1,086.63	\$1,970.38	\$1,671.70	\$1,437.65	\$1,058.74	\$1,097.31	\$971.16	\$904.94	\$816.59
	40-49	\$1,086.63	\$1,970.38	\$1,671.70	\$1,437.65	\$1,058.74	\$1,097.31	\$971.17	\$904.95	\$816.58
	50-54	\$1,586.47	\$2,876.74	\$2,440.68	\$2,098.96	\$1,545.75	\$1,602.06	\$1,417.89	\$1,321.22	\$1,192.21
	55-59	\$1,955.91	\$3,546.65	\$3,009.03	\$2,587.73	\$1,905.72	\$1,975.13	\$1,748.09	\$1,628.88	\$1,469.84
	60-64	\$2,420.60	\$4,389.27	\$3,723.93	\$3,202.54	\$2,358.48	\$2,444.38	\$2,163.39	\$2,015.87	\$1,819.05
	65+ MP	\$1,752.60	\$3,177.99	\$2,696.25	\$2,318.75	\$1,707.62	\$1,769.82	\$1,566.37	\$1,459.57	\$1,317.05
	65+ MS	\$3,409.74	\$6,182.87	\$5,245.65	\$4,511.20	\$3,322.23	\$3,443.24	\$3,047.43	\$2,839.64	\$2,562.37
Employee and Dependents	Under 30	\$825.84	\$1,497.50	\$1,270.50	\$1,092.62	\$804.65	\$833.96	\$738.09	\$687.76	\$620.61
	30-39	\$912.76	\$1,655.09	\$1,404.21	\$1,207.61	\$889.33	\$921.72	\$815.77	\$760.14	\$685.92
	40-49	\$891.03	\$1,615.70	\$1,370.79	\$1,178.86	\$868.16	\$899.78	\$796.35	\$742.05	\$669.59
	50-54	\$1,043.16	\$1,891.55	\$1,604.83	\$1,380.14	\$1,016.38	\$1,053.40	\$932.31	\$868.74	\$783.92
	55-59	\$1,145.28	\$2,076.73	\$1,761.93	\$1,515.24	\$1,115.89	\$1,156.54	\$1,023.59	\$953.79	\$860.66
	60-64	\$1,516.29	\$2,749.49	\$2,332.72	\$2,006.11	\$1,477.38	\$1,531.19	\$1,355.17	\$1,262.77	\$1,139.47
	65+ MP	\$1,142.43	\$2,071.57	\$1,757.55	\$1,511.47	\$1,113.11	\$1,153.65	\$1,021.04	\$951.42	\$858.52
	65+ MS	\$1,721.06	\$3,120.80	\$2,647.74	\$2,277.02	\$1,676.89	\$1,737.98	\$1,538.19	\$1,433.31	\$1,293.35
Family	Under 30	\$1,173.56	\$2,128.01	\$1,805.44	\$1,552.66	\$1,143.44	\$1,185.09	\$1,048.86	\$977.34	\$881.91
	30-39	\$1,347.41	\$2,443.26	\$2,072.90	\$1,782.68	\$1,312.83	\$1,360.65	\$1,204.24	\$1,122.12	\$1,012.56
	40-49	\$1,412.61	\$2,561.49	\$2,173.21	\$1,868.94	\$1,376.36	\$1,426.49	\$1,262.51	\$1,176.43	\$1,061.56
	50-54	\$1,803.80	\$3,270.82	\$2,775.03	\$2,386.49	\$1,757.51	\$1,821.52	\$1,612.13	\$1,502.21	\$1,355.53
	55-59	\$1,970.89	\$3,573.81	\$3,032.08	\$2,607.56	\$1,920.31	\$1,990.26	\$1,761.48	\$1,641.36	\$1,481.10
	60-64	\$2,660.70	\$4,824.65	\$4,093.32	\$3,520.21	\$2,592.42	\$2,686.85	\$2,377.98	\$2,215.83	\$1,999.48
	65+ MP	\$2,018.78	\$3,660.67	\$3,105.76	\$2,670.92	\$1,966.98	\$2,038.62	\$1,804.28	\$1,681.25	\$1,517.09
	65+ MS	\$3,442.11	\$6,241.57	\$5,295.45	\$4,554.03	\$3,353.77	\$3,475.93	\$3,076.36	\$2,866.60	\$2,586.70

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, 902, 904, 916), San Benito

Standard Employee Risk Rates (1.00 RAF)

Effective February 1 - April 30, 2010

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC Basic	MC \$10,000 100/50	MC HSA HDHP \$3,000 100/50	MC HSA HDHP \$2,500 80/50	MC HSA HDHP \$3,300 80/50	MC HRA HDHP \$3,000 80/50	PPO \$500 90/70	PPO \$750 80/60	Aetna Indemnity
	Deductible	\$2,000/\$2,000	\$10,000	\$3,000/\$3,000	\$2,500	\$3,300	\$3,000	\$500/\$500	\$750	\$500
	Coinsurance	80/50%	100/50%	100/50%	80/50%	80/50%	80/50%	90/70%	80/60%	80%
	Coinsurance Max	\$3,000/\$5,000	\$0/unlimited	\$1,000/\$2,000	\$1,700/\$2,700	\$1,700/\$2,700	\$1,500/\$3,000	\$4,000/\$8,000	\$4,500/\$9,000	\$3,500
	Pharmacy	\$15/50%	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	\$230.08	\$162.85	\$298.25	\$254.79	\$204.29	\$229.02	\$1,115.37	\$985.92	\$1,380.44
	30-39	\$300.52	\$212.70	\$389.56	\$332.79	\$266.83	\$299.13	\$1,343.92	\$1,187.95	\$1,663.31
	40-49	\$365.03	\$258.37	\$473.19	\$404.24	\$324.12	\$363.35	\$1,518.63	\$1,342.37	\$1,879.53
	50-54	\$480.83	\$340.33	\$623.30	\$532.47	\$426.93	\$478.62	\$2,109.93	\$1,865.05	\$2,611.35
	55-59	\$649.09	\$459.42	\$841.41	\$718.80	\$576.33	\$646.10	\$2,593.67	\$2,292.64	\$3,210.06
	60-64	\$851.56	\$602.73	\$1,103.87	\$943.01	\$756.11	\$847.64	\$3,305.82	\$2,922.15	\$4,091.46
	65+ MP	\$605.86	\$428.82	\$785.36	\$670.92	\$537.94	\$603.06	\$2,429.49	\$2,147.53	\$3,006.87
	65+ MS	\$1,005.89	\$711.97	\$1,303.93	\$1,113.92	\$893.14	\$1,001.26	\$4,905.11	\$4,335.82	\$6,070.82
Employee and Spouse	Under 30	\$646.10	\$457.31	\$837.53	\$715.49	\$573.68	\$643.12	\$2,726.15	\$2,409.76	\$3,374.03
	30-39	\$751.28	\$531.75	\$973.88	\$831.96	\$667.07	\$747.82	\$3,044.40	\$2,691.07	\$3,767.92
	40-49	\$751.28	\$531.76	\$973.88	\$831.97	\$667.07	\$747.82	\$3,404.17	\$3,009.08	\$4,213.18
	50-54	\$1,096.86	\$776.36	\$1,421.86	\$1,214.66	\$973.91	\$1,091.82	\$4,220.69	\$3,730.83	\$5,223.74
	55-59	\$1,352.29	\$957.14	\$1,752.96	\$1,497.52	\$1,200.71	\$1,346.06	\$4,995.56	\$4,415.77	\$6,182.76
	60-64	\$1,673.57	\$1,184.55	\$2,169.43	\$1,853.30	\$1,485.98	\$1,665.86	\$6,213.30	\$5,492.19	\$7,689.91
	65+ MP	\$1,211.73	\$857.65	\$1,570.74	\$1,341.86	\$1,075.89	\$1,206.14	\$4,858.85	\$4,294.94	\$6,013.57
	65+ MS	\$2,357.45	\$1,668.60	\$3,055.94	\$2,610.63	\$2,093.20	\$2,346.59	\$8,095.39	\$7,155.83	\$10,019.27
Employee and Dependents	Under 30	\$570.98	\$404.14	\$740.15	\$632.30	\$506.98	\$568.35	\$2,663.88	\$2,354.71	\$3,296.96
	30-39	\$631.07	\$446.66	\$818.05	\$698.84	\$560.33	\$628.16	\$2,956.15	\$2,613.07	\$3,658.69
	40-49	\$616.04	\$436.04	\$798.57	\$682.21	\$547.00	\$613.21	\$3,089.92	\$2,731.29	\$3,824.24
	50-54	\$721.22	\$510.48	\$934.92	\$798.68	\$640.38	\$717.91	\$3,350.33	\$2,961.49	\$4,146.53
	55-59	\$791.83	\$560.45	\$1,026.44	\$876.87	\$703.07	\$788.18	\$3,643.34	\$3,220.49	\$4,509.19
	60-64	\$1,048.35	\$742.01	\$1,358.96	\$1,160.93	\$930.84	\$1,043.52	\$4,525.28	\$4,000.08	\$5,600.73
	65+ MP	\$789.87	\$559.06	\$1,023.88	\$874.69	\$701.32	\$786.22	\$3,774.60	\$3,336.52	\$4,671.64
	65+ MS	\$1,189.92	\$842.22	\$1,542.48	\$1,317.71	\$1,056.54	\$1,184.44	\$6,254.52	\$5,528.61	\$7,740.92
Family	Under 30	\$811.38	\$574.29	\$1,051.78	\$898.52	\$720.43	\$807.64	\$4,274.66	\$3,778.55	\$5,290.55
	30-39	\$931.59	\$659.37	\$1,207.60	\$1,031.63	\$827.16	\$927.29	\$4,656.63	\$4,116.19	\$5,763.30
	40-49	\$976.66	\$691.28	\$1,266.04	\$1,081.56	\$867.19	\$972.16	\$4,975.46	\$4,398.00	\$6,157.88
	50-54	\$1,247.12	\$882.71	\$1,616.64	\$1,381.06	\$1,107.33	\$1,241.38	\$5,461.09	\$4,827.27	\$6,758.92
	55-59	\$1,362.65	\$964.48	\$1,766.39	\$1,509.00	\$1,209.91	\$1,356.37	\$6,045.23	\$5,343.62	\$7,481.90
	60-64	\$1,839.58	\$1,302.05	\$2,384.63	\$2,037.14	\$1,633.38	\$1,831.11	\$7,432.77	\$6,570.12	\$9,199.19
	65+ MP	\$1,395.77	\$987.91	\$1,809.31	\$1,545.66	\$1,239.30	\$1,389.33	\$6,205.23	\$5,485.06	\$7,679.92
	65+ MS	\$2,379.83	\$1,684.44	\$3,084.95	\$2,635.41	\$2,113.07	\$2,368.87	\$9,444.79	\$8,348.63	\$11,689.37

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

AETNA DENTAL OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Dental and Life Rates

Effective February 1 - April 30, 2010

Small Group Plan Design Book Rates

Option	Dental Plan	Tier	2 - 9	10 - 25	26 - 50
1	1 DMO Access	Single	\$14.70	\$13.70	\$13.10
		Couple	\$28.80	\$26.60	\$25.40
		Ee & Children	\$34.10	\$32.60	\$30.80
		Family	\$48.30	\$45.60	\$43.30
2	2 DMO Plus (Plan 58)	Single	\$19.80	\$18.20	\$17.30
		Couple	\$38.90	\$35.60	\$33.90
		Ee & Children	\$45.20	\$42.60	\$40.70
		Family	\$64.00	\$60.60	\$57.20
3	3 FOC Basic	Single	\$33.50	\$30.70	\$29.20
		Couple	\$67.20	\$61.80	\$58.70
		Ee & Children	\$79.60	\$73.30	\$69.70
		Family	\$113.10	\$104.00	\$99.20
4	4 FOC Plus	Single	\$40.20	\$36.70	\$35.00
		Couple	\$80.10	\$73.70	\$69.90
		Ee & Children	\$92.40	\$84.80	\$80.60
		Family	\$132.50	\$121.50	\$115.80
5	5 PPO \$1,000 Active	Single	\$36.40	\$33.30	\$31.80
		Couple	\$72.50	\$66.10	\$63.10
		Ee & Children	\$89.70	\$81.80	\$78.00
		Family	\$125.80	\$114.60	\$109.40
6	6 PPO \$1,500 Passive	Single	\$55.90	\$51.60	\$48.90
		Couple	\$111.90	\$102.80	\$98.00
		Ee & Children	\$124.10	\$120.70	\$114.90
		Family	\$179.70	\$171.80	\$163.60
7	7 PPO \$1,500 Active	Single	\$48.30	\$44.50	\$42.30
		Couple	\$96.50	\$89.00	\$84.80
		Ee & Children	\$110.00	\$107.40	\$102.10
		Family	\$157.90	\$151.50	\$144.20
8	8 PPO \$2,000 Passive	Single	\$56.50	\$52.50	\$49.80
		Couple	\$113.40	\$104.60	\$99.90
		Ee & Children	\$125.50	\$125.10	\$119.10
		Family	\$181.60	\$177.00	\$168.70

Option	Dental Plan	Tier	2 - 9	10 - 25	26 - 50
Voluntary 1	DMO Access	Single	\$15.80	\$14.70	\$14.10
		Couple	\$31.20	\$28.70	\$27.40
		Ee & Children	\$36.60	\$35.00	\$33.40
		Family	\$52.20	\$49.30	\$46.90
Voluntary 2	DMO Plus: Plan 58	Single	\$21.20	\$19.50	\$18.60
		Couple	\$41.60	\$38.50	\$36.30
		Ee & Children	\$48.60	\$45.80	\$43.70
		Family	\$69.00	\$64.80	\$61.80
Voluntary 3	PPO \$1,000 Active	Single	\$39.30	\$35.60	\$34.00
		Couple	\$78.00	\$71.30	\$68.00
		Ee & Children	\$96.40	\$88.00	\$83.70
		Family	\$135.10	\$123.30	\$117.50
Voluntary 4	PPO \$1,500 Passive	Single	\$58.60	\$54.10	\$51.30
		Couple	\$117.30	\$107.80	\$102.80
		Ee & Children	\$130.20	\$126.60	\$120.60
		Family	\$188.60	\$180.00	\$171.50
Voluntary 5	PPO \$1,500 Active	Single	\$50.60	\$46.80	\$44.60
		Couple	\$101.40	\$93.40	\$88.90
		Ee & Children	\$115.80	\$112.40	\$107.10
		Family	\$165.90	\$158.90	\$151.30

Life Rates (Rates billed as shown)

All rates for Optional Dependent Term Life (for all age brackets) on the Basic Term Life are: **\$2.93 monthly per employee.**

Life rates are guaranteed for two (2) years from the effective date.

Life is available with: Medical for 2-50, Dental for 10-50, Standalone for 26-50.

AGE LAST BIRTHDAY	COMBINED BASIC LIFE & AD&D RATE (per \$1,000 of coverage)
0 -19	0.14
20-24	0.15
25-29	0.15
30-34	0.16
35-39	0.18
40-44	0.24
45-49	0.34
50-54	0.52
55-59	0.85
60-64	1.01
65-69	1.64
70-74	2.81
75-79	4.93
80-84	8.74
85+	15.42

There are no ineligible industries for Basic Term Life Insurance. Consult the Underwriting Guidelines for a list of ineligible industries.

Rating area 5

Standard Employee Risk Rates (1.00 RAF)

Geographic Region 5 - Riverside (zips 917, 925, 928), San Bernardino (zips 917, 923, 924, 935; excluded zips 92309, 92319, 92323, 92332, 92363-64)

Aetna Value Network is also not available in the following zips: Riverside zips 92536, 92539, San Bernardino zips 92304, 92310, 92327, 92329, 92333, 92338, 92342, 92347, 92356, 92365, 92386, 92398, 93558, 93562, 93592

Vitalidad HMO: Member must work/live within Vitalidad Service Area

Effective February 1 - April 30, 2010

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	HMO HRA \$750 \$25	HMO HRA \$1,500 \$40	HMO \$10	HMO \$15	HMO \$20	HMO \$30	HMO \$40
	Inpatient	\$250/adm after deductible	\$500/adm after deductible	\$0/adm	\$150/day 3d max	\$200/day 3d max	\$500/day 3d max	\$750/day 3d max
	OOP	\$2,000	\$3,500	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500
	RX	\$20/\$40/\$60	\$20/\$40/\$60	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50
Employee	Under 30	\$227.16	\$215.02	\$269.26	\$255.09	\$240.90	\$209.18	\$195.19
	30-39	\$272.58	\$258.02	\$323.11	\$306.10	\$289.07	\$251.01	\$234.22
	40-49	\$348.31	\$329.70	\$412.87	\$391.14	\$369.38	\$320.74	\$299.29
	50-54	\$445.88	\$422.07	\$528.53	\$500.72	\$472.85	\$410.59	\$383.14
	55-59	\$548.12	\$518.85	\$649.72	\$615.54	\$581.28	\$504.74	\$470.99
	60-64	\$712.86	\$674.78	\$844.99	\$800.53	\$755.98	\$656.44	\$612.54
	65+ MP	\$707.00	\$669.24	\$838.05	\$793.95	\$749.77	\$651.05	\$607.51
	65+ MS	\$962.55	\$911.14	\$1,140.96	\$1,080.93	\$1,020.77	\$886.37	\$827.10
Employee and Spouse	Under 30	\$605.51	\$573.17	\$717.75	\$679.98	\$642.14	\$557.59	\$520.31
	30-39	\$726.88	\$688.06	\$861.62	\$816.28	\$770.85	\$669.35	\$624.59
	40-49	\$757.17	\$716.73	\$897.52	\$850.30	\$802.97	\$697.25	\$650.62
	50-54	\$910.13	\$861.53	\$1,078.84	\$1,022.07	\$965.19	\$838.10	\$782.06
	55-59	\$1,163.42	\$1,101.28	\$1,379.07	\$1,306.50	\$1,233.79	\$1,071.34	\$999.70
	60-64	\$1,339.83	\$1,268.27	\$1,588.18	\$1,504.61	\$1,420.87	\$1,233.79	\$1,151.29
	65+ MP	\$1,414.01	\$1,338.49	\$1,676.11	\$1,587.92	\$1,499.54	\$1,302.10	\$1,215.03
	65+ MS	\$1,885.34	\$1,784.65	\$2,234.81	\$2,117.22	\$1,999.39	\$1,736.13	\$1,620.04
Employee and Dependents	Under 30	\$636.03	\$602.06	\$753.93	\$714.26	\$674.50	\$585.69	\$546.53
	30-39	\$666.32	\$630.74	\$789.83	\$748.27	\$706.63	\$613.59	\$572.56
	40-49	\$711.75	\$673.73	\$843.68	\$799.28	\$754.80	\$655.42	\$611.59
	50-54	\$772.33	\$731.08	\$915.49	\$867.32	\$819.04	\$711.20	\$663.65
	55-59	\$863.19	\$817.09	\$1,023.19	\$969.35	\$915.40	\$794.87	\$741.72
	60-64	\$938.90	\$888.76	\$1,112.94	\$1,054.38	\$995.70	\$864.60	\$806.78
	65+ MP	\$971.81	\$919.91	\$1,151.95	\$1,091.34	\$1,030.60	\$894.90	\$835.06
	65+ MS	\$1,227.35	\$1,161.80	\$1,454.85	\$1,378.30	\$1,301.59	\$1,130.21	\$1,054.64
Family	Under 30	\$912.56	\$863.82	\$1,081.71	\$1,024.79	\$967.76	\$840.34	\$784.14
	30-39	\$1,014.62	\$960.43	\$1,202.69	\$1,139.40	\$1,075.99	\$934.32	\$871.84
	40-49	\$1,044.91	\$989.10	\$1,238.59	\$1,173.42	\$1,108.11	\$962.21	\$897.87
	50-54	\$1,226.63	\$1,161.12	\$1,454.00	\$1,377.49	\$1,300.83	\$1,129.55	\$1,054.02
	55-59	\$1,277.52	\$1,209.29	\$1,514.32	\$1,434.64	\$1,354.80	\$1,176.41	\$1,097.75
	60-64	\$1,506.64	\$1,426.18	\$1,785.92	\$1,691.95	\$1,597.78	\$1,387.40	\$1,294.63
	65+ MP	\$1,678.83	\$1,589.17	\$1,990.02	\$1,885.31	\$1,780.39	\$1,545.97	\$1,442.59
	65+ MS	\$2,097.77	\$1,985.73	\$2,486.61	\$2,355.77	\$2,224.66	\$1,931.74	\$1,802.57

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 5

Standard Employee Risk Rates (1.00 RAF)

Geographic Region 5 - Riverside (zips 917, 925, 928), San Bernardino (zips 917, 923, 924, 935; excluded zips 92309, 92319, 92323, 92332, 92363-64)

Aetna Value Network is also not available in the following zips: Riverside zips 92536, 92539, San Bernardino zips 92304, 92310, 92327, 92329, 92333, 92338, 92342, 92347, 92356, 92365, 92386, 92398, 93558, 93562, 93592

Vitalidad HMO: Member must work/live within Vitalidad Service Area

Effective February 1 - April 30, 2010

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	HMO Deductible \$1000	AVN HMO \$10	AVN HMO \$20	AVN HMO \$30	AVN HMO \$40	Vitalidad HMO \$5	Vitalidad HMO \$10
	Inpatient	30% after deduct	\$100/day 3d max	\$400/day 3d max	\$600/day 3d max	\$800/day 3d max	\$0/adm	\$100/day \$700 max
	OOP	\$3,500	\$2,000	\$2,500	\$3,000	\$3,500	\$1,500	\$2,000
	RX	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$5	\$10
Employee	Under 30	\$165.28	\$218.39	\$189.52	\$177.20	\$167.31	\$92.94	\$76.13
	30-39	\$198.34	\$262.07	\$227.42	\$212.63	\$200.77	\$111.53	\$91.36
	40-49	\$253.44	\$334.87	\$290.61	\$271.70	\$256.55	\$142.51	\$116.74
	50-54	\$324.43	\$428.68	\$372.02	\$347.82	\$328.42	\$182.43	\$149.44
	55-59	\$398.83	\$526.98	\$457.32	\$427.57	\$403.72	\$224.26	\$183.71
	60-64	\$518.69	\$685.36	\$594.76	\$556.08	\$525.06	\$291.66	\$238.92
	65+ MP	\$514.43	\$679.73	\$589.88	\$551.51	\$520.74	\$289.27	\$236.95
	65+ MS	\$700.37	\$925.42	\$803.09	\$750.85	\$708.97	\$393.82	\$322.60
Employee and Spouse	Under 30	\$440.58	\$582.15	\$505.20	\$472.34	\$445.99	\$247.74	\$202.94
	30-39	\$528.89	\$698.84	\$606.46	\$567.02	\$535.39	\$297.40	\$243.62
	40-49	\$550.93	\$727.96	\$631.74	\$590.65	\$557.70	\$309.80	\$253.77
	50-54	\$662.23	\$875.02	\$759.36	\$709.97	\$670.36	\$372.38	\$305.03
	55-59	\$846.53	\$1,118.54	\$970.68	\$907.55	\$856.92	\$476.01	\$389.92
	60-64	\$974.89	\$1,288.14	\$1,117.87	\$1,045.16	\$986.86	\$548.19	\$449.05
	65+ MP	\$1,028.86	\$1,359.46	\$1,179.76	\$1,103.03	\$1,041.50	\$578.54	\$473.91
	65+ MS	\$1,371.82	\$1,812.61	\$1,573.01	\$1,470.70	\$1,388.66	\$771.39	\$631.88
Employee and Dependents	Under 30	\$462.79	\$611.50	\$530.67	\$496.15	\$468.47	\$260.23	\$213.17
	30-39	\$484.83	\$640.62	\$555.94	\$519.78	\$490.78	\$272.62	\$223.32
	40-49	\$517.88	\$684.29	\$593.84	\$555.21	\$524.24	\$291.21	\$238.54
	50-54	\$561.96	\$742.53	\$644.38	\$602.47	\$568.86	\$316.00	\$258.85
	55-59	\$628.07	\$829.89	\$720.19	\$673.35	\$635.79	\$353.17	\$289.30
	60-64	\$683.17	\$902.68	\$783.36	\$732.41	\$691.55	\$384.15	\$314.68
	65+ MP	\$707.11	\$934.32	\$810.82	\$758.08	\$715.79	\$397.62	\$325.71
	65+ MS	\$893.04	\$1,180.00	\$1,024.02	\$957.42	\$904.01	\$502.17	\$411.35
Family	Under 30	\$664.00	\$877.36	\$761.38	\$711.86	\$672.15	\$373.37	\$305.85
	30-39	\$738.26	\$975.48	\$846.53	\$791.47	\$747.32	\$415.13	\$340.05
	40-49	\$760.30	\$1,004.60	\$871.81	\$815.10	\$769.63	\$427.52	\$350.20
	50-54	\$892.52	\$1,179.31	\$1,023.42	\$956.86	\$903.48	\$501.87	\$411.11
	55-59	\$929.55	\$1,228.24	\$1,065.88	\$996.55	\$940.96	\$522.70	\$428.16
	60-64	\$1,096.27	\$1,448.52	\$1,257.05	\$1,175.29	\$1,109.73	\$616.44	\$504.96
	65+ MP	\$1,221.56	\$1,614.07	\$1,400.71	\$1,309.61	\$1,236.55	\$686.89	\$562.67
	65+ MS	\$1,526.38	\$2,016.84	\$1,750.24	\$1,636.40	\$1,545.12	\$858.30	\$703.07

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 5

Standard Employee Risk Rates (1.00 RAF)

Geographic Region 5 - Riverside (zips 917, 925, 928), San Bernardino (zips 917, 923, 924, 935)

Effective February 1 - April 30, 2010

Indemnity Only: San Bernardino (zips 92309, 92319, 92323, 92364)

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 \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50
	Deductible	\$0	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2,500
	Coinsurance	80%	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%
	Coinsurance Max	\$4,000	\$3,500/\$6,000	\$3,500/\$7,000	\$4,000/\$8,000	\$5,000/\$10,000	\$5,000/\$10,000	\$5,000/\$10,000	\$5,000/\$10,000	\$5,000/\$10,000
	Pharmacy	\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70
Employee	Under 30	\$303.18	\$424.43	\$360.10	\$309.68	\$228.06	\$236.37	\$209.20	\$194.93	\$175.90
	30-39	\$396.00	\$554.37	\$470.34	\$404.49	\$297.88	\$308.73	\$273.24	\$254.61	\$229.75
	40-49	\$481.01	\$673.38	\$571.32	\$491.32	\$361.83	\$375.01	\$331.91	\$309.27	\$279.07
	50-54	\$633.60	\$886.99	\$752.55	\$647.18	\$476.61	\$493.98	\$437.20	\$407.37	\$367.60
	55-59	\$855.32	\$1,197.38	\$1,015.90	\$873.65	\$643.39	\$666.83	\$590.18	\$549.93	\$496.24
	60-64	\$1,122.11	\$1,570.88	\$1,332.78	\$1,146.17	\$844.08	\$874.84	\$774.28	\$721.46	\$651.03
	65+ MP	\$798.35	\$1,117.63	\$948.23	\$815.46	\$600.54	\$622.42	\$550.87	\$513.30	\$463.19
	65+ MS	\$1,325.48	\$1,855.58	\$1,574.33	\$1,353.90	\$997.06	\$1,033.39	\$914.61	\$852.22	\$769.02
Employee and Spouse	Under 30	\$851.38	\$1,191.87	\$1,011.22	\$869.63	\$640.43	\$663.76	\$587.47	\$547.39	\$493.95
	30-39	\$989.98	\$1,385.90	\$1,175.83	\$1,011.20	\$744.69	\$771.82	\$683.10	\$636.51	\$574.37
	40-49	\$989.97	\$1,385.89	\$1,175.84	\$1,011.20	\$744.69	\$771.82	\$683.11	\$636.51	\$574.36
	50-54	\$1,445.36	\$2,023.39	\$1,716.71	\$1,476.34	\$1,087.23	\$1,126.85	\$997.33	\$929.29	\$838.57
	55-59	\$1,781.94	\$2,494.58	\$2,116.49	\$1,820.14	\$1,340.42	\$1,389.26	\$1,229.57	\$1,145.70	\$1,033.85
	60-64	\$2,205.29	\$3,087.25	\$2,619.32	\$2,252.57	\$1,658.87	\$1,719.32	\$1,521.69	\$1,417.89	\$1,279.47
	65+ MP	\$1,596.71	\$2,235.28	\$1,896.48	\$1,630.94	\$1,201.09	\$1,244.85	\$1,101.75	\$1,026.61	\$926.39
	65+ MS	\$3,106.45	\$4,348.80	\$3,689.66	\$3,173.05	\$2,336.75	\$2,421.90	\$2,143.51	\$1,997.29	\$1,802.31
Employee and Dependents	Under 30	\$752.39	\$1,053.29	\$893.64	\$768.52	\$565.96	\$586.59	\$519.16	\$483.75	\$436.52
	30-39	\$831.57	\$1,164.14	\$987.69	\$849.40	\$625.53	\$648.32	\$573.79	\$534.66	\$482.46
	40-49	\$811.77	\$1,136.42	\$964.18	\$829.17	\$610.64	\$632.88	\$560.14	\$521.93	\$470.97
	50-54	\$950.37	\$1,330.44	\$1,128.79	\$970.74	\$714.89	\$740.95	\$655.78	\$611.04	\$551.38
	55-59	\$1,043.41	\$1,460.70	\$1,239.31	\$1,065.78	\$784.88	\$813.47	\$719.97	\$670.86	\$605.37
	60-64	\$1,381.42	\$1,933.89	\$1,640.77	\$1,411.04	\$1,039.14	\$1,077.01	\$953.21	\$888.18	\$801.48
	65+ MP	\$1,040.82	\$1,457.07	\$1,236.22	\$1,063.12	\$782.93	\$811.46	\$718.18	\$669.19	\$603.86
	65+ MS	\$1,567.98	\$2,195.06	\$1,862.35	\$1,601.60	\$1,179.47	\$1,222.45	\$1,081.94	\$1,008.13	\$909.71
Family	Under 30	\$1,069.17	\$1,496.76	\$1,269.90	\$1,092.09	\$804.26	\$833.56	\$737.75	\$687.42	\$620.31
	30-39	\$1,227.57	\$1,718.50	\$1,458.03	\$1,253.89	\$923.41	\$957.05	\$847.04	\$789.27	\$712.21
	40-49	\$1,286.96	\$1,801.66	\$1,528.59	\$1,314.55	\$968.09	\$1,003.36	\$888.03	\$827.46	\$746.67
	50-54	\$1,643.35	\$2,300.57	\$1,951.88	\$1,678.58	\$1,236.17	\$1,281.22	\$1,133.95	\$1,056.59	\$953.44
	55-59	\$1,795.59	\$2,513.69	\$2,132.70	\$1,834.08	\$1,350.69	\$1,399.90	\$1,238.98	\$1,154.48	\$1,041.77
	60-64	\$2,424.04	\$3,393.48	\$2,879.13	\$2,476.01	\$1,823.42	\$1,889.87	\$1,672.63	\$1,558.53	\$1,406.39
	65+ MP	\$1,839.22	\$2,574.78	\$2,184.52	\$1,878.65	\$1,383.51	\$1,433.92	\$1,269.09	\$1,182.53	\$1,067.09
	65+ MS	\$3,135.94	\$4,390.09	\$3,724.69	\$3,203.17	\$2,358.93	\$2,444.89	\$2,163.86	\$2,016.26	\$1,819.42

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 5

Standard Employee Risk Rates (1.00 RAF)

Geographic Region 5 - Riverside (zips 917, 925, 928), San Bernardino (zips 917, 923, 924, 935)

Effective February 1 - April 30, 2010

Indemnity Only: San Bernardino (zips 92309, 92319, 92323, 92364)

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC Basic	MC \$10,000 100/50	MC HSA HDHP \$3,000 100/50	MC HSA HDHP \$2,500 80/50	MC HSA HDHP \$3,300 80/50	MC HRA HDHP \$3,000 80/50	PPO \$500 90/70	PPO \$750 80/60	Aetna Indemnity
	Deductible	\$2,000/\$2,000	\$10,000	\$3,000/\$3,000	\$2,500	\$3,300	\$3,000	\$500/\$500	\$750	\$500
	Coinsurance	80/50%	100/50%	100/50%	80/50%	80/50%	80/50%	90/70%	80/60%	80%
	Coinsurance Max	\$3,000/\$5,000	\$0/unlimited	\$1,000/\$2,000	\$1,700/\$2,700	\$1,700/\$2,700	\$1,500/\$3,000	\$4,000/\$8,000	\$4,500/\$9,000	\$3,500
	Pharmacy	\$15/50%	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	\$161.83	\$114.54	\$209.78	\$179.21	\$143.69	\$161.09	\$595.75	\$526.61	\$737.33
	30-39	\$211.37	\$149.61	\$274.00	\$234.07	\$187.68	\$210.41	\$717.83	\$634.52	\$888.42
	40-49	\$256.75	\$181.72	\$332.83	\$284.33	\$227.97	\$255.58	\$811.14	\$717.00	\$1,003.91
	50-54	\$338.20	\$239.37	\$438.41	\$374.52	\$300.29	\$336.65	\$1,126.97	\$996.18	\$1,394.79
	55-59	\$456.55	\$323.13	\$591.82	\$505.58	\$405.37	\$454.46	\$1,385.35	\$1,224.57	\$1,714.58
	60-64	\$598.96	\$423.93	\$776.43	\$663.28	\$531.82	\$596.22	\$1,765.73	\$1,560.81	\$2,185.36
	65+ MP	\$426.14	\$301.61	\$552.40	\$471.90	\$378.37	\$424.19	\$1,297.66	\$1,147.06	\$1,606.05
	65+ MS	\$707.51	\$500.76	\$917.14	\$783.49	\$628.20	\$704.27	\$2,619.95	\$2,315.89	\$3,242.59
Employee and Spouse	Under 30	\$454.44	\$321.65	\$589.10	\$503.25	\$403.50	\$452.37	\$1,456.11	\$1,287.12	\$1,802.16
	30-39	\$528.42	\$374.01	\$684.99	\$585.17	\$469.19	\$526.01	\$1,626.10	\$1,437.38	\$2,012.55
	40-49	\$528.42	\$374.00	\$685.00	\$585.18	\$469.19	\$526.01	\$1,818.26	\$1,607.24	\$2,250.37
	50-54	\$771.50	\$546.05	\$1,000.09	\$854.35	\$685.02	\$767.96	\$2,254.39	\$1,992.75	\$2,790.14
	55-59	\$951.16	\$673.20	\$1,232.98	\$1,053.31	\$844.54	\$946.81	\$2,668.27	\$2,358.60	\$3,302.38
	60-64	\$1,177.13	\$833.15	\$1,525.92	\$1,303.55	\$1,045.18	\$1,171.75	\$3,318.70	\$2,933.55	\$4,107.39
	65+ MP	\$852.29	\$603.23	\$1,104.81	\$943.81	\$756.75	\$848.39	\$2,595.25	\$2,294.06	\$3,212.01
	65+ MS	\$1,658.15	\$1,173.60	\$2,149.45	\$1,836.22	\$1,472.28	\$1,650.56	\$4,323.96	\$3,822.14	\$5,351.56
Employee and Dependents	Under 30	\$401.60	\$284.25	\$520.60	\$444.74	\$356.59	\$399.77	\$1,422.85	\$1,257.72	\$1,760.99
	30-39	\$443.87	\$314.17	\$575.39	\$491.54	\$394.12	\$441.84	\$1,578.97	\$1,395.72	\$1,954.21
	40-49	\$433.30	\$306.68	\$561.69	\$479.84	\$384.73	\$431.33	\$1,650.41	\$1,458.87	\$2,042.63
	50-54	\$507.28	\$359.04	\$657.59	\$561.76	\$450.42	\$504.96	\$1,789.50	\$1,581.82	\$2,214.77
	55-59	\$556.95	\$394.19	\$721.97	\$616.76	\$494.52	\$554.40	\$1,946.01	\$1,720.16	\$2,408.48
	60-64	\$737.37	\$521.90	\$955.85	\$816.56	\$654.72	\$734.00	\$2,417.08	\$2,136.57	\$2,991.50
	65+ MP	\$555.56	\$393.21	\$720.17	\$615.22	\$493.29	\$553.02	\$2,016.12	\$1,782.14	\$2,495.25
	65+ MS	\$836.95	\$592.37	\$1,084.93	\$926.83	\$743.13	\$833.12	\$3,340.71	\$2,953.00	\$4,134.63
Family	Under 30	\$570.70	\$403.93	\$739.79	\$631.99	\$506.73	\$568.09	\$2,283.22	\$2,018.24	\$2,825.82
	30-39	\$655.24	\$463.77	\$849.39	\$725.61	\$581.80	\$652.25	\$2,487.24	\$2,198.58	\$3,078.33
	40-49	\$686.95	\$486.21	\$890.50	\$760.73	\$609.95	\$683.81	\$2,657.53	\$2,349.11	\$3,289.09
	50-54	\$877.18	\$620.85	\$1,137.09	\$971.39	\$778.86	\$873.17	\$2,916.92	\$2,578.39	\$3,610.12
	55-59	\$958.44	\$678.36	\$1,242.42	\$1,061.37	\$851.00	\$954.06	\$3,228.93	\$2,854.19	\$3,996.28
	60-64	\$1,293.90	\$915.79	\$1,677.27	\$1,432.85	\$1,148.86	\$1,287.98	\$3,970.05	\$3,509.30	\$4,913.53
	65+ MP	\$981.73	\$694.85	\$1,272.61	\$1,087.16	\$871.68	\$977.24	\$3,314.39	\$2,929.74	\$4,102.05
	65+ MS	\$1,673.89	\$1,184.74	\$2,169.85	\$1,853.65	\$1,486.25	\$1,666.23	\$5,044.72	\$4,459.25	\$6,243.61

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 5

AETNA DENTAL OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Dental and Life Rates

Effective February 1 - April 30, 2010

Small Group Plan Design Book Rates

Option	Dental Plan	Tier	2 - 9	10 - 25	26 - 50
1	1 DMO Access	Single	\$14.70	\$13.70	\$13.10
		Couple	\$28.80	\$26.60	\$25.40
		Ee & Children	\$34.10	\$32.60	\$30.80
		Family	\$48.30	\$45.60	\$43.30
2	2 DMO Plus (Plan 58)	Single	\$19.80	\$18.20	\$17.30
		Couple	\$38.90	\$35.60	\$33.90
		Ee & Children	\$45.20	\$42.60	\$40.70
		Family	\$64.00	\$60.60	\$57.20
3	3 FOC Basic	Single	\$34.10	\$31.50	\$29.60
		Couple	\$68.40	\$62.80	\$60.00
		Ee & Children	\$81.10	\$74.70	\$71.20
		Family	\$115.40	\$106.00	\$100.90
4	4 FOC Plus	Single	\$40.90	\$37.50	\$35.50
		Couple	\$81.90	\$75.10	\$71.40
		Ee & Children	\$94.20	\$86.40	\$82.40
		Family	\$135.00	\$123.90	\$118.20
5	5 PPO \$1,000 Active	Single	\$36.90	\$33.80	\$32.50
		Couple	\$74.00	\$67.70	\$64.50
		Ee & Children	\$91.40	\$83.30	\$79.50
		Family	\$128.10	\$117.00	\$111.40
6	6 PPO \$1,500 Passive	Single	\$56.90	\$52.60	\$49.80
		Couple	\$114.10	\$104.60	\$100.10
		Ee & Children	\$126.70	\$123.10	\$117.20
		Family	\$183.10	\$175.00	\$166.80
7	7 PPO \$1,500 Active	Single	\$49.20	\$45.40	\$43.20
		Couple	\$98.50	\$90.50	\$86.30
		Ee & Children	\$112.50	\$109.20	\$103.90
		Family	\$161.00	\$154.30	\$146.90
8	8 PPO \$2,000 Passive	Single	\$57.80	\$53.40	\$51.00
		Couple	\$115.40	\$107.10	\$101.70
		Ee & Children	\$127.90	\$127.60	\$121.30
		Family	\$185.10	\$180.60	\$172.00

Option	Dental Plan	Tier	2 - 9	10 - 25	26 - 50
Voluntary 1	DMO Access	Single	\$15.80	\$14.70	\$14.10
		Couple	\$31.20	\$28.70	\$27.40
		Ee & Children	\$36.60	\$35.00	\$33.40
		Family	\$52.20	\$49.30	\$46.90
Voluntary 2	DMO Plus: Plan 58	Single	\$21.20	\$19.50	\$18.60
		Couple	\$41.60	\$38.50	\$36.30
		Ee & Children	\$48.60	\$45.80	\$43.70
		Family	\$69.00	\$64.80	\$61.80
Voluntary 3	PPO \$1,000 Active	Single	\$39.90	\$36.30	\$34.70
		Couple	\$79.60	\$72.60	\$69.20
		Ee & Children	\$98.40	\$89.70	\$85.20
		Family	\$137.70	\$125.60	\$119.60
Voluntary 4	PPO \$1,500 Passive	Single	\$59.80	\$55.00	\$52.40
		Couple	\$119.40	\$110.00	\$104.80
		Ee & Children	\$132.90	\$128.90	\$123.00
		Family	\$192.00	\$183.50	\$174.80
Voluntary 5	PPO \$1,500 Active	Single	\$51.70	\$47.70	\$45.50
		Couple	\$103.30	\$95.10	\$90.50
		Ee & Children	\$117.90	\$114.80	\$109.30
		Family	\$169.20	\$162.00	\$154.10

Life Rates (Rates billed as shown)

All rates for **Optional Dependent Term Life** (for all age brackets) on the Basic Term Life are: **\$2.93 monthly per employee.**

Life rates are guaranteed for two (2) years from the effective date.

Life is available with: Medical for 2-50, Dental for 10-50, Standalone for 26-50.

AGE LAST BIRTHDAY	COMBINED BASIC LIFE & AD&D RATE (per \$1,000 of coverage)
0 -19	0.14
20-24	0.15
25-29	0.15
30-34	0.16
35-39	0.18
40-44	0.24
45-49	0.34
50-54	0.52
55-59	0.85
60-64	1.01
65-69	1.64
70-74	2.81
75-79	4.93
80-84	8.74
85+	15.42

There are no ineligible industries for Basic Term Life Insurance. Consult the Underwriting Guidelines for a list of ineligible industries.

Rating area 6

Standard Employee Risk Rates (1.00 RAF)

Geographic Region 6 - Fresno (excluding zips 93210, 93616, 93622, 93631, 93646), Kern, Madera (excluding zips, 93601, 93604, 93614, 93643, 93645, 93653, 93669), Merced
 Aetna Value Network is also not available in the following zips: Fresno, Kern zips 93206, 93249, 93251, 93310, 93501-05, 93516, 93527-28, 93554-56, 93560, 93596,
 Madera, Merced

Effective February 1 - April 30, 2010

Vitalidad HMO: Member must work/live within Vitalidad Service Area

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	HMO HRA \$750 \$25	HMO HRA \$1,500 \$40	HMO \$10	HMO \$15	HMO \$20	HMO \$30	HMO \$40
	Inpatient	\$250/adm after deductible	\$500/adm after deductible	\$0/adm	\$150/day 3d max	\$200/day 3d max	\$500/day 3d max	\$750/day 3d max
	OOP	\$2,000	\$3,500	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500
	RX	\$20/\$40/\$60	\$20/\$40/\$60	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50
Employee	Under 30	\$309.79	\$293.24	\$367.21	\$347.89	\$328.53	\$285.27	\$266.20
	30-39	\$371.74	\$351.88	\$440.64	\$417.46	\$394.22	\$342.32	\$319.43
	40-49	\$475.01	\$449.64	\$563.06	\$533.43	\$503.74	\$437.42	\$408.17
	50-54	\$608.08	\$575.60	\$720.79	\$682.87	\$644.86	\$559.95	\$522.51
	55-59	\$747.51	\$707.59	\$886.07	\$839.45	\$792.73	\$688.35	\$642.32
	60-64	\$972.17	\$920.25	\$1,152.37	\$1,091.74	\$1,030.98	\$895.23	\$835.37
	65+ MP	\$964.18	\$912.69	\$1,142.91	\$1,082.77	\$1,022.51	\$887.88	\$828.51
	65+ MS	\$1,312.69	\$1,242.58	\$1,556.01	\$1,474.14	\$1,392.09	\$1,208.80	\$1,127.97
Employee and Spouse	Under 30	\$825.78	\$781.68	\$978.85	\$927.34	\$875.73	\$760.42	\$709.58
	30-39	\$991.30	\$938.35	\$1,175.04	\$1,113.22	\$1,051.26	\$912.84	\$851.80
	40-49	\$1,032.61	\$977.46	\$1,224.01	\$1,159.61	\$1,095.07	\$950.88	\$887.30
	50-54	\$1,241.21	\$1,174.92	\$1,471.28	\$1,393.87	\$1,316.29	\$1,142.98	\$1,066.55
	55-59	\$1,586.63	\$1,501.89	\$1,880.73	\$1,781.77	\$1,682.60	\$1,461.06	\$1,363.36
	60-64	\$1,827.22	\$1,729.63	\$2,165.91	\$2,051.94	\$1,937.74	\$1,682.61	\$1,570.09
	65+ MP	\$1,928.38	\$1,825.39	\$2,285.83	\$2,165.55	\$2,045.03	\$1,775.77	\$1,657.02
	65+ MS	\$2,571.17	\$2,433.85	\$3,047.77	\$2,887.40	\$2,726.70	\$2,367.68	\$2,209.36
Employee and Dependents	Under 30	\$867.40	\$821.08	\$1,028.18	\$974.08	\$919.87	\$798.75	\$745.34
	30-39	\$908.71	\$860.18	\$1,077.15	\$1,020.47	\$963.68	\$836.79	\$780.84
	40-49	\$970.66	\$918.82	\$1,150.58	\$1,090.04	\$1,029.37	\$893.84	\$834.07
	50-54	\$1,053.28	\$997.02	\$1,248.51	\$1,182.82	\$1,116.99	\$969.92	\$905.06
	55-59	\$1,177.19	\$1,114.32	\$1,395.39	\$1,321.97	\$1,248.40	\$1,084.02	\$1,011.54
	60-64	\$1,280.45	\$1,212.06	\$1,517.79	\$1,437.93	\$1,357.90	\$1,179.11	\$1,100.26
	65+ MP	\$1,325.33	\$1,254.55	\$1,570.99	\$1,488.33	\$1,405.50	\$1,220.44	\$1,138.83
	65+ MS	\$1,673.82	\$1,584.43	\$1,984.08	\$1,879.68	\$1,775.07	\$1,541.35	\$1,438.28
Family	Under 30	\$1,244.52	\$1,178.05	\$1,475.20	\$1,397.58	\$1,319.80	\$1,146.02	\$1,069.39
	30-39	\$1,383.70	\$1,309.80	\$1,640.19	\$1,553.88	\$1,467.40	\$1,274.19	\$1,188.99
	40-49	\$1,425.01	\$1,348.91	\$1,689.15	\$1,600.27	\$1,511.21	\$1,312.23	\$1,224.49
	50-54	\$1,672.84	\$1,583.50	\$1,982.91	\$1,878.58	\$1,774.02	\$1,540.44	\$1,437.44
	55-59	\$1,742.24	\$1,649.19	\$2,065.18	\$1,956.52	\$1,847.63	\$1,604.36	\$1,497.08
	60-64	\$2,054.71	\$1,944.98	\$2,435.58	\$2,307.42	\$2,179.00	\$1,892.10	\$1,765.58
	65+ MP	\$2,289.54	\$2,167.27	\$2,713.93	\$2,571.13	\$2,428.03	\$2,108.34	\$1,967.36
	65+ MS	\$2,860.87	\$2,708.08	\$3,391.16	\$3,212.72	\$3,033.92	\$2,634.45	\$2,458.29

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 6

Standard Employee Risk Rates (1.00 RAF)

Geographic Region 6 - Fresno (excluding zips 93210, 93616, 93622, 93631, 93646), Kern, Madera (excluding zips, 93601, 93604, 93614, 93643, 93645, 93653, 93669), Merced
 Aetna Value Network is also not available in the following zips: Fresno, Kern zips 93206, 93249, 93251, 93310, 93501-05, 93516, 93527-28, 93554-56, 93560, 93596,
 Madera, Merced

Effective February 1 - April 30, 2010

Vitalidad HMO: Member must work/live within Vitalidad Service Area

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	HMO Deductible \$1000	AVN HMO \$10	AVN HMO \$20	AVN HMO \$30	AVN HMO \$40	Vitalidad HMO \$5	Vitalidad HMO \$10
	Inpatient	30% after deduct	\$100/day 3d max	\$400/day 3d max	\$600/day 3d max	\$800/day 3d max	\$0/adm	\$100/day \$700 max
	OOP	\$3,500	\$2,000	\$2,500	\$3,000	\$3,500	\$1,500	\$2,000
	RX	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$5	\$10
Employee	Under 30	\$225.41	\$259.50	\$225.20	\$210.55	\$198.80	\$110.43	\$90.46
	30-39	\$270.48	\$311.39	\$270.23	\$252.65	\$238.56	\$132.52	\$108.55
	40-49	\$345.63	\$397.90	\$345.30	\$322.84	\$304.83	\$169.33	\$138.71
	50-54	\$442.45	\$509.37	\$442.04	\$413.28	\$390.23	\$216.77	\$177.57
	55-59	\$543.91	\$626.17	\$543.40	\$508.05	\$479.71	\$266.47	\$218.28
	60-64	\$707.37	\$814.35	\$706.71	\$660.74	\$623.88	\$346.56	\$283.88
	65+ MP	\$701.56	\$807.66	\$700.90	\$655.31	\$618.76	\$343.71	\$281.55
	65+ MS	\$955.14	\$1,099.60	\$954.25	\$892.18	\$842.41	\$467.95	\$383.32
Employee and Spouse	Under 30	\$600.85	\$691.73	\$600.29	\$561.25	\$529.94	\$294.37	\$241.14
	30-39	\$721.29	\$830.38	\$720.61	\$673.74	\$636.16	\$353.38	\$289.47
	40-49	\$751.35	\$864.98	\$750.64	\$701.82	\$662.67	\$368.10	\$301.53
	50-54	\$903.13	\$1,039.72	\$902.28	\$843.60	\$796.54	\$442.47	\$362.45
	55-59	\$1,154.47	\$1,329.07	\$1,153.38	\$1,078.36	\$1,018.21	\$565.60	\$463.31
	60-64	\$1,329.52	\$1,530.60	\$1,328.27	\$1,241.88	\$1,172.60	\$651.37	\$533.57
	65+ MP	\$1,403.13	\$1,615.34	\$1,401.82	\$1,310.64	\$1,237.53	\$687.43	\$563.11
	65+ MS	\$1,870.84	\$2,153.78	\$1,869.08	\$1,747.51	\$1,650.03	\$916.57	\$750.81
Employee and Dependents	Under 30	\$631.14	\$726.59	\$630.55	\$589.53	\$556.65	\$309.21	\$253.29
	30-39	\$661.20	\$761.19	\$660.58	\$617.61	\$583.16	\$323.94	\$265.35
	40-49	\$706.27	\$813.09	\$705.61	\$659.71	\$622.91	\$346.02	\$283.44
	50-54	\$766.39	\$882.29	\$765.67	\$715.87	\$675.93	\$375.47	\$307.57
	55-59	\$856.55	\$986.09	\$855.74	\$800.08	\$755.45	\$419.65	\$343.75
	60-64	\$931.68	\$1,072.59	\$930.80	\$870.26	\$821.72	\$456.46	\$373.90
	65+ MP	\$964.34	\$1,110.18	\$963.43	\$900.77	\$850.52	\$472.45	\$387.01
	65+ MS	\$1,217.91	\$1,402.10	\$1,216.76	\$1,137.62	\$1,074.16	\$596.69	\$488.77
Family	Under 30	\$905.54	\$1,042.49	\$904.69	\$845.84	\$798.66	\$443.65	\$363.41
	30-39	\$1,006.81	\$1,159.08	\$1,005.87	\$940.44	\$887.98	\$493.26	\$404.06
	40-49	\$1,036.87	\$1,193.68	\$1,035.90	\$968.52	\$914.49	\$507.99	\$416.12
	50-54	\$1,217.19	\$1,401.28	\$1,216.05	\$1,136.95	\$1,073.53	\$596.34	\$488.49
	55-59	\$1,267.69	\$1,459.42	\$1,266.50	\$1,184.13	\$1,118.07	\$621.08	\$508.75
	60-64	\$1,495.05	\$1,721.16	\$1,493.65	\$1,396.50	\$1,318.60	\$732.47	\$600.00
	65+ MP	\$1,665.92	\$1,917.87	\$1,664.36	\$1,556.10	\$1,469.30	\$816.18	\$668.57
	65+ MS	\$2,081.63	\$2,396.45	\$2,079.67	\$1,944.41	\$1,835.94	\$1,019.85	\$835.40

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 6

Geographic Region 6 - Fresno, Kern, Kings, Madera, Merced, Tulare
 Indemnity Only: Fresno (zip 93628)

Standard Employee Risk Rates (1.00 RAF)

Effective February 1 - April 30, 2010

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 \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50
	Deductible	\$0	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2,500
	Coinsurance	80%	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%
	Coinsurance Max	\$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	\$5,000/\$10,000	\$5,000/\$10,000
	Pharmacy	\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70
Employee	Under 30	\$270.06	\$371.08	\$314.83	\$270.75	\$199.39	\$206.66	\$182.90	\$170.43	\$153.79
	30-39	\$352.74	\$484.68	\$411.21	\$353.64	\$260.43	\$269.93	\$238.89	\$222.61	\$200.87
	40-49	\$428.46	\$588.74	\$499.49	\$429.56	\$316.34	\$327.88	\$290.18	\$270.40	\$244.00
	50-54	\$564.38	\$775.50	\$657.95	\$565.83	\$416.69	\$431.89	\$382.23	\$356.17	\$321.40
	55-59	\$761.88	\$1,046.87	\$888.18	\$763.83	\$562.51	\$583.02	\$515.99	\$480.81	\$433.86
	60-64	\$999.53	\$1,373.42	\$1,165.23	\$1,002.08	\$737.97	\$764.88	\$676.94	\$630.79	\$569.20
	65+ MP	\$711.13	\$977.14	\$829.02	\$712.95	\$525.04	\$544.19	\$481.62	\$448.78	\$404.97
	65+ MS	\$1,180.68	\$1,622.33	\$1,376.41	\$1,183.70	\$871.72	\$903.50	\$799.63	\$745.11	\$672.36
Employee and Spouse	Under 30	\$758.37	\$1,042.05	\$884.09	\$760.31	\$559.92	\$580.33	\$513.61	\$478.59	\$431.87
	30-39	\$881.83	\$1,211.69	\$1,028.01	\$884.08	\$651.07	\$674.81	\$597.22	\$556.51	\$502.17
	40-49	\$881.82	\$1,211.69	\$1,028.01	\$884.08	\$651.07	\$674.81	\$597.22	\$556.51	\$502.18
	50-54	\$1,287.46	\$1,769.06	\$1,500.90	\$1,290.76	\$950.55	\$985.22	\$871.94	\$812.49	\$733.17
	55-59	\$1,587.27	\$2,181.02	\$1,850.41	\$1,591.33	\$1,171.91	\$1,214.64	\$1,074.99	\$1,001.70	\$903.89
	60-64	\$1,964.38	\$2,699.19	\$2,290.03	\$1,969.39	\$1,450.34	\$1,503.22	\$1,330.39	\$1,239.69	\$1,118.65
	65+ MP	\$1,422.28	\$1,954.30	\$1,658.06	\$1,425.91	\$1,050.09	\$1,088.39	\$963.25	\$897.57	\$809.94
	65+ MS	\$2,767.09	\$3,802.16	\$3,225.81	\$2,774.16	\$2,042.99	\$2,117.48	\$1,874.04	\$1,746.26	\$1,575.77
Employee and Dependents	Under 30	\$670.19	\$920.89	\$781.30	\$671.91	\$494.82	\$512.86	\$453.89	\$422.95	\$381.65
	30-39	\$740.73	\$1,017.80	\$863.52	\$742.62	\$546.89	\$566.83	\$501.66	\$467.46	\$421.82
	40-49	\$723.09	\$993.58	\$842.96	\$724.94	\$533.87	\$553.34	\$489.72	\$456.34	\$411.78
	50-54	\$846.55	\$1,163.21	\$986.89	\$848.72	\$625.02	\$647.81	\$573.33	\$534.24	\$482.08
	55-59	\$929.43	\$1,277.09	\$1,083.50	\$931.80	\$686.21	\$711.23	\$629.46	\$586.54	\$529.27
	60-64	\$1,230.51	\$1,690.80	\$1,434.50	\$1,233.65	\$908.51	\$941.64	\$833.37	\$776.56	\$700.74
	65+ MP	\$927.11	\$1,273.91	\$1,080.80	\$929.48	\$684.50	\$709.47	\$627.89	\$585.08	\$527.96
	65+ MS	\$1,396.69	\$1,919.14	\$1,628.22	\$1,400.26	\$1,031.20	\$1,068.80	\$945.92	\$881.43	\$795.37
Family	Under 30	\$952.37	\$1,308.62	\$1,110.25	\$954.81	\$703.15	\$728.79	\$645.00	\$601.02	\$542.34
	30-39	\$1,093.46	\$1,502.48	\$1,274.73	\$1,096.26	\$807.32	\$836.76	\$740.55	\$690.07	\$622.69
	40-49	\$1,146.37	\$1,575.19	\$1,336.41	\$1,149.30	\$846.39	\$877.25	\$776.39	\$723.46	\$652.83
	50-54	\$1,463.83	\$2,011.40	\$1,706.51	\$1,467.58	\$1,080.77	\$1,120.18	\$991.39	\$923.79	\$833.60
	55-59	\$1,599.43	\$2,197.72	\$1,864.58	\$1,603.52	\$1,180.89	\$1,223.95	\$1,083.23	\$1,009.37	\$910.82
	60-64	\$2,159.23	\$2,966.92	\$2,517.18	\$2,164.74	\$1,594.20	\$1,652.33	\$1,462.36	\$1,362.66	\$1,229.61
	65+ MP	\$1,638.30	\$2,251.13	\$1,909.89	\$1,642.48	\$1,209.58	\$1,253.69	\$1,109.55	\$1,033.90	\$932.96
	65+ MS	\$2,793.36	\$3,838.26	\$3,256.44	\$2,800.50	\$2,062.39	\$2,137.58	\$1,891.83	\$1,762.84	\$1,590.73

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 6

Standard Employee Risk Rates (1.00 RAF)

Geographic Region 6 - Fresno, Kern, Kings, Madera, Merced, Tulare

Indemnity Only: Fresno (zip 93628)

Effective February 1 - April 30, 2010

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC Basic	MC \$10,000 100/50	MC HSA HDHP \$3,000 100/50	MC HSA HDHP \$2,500 80/50	MC HSA HDHP \$3,300 80/50	MC HRA HDHP \$3,000 80/50	PPO \$500 90/70	PPO \$750 80/60	Aetna Indemnity
	Deductible	\$2,000/\$2,000	\$10,000	\$3,000/\$3,000	\$2,500	\$3,300	\$3,000	\$500/\$500	\$750	\$500
	Coinsurance	80/50%	100/50%	100/50%	80/50%	80/50%	80/50%	90/70%	80/60%	80%
	Coinsurance Max	\$3,000/\$5,000	\$0/unlimited	\$1,000/\$2,000	\$1,700/\$2,700	\$1,700/\$2,700	\$1,500/\$3,000	\$4,000/\$8,000	\$4,500/\$9,000	\$3,500
	Pharmacy	\$15/50%	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	\$141.49	\$100.15	\$183.41	\$156.69	\$125.63	\$140.84	\$654.56	\$578.59	\$810.11
	30-39	\$184.81	\$130.81	\$239.56	\$204.66	\$164.09	\$183.96	\$788.69	\$697.15	\$976.11
	40-49	\$224.48	\$158.89	\$290.99	\$248.60	\$199.32	\$223.45	\$891.21	\$787.78	\$1,103.00
	50-54	\$295.69	\$209.30	\$383.30	\$327.46	\$262.55	\$294.33	\$1,238.22	\$1,094.51	\$1,532.47
	55-59	\$399.16	\$282.54	\$517.43	\$442.05	\$354.42	\$397.33	\$1,522.10	\$1,345.44	\$1,883.82
	60-64	\$523.67	\$370.67	\$678.83	\$579.93	\$464.97	\$521.27	\$1,940.04	\$1,714.87	\$2,401.07
	65+ MP	\$372.58	\$263.72	\$482.96	\$412.60	\$330.81	\$370.87	\$1,425.76	\$1,260.28	\$1,764.58
	65+ MS	\$618.58	\$437.85	\$801.85	\$685.04	\$549.24	\$615.74	\$2,878.59	\$2,544.49	\$3,562.65
Employee and Spouse	Under 30	\$397.33	\$281.24	\$515.04	\$440.01	\$352.79	\$395.50	\$1,599.86	\$1,414.17	\$1,980.05
	30-39	\$462.01	\$327.02	\$598.89	\$511.64	\$410.22	\$459.89	\$1,786.63	\$1,579.26	\$2,211.20
	40-49	\$462.01	\$327.02	\$598.89	\$511.64	\$410.22	\$459.89	\$1,997.75	\$1,765.89	\$2,472.50
	50-54	\$674.53	\$477.45	\$874.38	\$746.99	\$598.92	\$671.43	\$2,476.93	\$2,189.45	\$3,065.55
	55-59	\$831.60	\$588.63	\$1,077.99	\$920.95	\$738.39	\$827.78	\$2,931.66	\$2,591.40	\$3,628.35
	60-64	\$1,029.17	\$728.48	\$1,334.10	\$1,139.74	\$913.81	\$1,024.45	\$3,646.31	\$3,223.11	\$4,512.82
	65+ MP	\$745.16	\$527.44	\$965.93	\$825.21	\$661.63	\$741.74	\$2,851.44	\$2,520.49	\$3,529.06
	65+ MS	\$1,449.73	\$1,026.16	\$1,879.25	\$1,605.48	\$1,287.23	\$1,443.07	\$4,750.82	\$4,199.42	\$5,879.80
Employee and Dependents	Under 30	\$351.13	\$248.54	\$455.16	\$388.85	\$311.77	\$349.52	\$1,563.31	\$1,381.87	\$1,934.82
	30-39	\$388.09	\$274.69	\$503.06	\$429.77	\$344.58	\$386.30	\$1,734.84	\$1,533.48	\$2,147.10
	40-49	\$378.84	\$268.15	\$491.09	\$419.55	\$336.38	\$377.10	\$1,813.33	\$1,602.87	\$2,244.25
	50-54	\$443.52	\$313.94	\$574.93	\$491.17	\$393.81	\$441.48	\$1,966.15	\$1,737.96	\$2,433.39
	55-59	\$486.94	\$344.67	\$631.22	\$539.26	\$432.36	\$484.71	\$2,138.11	\$1,889.95	\$2,646.21
	60-64	\$644.69	\$456.33	\$835.70	\$713.95	\$572.42	\$641.73	\$2,655.69	\$2,347.46	\$3,286.79
	65+ MP	\$485.74	\$343.81	\$629.64	\$537.91	\$431.28	\$483.51	\$2,215.14	\$1,958.04	\$2,741.55
	65+ MS	\$731.75	\$517.95	\$948.55	\$810.37	\$649.72	\$728.39	\$3,670.50	\$3,244.48	\$4,542.74
Family	Under 30	\$498.97	\$353.18	\$646.80	\$552.57	\$443.04	\$496.68	\$2,508.61	\$2,217.45	\$3,104.75
	30-39	\$572.89	\$405.50	\$742.62	\$634.43	\$508.67	\$570.26	\$2,732.77	\$2,415.60	\$3,382.18
	40-49	\$600.61	\$425.12	\$778.56	\$665.13	\$533.29	\$597.85	\$2,919.87	\$2,580.99	\$3,613.75
	50-54	\$766.93	\$542.85	\$994.16	\$849.32	\$680.97	\$763.40	\$3,204.86	\$2,832.90	\$3,966.47
	55-59	\$837.97	\$593.14	\$1,086.25	\$928.00	\$744.04	\$834.13	\$3,547.67	\$3,135.91	\$4,390.74
	60-64	\$1,131.26	\$800.74	\$1,466.44	\$1,252.79	\$1,004.45	\$1,126.07	\$4,361.96	\$3,855.69	\$5,398.53
	65+ MP	\$858.34	\$607.55	\$1,112.64	\$950.55	\$762.12	\$854.40	\$3,641.57	\$3,218.92	\$4,506.96
	65+ MS	\$1,463.50	\$1,035.90	\$1,897.09	\$1,620.72	\$1,299.45	\$1,456.77	\$5,542.72	\$4,899.42	\$6,859.89

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 6

AETNA DENTAL OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Dental and Life Rates

Effective February 1 - April 30, 2010

Small Group Plan Design Book Rates

Option	Dental Plan	Tier	2 - 9	10 - 25	26 - 50
1	1 DMO Access	Single	\$14.90	\$13.90	\$13.30
		Couple	\$29.30	\$27.20	\$25.80
		Ee & Children	\$34.70	\$33.20	\$31.60
		Family	\$49.30	\$46.50	\$44.20
2	2 DMO Plus (Plan 58)	Single	\$20.20	\$18.50	\$17.70
		Couple	\$39.70	\$36.20	\$34.50
		Ee & Children	\$46.20	\$43.40	\$41.50
		Family	\$65.50	\$61.70	\$58.30
3	3 FOC Basic	Single	\$30.70	\$28.30	\$26.90
		Couple	\$61.80	\$56.60	\$54.10
		Ee & Children	\$73.30	\$67.50	\$63.90
		Family	\$103.90	\$95.60	\$91.00
4	4 FOC Plus	Single	\$36.70	\$33.80	\$32.40
		Couple	\$73.80	\$67.80	\$64.10
		Ee & Children	\$84.90	\$77.90	\$74.40
		Family	\$121.60	\$111.70	\$106.40
5	5 PPO \$1,000 Active	Single	\$33.50	\$30.30	\$29.00
		Couple	\$66.50	\$61.00	\$57.80
		Ee & Children	\$82.40	\$75.10	\$71.60
		Family	\$115.60	\$105.40	\$100.30
6	6 PPO \$1,500 Passive	Single	\$51.40	\$47.40	\$45.20
		Couple	\$102.50	\$94.50	\$90.00
		Ee & Children	\$114.30	\$110.60	\$105.50
		Family	\$165.20	\$157.70	\$150.10
7	7 PPO \$1,500 Active	Single	\$44.30	\$40.90	\$39.10
		Couple	\$88.60	\$81.60	\$77.90
		Ee & Children	\$101.00	\$98.60	\$93.90
		Family	\$144.80	\$139.10	\$132.30
8	8 PPO \$2,000 Passive	Single	\$52.10	\$48.20	\$46.00
		Couple	\$104.20	\$96.20	\$91.70
		Ee & Children	\$115.00	\$114.90	\$109.30
		Family	\$166.90	\$162.90	\$155.10

Option	Dental Plan	Tier	2 - 9	10 - 25	26 - 50
Voluntary 1	DMO Access	Single	\$16.00	\$14.90	\$14.30
		Couple	\$32.00	\$29.20	\$27.80
		Ee & Children	\$37.40	\$35.60	\$34.00
		Family	\$53.30	\$50.10	\$47.90
Voluntary 2	DMO Plus: Plan 58	Single	\$21.70	\$19.90	\$18.90
		Couple	\$42.40	\$39.40	\$37.00
		Ee & Children	\$49.60	\$46.70	\$44.60
		Family	\$70.30	\$66.10	\$62.90
Voluntary 3	PPO \$1,000 Active	Single	\$35.80	\$33.00	\$31.30
		Couple	\$71.60	\$65.40	\$62.40
		Ee & Children	\$88.40	\$80.90	\$77.00
		Family	\$124.10	\$113.10	\$107.70
Voluntary 4	PPO \$1,500 Passive	Single	\$54.00	\$49.50	\$47.20
		Couple	\$107.60	\$99.00	\$94.50
		Ee & Children	\$119.60	\$116.30	\$110.70
		Family	\$173.30	\$165.50	\$157.60
Voluntary 5	PPO \$1,500 Active	Single	\$46.60	\$42.90	\$40.90
		Couple	\$93.00	\$85.80	\$81.60
		Ee & Children	\$105.80	\$103.50	\$98.50
		Family	\$151.80	\$145.90	\$139.00

Life Rates

(Rates billed as shown)

All rates for Optional Dependent Term Life (for all age brackets) on the Basic Term Life are: **\$2.93 monthly per employee.**

Life rates are guaranteed for two (2) years from the effective date.

Life is available with: Medical for 2-50, Dental for 10-50, Standalone for 26-50.

AGE LAST BIRTHDAY	COMBINED BASIC LIFE & AD&D RATE (per \$1,000 of coverage)
0 -19	0.14
20-24	0.15
25-29	0.15
30-34	0.16
35-39	0.18
40-44	0.24
45-49	0.34
50-54	0.52
55-59	0.85
60-64	1.01
65-69	1.64
70-74	2.81
75-79	4.93
80-84	8.74
85+	15.42

There are no ineligible industries for Basic Term Life Insurance. Consult the Underwriting Guidelines for a list of ineligible industries.

Rating area 7

Standard Employee Risk Rates (1.00 RAF)

Effective February 1 - April 30, 2010

Geographic Region 7 - Alameda, Contra Costa, El Dorado (956, 957; excluding zips 95656, 95702, 95705-06, 95708, 95716, 95720-21, 95729, 95731, 95735, 95761), Placer (excluding zips 95631, 96140-41, 96143, 96145-46, 96148), Riverside (zips 922, 923; excluding zips 92225-26, 92239, 92331), Sacramento, San Joaquin, Santa Clara (zips 950, 951), Stanislaus, Yolo

Aetna Value Network is also not available in the following zips: Alameda zips 94584, 94648, 94668, 94721, Contra Costa zips 94525, 94530, 94547, 94564, 94569, 94572, 94801-08, 94820, 94850, 94875, El Dorado, Placer zips 95704, 95711, 95718-19, 95730, 95732-33, Riverside zips 92254, 92274, 92282, Sacramento zips 95801-10, 95869, 95879-80, 95882, 95884, 95890, 95892, San Joaquin zips 95227, 95230, 95241, 95267, 95269, 95296-97, 95320, 95366, 95377-78, 95391

Vitalidad HMO: Member must work/live within Vitalidad Service Area

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	HMO HRA \$750 \$25	HMO HRA \$1,500 \$40	HMO \$10	HMO \$15	HMO \$20	HMO \$30	HMO \$40
	Inpatient	\$250/adm after deductible	\$500/adm after deductible	\$0/adm	\$150/day 3d max	\$200/day 3d max	\$500/day 3d max	\$750/day 3d max
	OOP	\$2,000	\$3,500	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500
	RX	\$20/\$40/\$60	\$20/\$40/\$60	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50
Employee	Under 30	\$325.91	\$308.51	\$386.33	\$366.00	\$345.63	\$300.12	\$280.05
	30-39	\$391.09	\$370.20	\$463.58	\$439.19	\$414.74	\$360.14	\$336.05
	40-49	\$499.74	\$473.05	\$592.37	\$561.20	\$529.97	\$460.19	\$429.41
	50-54	\$639.73	\$605.57	\$758.32	\$718.41	\$678.43	\$589.10	\$549.71
	55-59	\$786.43	\$744.43	\$932.20	\$883.15	\$834.00	\$724.19	\$675.76
	60-64	\$1,022.78	\$968.16	\$1,212.36	\$1,148.57	\$1,084.65	\$941.83	\$878.86
	65+ MP	\$1,014.38	\$960.20	\$1,202.40	\$1,139.13	\$1,075.74	\$934.10	\$871.64
	65+ MS	\$1,381.03	\$1,307.27	\$1,637.01	\$1,550.88	\$1,464.56	\$1,271.73	\$1,186.69
Employee and Spouse	Under 30	\$868.77	\$822.37	\$1,029.80	\$975.62	\$921.32	\$800.01	\$746.52
	30-39	\$1,042.90	\$987.20	\$1,236.21	\$1,171.17	\$1,105.99	\$960.36	\$896.15
	40-49	\$1,086.36	\$1,028.34	\$1,287.73	\$1,219.97	\$1,152.07	\$1,000.38	\$933.49
	50-54	\$1,305.83	\$1,236.09	\$1,547.87	\$1,466.43	\$1,384.81	\$1,202.48	\$1,122.07
	55-59	\$1,669.23	\$1,580.08	\$1,978.63	\$1,874.52	\$1,770.20	\$1,537.12	\$1,434.34
	60-64	\$1,922.34	\$1,819.67	\$2,278.66	\$2,158.76	\$2,038.62	\$1,770.20	\$1,651.83
	65+ MP	\$2,028.77	\$1,920.42	\$2,404.82	\$2,278.29	\$2,151.49	\$1,868.21	\$1,743.28
	65+ MS	\$2,705.02	\$2,560.55	\$3,206.42	\$3,037.71	\$2,868.64	\$2,490.94	\$2,324.37
Employee and Dependents	Under 30	\$912.55	\$863.82	\$1,081.71	\$1,024.79	\$967.75	\$840.33	\$784.14
	30-39	\$956.01	\$904.96	\$1,133.22	\$1,073.59	\$1,013.84	\$880.35	\$821.49
	40-49	\$1,021.19	\$966.65	\$1,210.48	\$1,146.78	\$1,082.96	\$940.37	\$877.49
	50-54	\$1,108.11	\$1,048.93	\$1,313.51	\$1,244.39	\$1,175.14	\$1,020.41	\$952.18
	55-59	\$1,238.47	\$1,172.33	\$1,468.03	\$1,390.79	\$1,313.38	\$1,140.45	\$1,064.19
	60-64	\$1,347.10	\$1,275.16	\$1,596.80	\$1,512.78	\$1,428.59	\$1,240.49	\$1,157.54
	65+ MP	\$1,394.32	\$1,319.85	\$1,652.77	\$1,565.81	\$1,478.66	\$1,283.97	\$1,198.11
	65+ MS	\$1,760.95	\$1,666.91	\$2,087.37	\$1,977.53	\$1,867.47	\$1,621.59	\$1,513.16
Family	Under 30	\$1,309.31	\$1,239.38	\$1,552.00	\$1,470.34	\$1,388.50	\$1,205.68	\$1,125.06
	30-39	\$1,455.74	\$1,377.99	\$1,725.57	\$1,634.78	\$1,543.79	\$1,340.52	\$1,250.89
	40-49	\$1,499.19	\$1,419.13	\$1,777.09	\$1,683.58	\$1,589.88	\$1,380.54	\$1,288.23
	50-54	\$1,759.92	\$1,665.93	\$2,086.14	\$1,976.37	\$1,866.38	\$1,620.64	\$1,512.27
	55-59	\$1,832.94	\$1,735.05	\$2,172.69	\$2,058.37	\$1,943.81	\$1,687.87	\$1,575.01
	60-64	\$2,161.68	\$2,046.23	\$2,562.37	\$2,427.54	\$2,292.43	\$1,990.60	\$1,857.49
	65+ MP	\$2,408.73	\$2,280.09	\$2,855.21	\$2,704.98	\$2,554.43	\$2,218.10	\$2,069.78
		65+ MS	\$3,009.80	\$2,849.05	\$3,567.69	\$3,379.97	\$3,191.86	\$2,771.59

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 7

Standard Employee Risk Rates (1.00 RAF)

Effective February 1 - April 30, 2010

Geographic Region 7 - Alameda, Contra Costa, El Dorado (956, 957; excluding zips 95656, 95702, 95705-06, 95708, 95716, 95720-21, 95729, 95731, 95735, 95761), Placer (excluding zips 95631, 96140-41, 96143, 96145-46, 96148), Riverside (zips 922, 923; excluding zips 92225-26, 92239, 92331), Sacramento, San Joaquin, Santa Clara (zips 950, 951), Stanislaus, Yolo

Aetna Value Network is also not available in the following zips: Alameda zips 94584, 94648, 94668, 94721, Contra Costa zips 94525, 94530, 94547, 94564, 94569, 94572, 94801-08, 94820, 94850, 94875, El Dorado, Placer zips 95704, 95711, 95718-19, 95730, 95732-33, Riverside zips 92254, 92274, 92282, Sacramento zips 95801-10, 95869, 95879-80, 95882, 95884, 95890, 95892, San Joaquin zips 95227, 95230, 95241, 95267, 95269, 95296-97, 95320, 95366, 95377-78, 95391

Vitalidad HMO: Member must work/live within Vitalidad Service Area

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	HMO Deductible \$1000	AVN HMO \$10	AVN HMO \$20	AVN HMO \$30	AVN HMO \$40	Vitalidad HMO \$5	Vitalidad HMO \$10
	Inpatient	30% after deduct	\$100/day 3d max	\$400/day 3d max	\$600/day 3d max	\$800/day 3d max	\$0/adm	\$100/day \$700 max
	OOP	\$3,500	\$2,000	\$2,500	\$3,000	\$3,500	\$1,500	\$2,000
	RX	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$5	\$10
Employee	Under 30	\$237.14	\$319.86	\$277.58	\$259.52	\$245.05	\$136.12	\$111.50
	30-39	\$284.56	\$383.82	\$333.08	\$311.42	\$294.05	\$163.34	\$133.80
	40-49	\$363.62	\$490.45	\$425.62	\$397.93	\$375.74	\$208.72	\$170.97
	50-54	\$465.48	\$627.84	\$544.85	\$509.41	\$481.00	\$267.19	\$218.87
	55-59	\$572.22	\$771.81	\$669.79	\$626.22	\$591.29	\$328.46	\$269.05
	60-64	\$744.20	\$1,003.77	\$871.09	\$814.43	\$769.00	\$427.17	\$349.91
	65+ MP	\$738.08	\$995.52	\$863.93	\$807.74	\$762.68	\$423.66	\$347.04
65+ MS	\$1,004.86	\$1,355.36	\$1,176.20	\$1,099.70	\$1,038.35	\$576.79	\$472.48	
Employee and Spouse	Under 30	\$632.13	\$852.62	\$739.92	\$691.79	\$653.20	\$362.85	\$297.22
	30-39	\$758.84	\$1,023.52	\$888.22	\$830.45	\$784.12	\$435.57	\$356.80
	40-49	\$790.46	\$1,066.17	\$925.24	\$865.06	\$816.80	\$453.72	\$371.67
	50-54	\$950.15	\$1,281.55	\$1,112.15	\$1,039.81	\$981.81	\$545.38	\$446.75
	55-59	\$1,214.56	\$1,638.20	\$1,421.65	\$1,329.18	\$1,255.04	\$697.16	\$571.08
	60-64	\$1,398.73	\$1,886.61	\$1,637.22	\$1,530.73	\$1,445.34	\$802.87	\$657.67
	65+ MP	\$1,476.18	\$1,991.06	\$1,727.87	\$1,615.49	\$1,525.37	\$847.33	\$694.09
65+ MS	\$1,968.23	\$2,654.74	\$2,303.82	\$2,153.98	\$2,033.82	\$1,129.77	\$925.45	
Employee and Dependents	Under 30	\$663.99	\$895.59	\$777.21	\$726.66	\$686.12	\$381.13	\$312.20
	30-39	\$695.62	\$938.25	\$814.22	\$761.26	\$718.80	\$399.28	\$327.07
	40-49	\$743.04	\$1,002.21	\$869.73	\$813.16	\$767.80	\$426.50	\$349.37
	50-54	\$806.28	\$1,087.51	\$943.76	\$882.37	\$833.15	\$462.81	\$379.11
	55-59	\$901.14	\$1,215.45	\$1,054.78	\$986.18	\$931.17	\$517.25	\$423.71
	60-64	\$980.18	\$1,322.06	\$1,147.31	\$1,072.68	\$1,012.84	\$562.62	\$460.87
	65+ MP	\$1,014.54	\$1,368.40	\$1,187.52	\$1,110.28	\$1,048.35	\$582.35	\$477.03
65+ MS	\$1,281.31	\$1,728.22	\$1,499.78	\$1,402.23	\$1,324.01	\$735.47	\$602.46	
Family	Under 30	\$952.68	\$1,284.97	\$1,115.11	\$1,042.58	\$984.43	\$546.84	\$447.94
	30-39	\$1,059.22	\$1,428.68	\$1,239.83	\$1,159.18	\$1,094.52	\$608.00	\$498.04
	40-49	\$1,090.85	\$1,471.33	\$1,276.84	\$1,193.79	\$1,127.20	\$626.15	\$512.91
	50-54	\$1,280.56	\$1,727.21	\$1,498.90	\$1,401.40	\$1,323.23	\$735.04	\$602.11
	55-59	\$1,333.68	\$1,798.87	\$1,561.08	\$1,459.55	\$1,378.13	\$765.54	\$627.09
	60-64	\$1,572.88	\$2,121.50	\$1,841.07	\$1,721.32	\$1,625.30	\$902.84	\$739.56
	65+ MP	\$1,752.64	\$2,363.96	\$2,051.48	\$1,918.04	\$1,811.05	\$1,006.02	\$824.08
65+ MS	\$2,189.99	\$2,953.85	\$2,563.40	\$2,396.67	\$2,262.97	\$1,257.06	\$1,029.72	

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 7

Standard Employee Risk Rates (1.00 RAF)

Geographic Region 7 - Alameda, Contra Costa, El Dorado, Imperial, Placer, Riverside (zips 922, 923), Sacramento, San Joaquin, Santa Clara (zips 950, 951), Stanislaus, Sutter, Yolo, Yuba

Effective February 1 - April 30, 2010

PPO and Indemnity Only: El Dorado (zip 95720)

Indemnity Only: El Dorado (zip 95735)

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 \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50
	Deductible	\$0	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2,500
	Coinsurance	80%	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%
	Coinsurance Max	\$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	\$5,000/\$10,000	\$5,000/\$10,000
	Pharmacy	\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70
Employee	Under 30	\$328.70	\$442.11	\$375.09	\$322.58	\$237.56	\$246.21	\$217.91	\$203.05	\$183.23
	30-39	\$429.33	\$577.46	\$489.92	\$421.33	\$310.29	\$321.58	\$284.62	\$265.21	\$239.32
	40-49	\$521.50	\$701.43	\$595.10	\$511.79	\$376.90	\$390.62	\$345.72	\$322.15	\$290.70
	50-54	\$686.93	\$923.94	\$783.88	\$674.14	\$496.46	\$514.54	\$455.40	\$424.34	\$382.92
	55-59	\$927.31	\$1,247.26	\$1,058.18	\$910.05	\$670.19	\$694.59	\$614.76	\$572.83	\$516.92
	60-64	\$1,216.57	\$1,636.31	\$1,388.26	\$1,193.91	\$879.24	\$911.26	\$806.52	\$751.52	\$678.16
	65+ MP	\$865.55	\$1,164.18	\$987.70	\$849.43	\$625.55	\$648.33	\$573.81	\$534.68	\$482.49
	65+ MS	\$1,437.05	\$1,932.87	\$1,639.87	\$1,410.30	\$1,038.59	\$1,076.41	\$952.69	\$887.72	\$801.07
Employee and Spouse	Under 30	\$923.04	\$1,241.51	\$1,053.31	\$905.86	\$667.11	\$691.40	\$611.93	\$570.20	\$514.54
	30-39	\$1,073.31	\$1,443.62	\$1,224.78	\$1,053.32	\$775.71	\$803.95	\$711.54	\$663.02	\$598.30
	40-49	\$1,073.31	\$1,443.62	\$1,224.78	\$1,053.32	\$775.70	\$803.95	\$711.54	\$663.02	\$598.30
	50-54	\$1,567.02	\$2,107.68	\$1,788.17	\$1,537.84	\$1,132.52	\$1,173.76	\$1,038.85	\$968.00	\$873.51
	55-59	\$1,931.93	\$2,598.50	\$2,204.58	\$1,895.96	\$1,396.25	\$1,447.09	\$1,280.77	\$1,193.42	\$1,076.93
	60-64	\$2,390.92	\$3,215.85	\$2,728.35	\$2,346.40	\$1,727.98	\$1,790.90	\$1,585.05	\$1,476.96	\$1,332.79
	65+ MP	\$1,731.11	\$2,328.38	\$1,975.42	\$1,698.88	\$1,251.11	\$1,296.67	\$1,147.63	\$1,069.37	\$964.99
	65+ MS	\$3,367.93	\$4,529.95	\$3,843.26	\$3,305.23	\$2,434.09	\$2,522.72	\$2,232.76	\$2,080.49	\$1,877.42
Employee and Dependents	Under 30	\$815.72	\$1,097.16	\$930.84	\$800.53	\$589.54	\$611.01	\$540.78	\$503.90	\$454.71
	30-39	\$901.57	\$1,212.63	\$1,028.80	\$884.77	\$651.59	\$675.30	\$597.69	\$556.93	\$502.56
	40-49	\$880.10	\$1,183.76	\$1,004.31	\$863.72	\$636.07	\$659.23	\$583.45	\$543.67	\$490.60
	50-54	\$1,030.36	\$1,385.87	\$1,175.78	\$1,011.18	\$744.67	\$771.79	\$683.08	\$636.49	\$574.36
	55-59	\$1,131.24	\$1,521.54	\$1,290.89	\$1,110.18	\$817.57	\$847.34	\$749.95	\$698.80	\$630.60
	60-64	\$1,497.71	\$2,014.44	\$1,709.07	\$1,469.81	\$1,082.42	\$1,121.84	\$992.90	\$925.19	\$834.88
	65+ MP	\$1,128.43	\$1,517.75	\$1,287.68	\$1,107.41	\$815.54	\$845.24	\$748.08	\$697.07	\$629.03
	65+ MS	\$1,699.96	\$2,286.49	\$1,939.88	\$1,668.31	\$1,228.60	\$1,273.34	\$1,126.98	\$1,050.13	\$947.63
Family	Under 30	\$1,159.17	\$1,559.11	\$1,322.76	\$1,137.58	\$837.76	\$868.26	\$768.46	\$716.06	\$646.16
	30-39	\$1,330.89	\$1,790.09	\$1,518.72	\$1,306.11	\$961.87	\$996.89	\$882.31	\$822.14	\$741.89
	40-49	\$1,395.29	\$1,876.71	\$1,592.21	\$1,369.32	\$1,008.41	\$1,045.13	\$925.00	\$861.92	\$777.79
	50-54	\$1,781.68	\$2,396.41	\$2,033.13	\$1,748.51	\$1,287.66	\$1,334.55	\$1,181.16	\$1,100.61	\$993.18
	55-59	\$1,946.73	\$2,618.40	\$2,221.47	\$1,910.49	\$1,406.95	\$1,458.18	\$1,290.58	\$1,202.56	\$1,085.18
	60-64	\$2,628.08	\$3,534.83	\$2,998.98	\$2,579.14	\$1,899.38	\$1,968.54	\$1,742.28	\$1,623.46	\$1,464.99
	65+ MP	\$1,994.04	\$2,682.02	\$2,275.45	\$1,956.91	\$1,441.14	\$1,493.61	\$1,321.93	\$1,231.79	\$1,111.55
	65+ MS	\$3,399.90	\$4,572.96	\$3,879.74	\$3,336.61	\$2,457.19	\$2,546.67	\$2,253.95	\$2,100.25	\$1,895.24

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 7

Standard Employee Risk Rates (1.00 RAF)

Geographic Region 7 - Alameda, Contra Costa, El Dorado, Imperial, Placer, Riverside (zips 922, 923), Sacramento, San Joaquin, Santa Clara (zips 950, 951), Stanislaus, Sutter, Yolo, Yuba

Effective February 1 - April 30, 2010

PPO and Indemnity Only: El Dorado (zip 95720)

Indemnity Only: El Dorado (zip 95735)

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC Basic	MC \$10,000 100/50	MC HSA HDHP \$3,000 100/50	MC HSA HDHP \$2,500 80/50	MC HSA HDHP \$3,300 80/50	MC HRA HDHP \$3,000 80/50	PPO \$500 90/70	PPO \$750 80/60	Aetna Indemnity
	Deductible	\$2,000/\$2,000	\$10,000	\$3,000/\$3,000	\$2,500	\$3,300	\$3,000	\$500/\$500	\$750	\$500
	Coinsurance	80/50%	100/50%	100/50%	80/50%	80/50%	80/50%	90/70%	80/60%	80%
	Coinsurance Max	\$3,000/\$5,000	\$0/unlimited	\$1,000/\$2,000	\$1,700/\$2,700	\$1,700/\$2,700	\$1,500/\$3,000	\$4,000/\$8,000	\$4,500/\$9,000	\$3,500
	Pharmacy	\$15/50%	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	\$168.57	\$119.31	\$218.52	\$186.68	\$149.67	\$167.80	\$603.11	\$533.12	\$746.45
	30-39	\$220.18	\$155.84	\$285.42	\$243.83	\$195.49	\$219.17	\$726.69	\$642.36	\$899.41
	40-49	\$267.44	\$189.29	\$346.69	\$296.18	\$237.46	\$266.22	\$821.16	\$725.87	\$1,016.32
	50-54	\$352.29	\$249.34	\$456.67	\$390.13	\$312.79	\$350.68	\$1,140.89	\$1,008.49	\$1,412.05
	55-59	\$475.56	\$336.59	\$616.48	\$526.65	\$422.24	\$473.39	\$1,402.46	\$1,239.71	\$1,735.78
	60-64	\$623.90	\$441.58	\$808.77	\$690.93	\$553.95	\$621.05	\$1,787.55	\$1,580.10	\$2,212.39
	65+ MP	\$443.89	\$314.17	\$575.42	\$491.57	\$394.12	\$441.86	\$1,313.69	\$1,161.24	\$1,625.91
	65+ MS	\$736.98	\$521.61	\$955.35	\$816.15	\$654.35	\$733.61	\$2,652.32	\$2,344.52	\$3,282.69
Employee and Spouse	Under 30	\$473.37	\$335.04	\$613.64	\$524.23	\$420.30	\$471.21	\$1,474.10	\$1,303.04	\$1,824.45
	30-39	\$550.44	\$389.59	\$713.54	\$609.57	\$488.72	\$547.92	\$1,646.19	\$1,455.15	\$2,037.44
	40-49	\$550.43	\$389.58	\$713.53	\$609.57	\$488.72	\$547.91	\$1,840.72	\$1,627.11	\$2,278.20
	50-54	\$803.63	\$568.79	\$1,041.75	\$889.96	\$713.53	\$799.96	\$2,282.23	\$2,017.38	\$2,824.65
	55-59	\$990.77	\$701.24	\$1,284.35	\$1,097.21	\$879.68	\$986.24	\$2,701.23	\$2,387.76	\$3,343.22
	60-64	\$1,226.15	\$867.84	\$1,589.48	\$1,357.89	\$1,088.68	\$1,220.55	\$3,359.70	\$2,969.81	\$4,158.19
	65+ MP	\$887.78	\$628.35	\$1,150.85	\$983.15	\$788.24	\$883.73	\$2,627.31	\$2,322.42	\$3,251.74
	65+ MS	\$1,727.21	\$1,222.47	\$2,239.00	\$1,912.76	\$1,533.55	\$1,719.32	\$4,377.39	\$3,869.40	\$5,417.75
Employee and Dependents	Under 30	\$418.33	\$296.09	\$542.29	\$463.27	\$371.43	\$416.42	\$1,440.43	\$1,273.27	\$1,782.77
	30-39	\$462.36	\$327.25	\$599.36	\$512.03	\$410.52	\$460.24	\$1,598.47	\$1,412.97	\$1,978.38
	40-49	\$451.35	\$319.45	\$585.09	\$499.84	\$400.75	\$449.29	\$1,670.80	\$1,476.91	\$2,067.89
	50-54	\$528.42	\$374.00	\$684.98	\$585.18	\$469.17	\$526.00	\$1,811.61	\$1,601.37	\$2,242.17
	55-59	\$580.14	\$410.61	\$752.05	\$642.47	\$515.10	\$577.49	\$1,970.05	\$1,741.43	\$2,438.26
	60-64	\$768.08	\$543.63	\$995.67	\$850.60	\$681.96	\$764.57	\$2,446.95	\$2,162.97	\$3,028.50
	65+ MP	\$578.70	\$409.59	\$750.18	\$640.87	\$513.82	\$576.06	\$2,041.02	\$1,804.17	\$2,526.11
	65+ MS	\$871.81	\$617.04	\$1,130.13	\$965.46	\$774.06	\$867.82	\$3,381.98	\$2,989.50	\$4,185.77
Family	Under 30	\$594.47	\$420.75	\$770.62	\$658.33	\$527.81	\$591.75	\$2,311.42	\$2,043.19	\$2,860.77
	30-39	\$682.54	\$483.09	\$884.78	\$755.86	\$606.01	\$679.41	\$2,517.96	\$2,225.76	\$3,116.41
	40-49	\$715.56	\$506.46	\$927.59	\$792.44	\$635.33	\$712.29	\$2,690.36	\$2,378.15	\$3,329.77
	50-54	\$913.72	\$646.71	\$1,184.46	\$1,011.88	\$811.27	\$909.55	\$2,952.95	\$2,610.26	\$3,654.78
	55-59	\$998.36	\$706.61	\$1,294.19	\$1,105.61	\$886.42	\$993.80	\$3,268.81	\$2,889.47	\$4,045.70
	60-64	\$1,347.78	\$953.92	\$1,747.15	\$1,492.58	\$1,196.67	\$1,341.62	\$4,019.10	\$3,552.68	\$4,974.31
	65+ MP	\$1,022.62	\$723.78	\$1,325.64	\$1,132.48	\$907.96	\$1,017.95	\$3,355.33	\$2,965.95	\$4,152.79
	65+ MS	\$1,743.61	\$1,234.08	\$2,260.26	\$1,930.92	\$1,548.11	\$1,735.64	\$5,107.05	\$4,514.38	\$6,320.83

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 7

AETNA DENTAL OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Dental and Life Rates

Effective February 1 - April 30, 2010

Small Group Plan Design Book Rates

Option	Dental Plan	Tier	2 - 9	10 - 25	26 - 50
1	1 DMO Access	Single	\$14.90	\$13.90	\$13.30
		Couple	\$29.30	\$27.20	\$25.80
		Ee & Children	\$34.70	\$33.20	\$31.60
		Family	\$49.30	\$46.50	\$44.20
2	2 DMO Plus (Plan 58)	Single	\$20.20	\$18.50	\$17.70
		Couple	\$39.70	\$36.20	\$34.50
		Ee & Children	\$46.20	\$43.40	\$41.50
		Family	\$65.50	\$61.70	\$58.30
3	3 FOC Basic	Single	\$34.50	\$31.60	\$30.00
		Couple	\$69.00	\$63.40	\$60.20
		Ee & Children	\$81.80	\$75.30	\$71.60
		Family	\$116.20	\$106.70	\$101.80
4	4 FOC Plus	Single	\$41.40	\$37.70	\$36.10
		Couple	\$82.30	\$75.60	\$71.90
		Ee & Children	\$94.90	\$87.10	\$82.70
		Family	\$135.80	\$124.80	\$119.00
5	5 PPO \$1,000 Active	Single	\$36.90	\$33.80	\$32.20
		Couple	\$73.80	\$67.40	\$64.20
		Ee & Children	\$91.20	\$83.40	\$79.20
		Family	\$127.90	\$116.90	\$111.10
6	6 PPO \$1,500 Passive	Single	\$56.90	\$52.30	\$49.70
		Couple	\$113.70	\$104.50	\$99.80
		Ee & Children	\$126.30	\$122.70	\$116.90
		Family	\$182.70	\$174.60	\$166.40
7	7 PPO \$1,500 Active	Single	\$47.80	\$45.30	\$43.20
		Couple	\$95.40	\$90.40	\$86.30
		Ee & Children	\$109.60	\$109.00	\$103.80
		Family	\$157.00	\$154.20	\$146.80
8	8 PPO \$2,000 Passive	Single	\$57.80	\$53.30	\$51.00
		Couple	\$115.20	\$106.80	\$101.60
		Ee & Children	\$127.60	\$127.40	\$121.30
		Family	\$184.70	\$180.20	\$171.50

Option	Dental Plan	Tier	2 - 9	10 - 25	26 - 50
Voluntary 1	DMO Access	Single	\$16.00	\$14.90	\$14.30
		Couple	\$32.00	\$29.20	\$27.80
		Ee & Children	\$37.40	\$35.60	\$34.00
		Family	\$53.30	\$50.10	\$47.90
Voluntary 2	DMO Plus: Plan 58	Single	\$21.70	\$19.90	\$18.90
		Couple	\$42.40	\$39.40	\$37.00
		Ee & Children	\$49.60	\$46.70	\$44.60
		Family	\$70.30	\$66.10	\$62.90
Voluntary 3	PPO \$1,000 Active	Single	\$39.70	\$36.30	\$34.70
		Couple	\$79.30	\$72.70	\$69.00
		Ee & Children	\$98.20	\$89.50	\$85.20
		Family	\$137.20	\$125.60	\$119.50
Voluntary 4	PPO \$1,500 Passive	Single	\$59.80	\$54.90	\$52.10
		Couple	\$119.30	\$109.90	\$104.50
		Ee & Children	\$132.70	\$128.80	\$122.50
		Family	\$191.80	\$183.30	\$174.50
Voluntary 5	PPO \$1,500 Active	Single	\$50.20	\$47.60	\$45.20
		Couple	\$100.20	\$94.80	\$90.40
		Ee & Children	\$115.00	\$114.40	\$109.10
		Family	\$164.90	\$161.70	\$154.00

Life Rates (Rates billed as shown)

All rates for Optional Dependent Term Life (for all age brackets) on the Basic Term Life are: **\$2.93 monthly per employee.**

Life rates are guaranteed for two (2) years from the effective date.

Life is available with: Medical for 2-50, Dental for 10-50, Standalone for 26-50.

AGE LAST BIRTHDAY	COMBINED BASIC LIFE & AD&D RATE (per \$1,000 of coverage)
0 -19	0.14
20-24	0.15
25-29	0.15
30-34	0.16
35-39	0.18
40-44	0.24
45-49	0.34
50-54	0.52
55-59	0.85
60-64	1.01
65-69	1.64
70-74	2.81
75-79	4.93
80-84	8.74
85+	15.42

There are no ineligible industries for Basic Term Life Insurance. Consult the Underwriting Guidelines for a list of ineligible industries.

Rating area 8

Standard Employee Risk Rates (1.00 RAF)

Geographic Region 8 - San Francisco

Aetna Value Network is also not available in the following zips: NA

Vitalidad HMO: Member must work/live within Vitalidad Service Area

Effective February 1 - April 30, 2010

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	HMO HRA \$750 \$25	HMO HRA \$1,500 \$40	HMO \$10	HMO \$15	HMO \$20	HMO \$30	HMO \$40
	Inpatient	\$250/adm after deductible	\$500/adm after deductible	\$0/adm	\$150/day 3d max	\$200/day 3d max	\$500/day 3d max	\$750/day 3d max
	OOP	\$2,000	\$3,500	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500
	RX	\$20/\$40/\$60	\$20/\$40/\$60	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50
Employee	Under 30	\$325.91	\$308.51	\$386.33	\$366.00	\$345.63	\$300.12	\$280.05
	30-39	\$391.09	\$370.20	\$463.58	\$439.19	\$414.74	\$360.14	\$336.05
	40-49	\$499.74	\$473.05	\$592.37	\$561.20	\$529.97	\$460.19	\$429.41
	50-54	\$639.73	\$605.57	\$758.32	\$718.41	\$678.43	\$589.10	\$549.71
	55-59	\$786.43	\$744.43	\$932.20	\$883.15	\$834.00	\$724.19	\$675.76
	60-64	\$1,022.78	\$968.16	\$1,212.36	\$1,148.57	\$1,084.65	\$941.83	\$878.86
	65+ MP	\$1,014.38	\$960.20	\$1,202.40	\$1,139.13	\$1,075.74	\$934.10	\$871.64
65+ MS	\$1,381.03	\$1,307.27	\$1,637.01	\$1,550.88	\$1,464.56	\$1,271.73	\$1,186.69	
Employee and Spouse	Under 30	\$868.77	\$822.37	\$1,029.80	\$975.62	\$921.32	\$800.01	\$746.52
	30-39	\$1,042.90	\$987.20	\$1,236.21	\$1,171.17	\$1,105.99	\$960.36	\$896.15
	40-49	\$1,086.36	\$1,028.34	\$1,287.73	\$1,219.97	\$1,152.07	\$1,000.38	\$933.49
	50-54	\$1,305.83	\$1,236.09	\$1,547.87	\$1,466.43	\$1,384.81	\$1,202.48	\$1,122.07
	55-59	\$1,669.23	\$1,580.08	\$1,978.63	\$1,874.52	\$1,770.20	\$1,537.12	\$1,434.34
	60-64	\$1,922.34	\$1,819.67	\$2,278.66	\$2,158.76	\$2,038.62	\$1,770.20	\$1,651.83
	65+ MP	\$2,028.77	\$1,920.42	\$2,404.82	\$2,278.29	\$2,151.49	\$1,868.21	\$1,743.28
65+ MS	\$2,705.02	\$2,560.55	\$3,206.42	\$3,037.71	\$2,868.64	\$2,490.94	\$2,324.37	
Employee and Dependents	Under 30	\$912.55	\$863.82	\$1,081.71	\$1,024.79	\$967.75	\$840.33	\$784.14
	30-39	\$956.01	\$904.96	\$1,133.22	\$1,073.59	\$1,013.84	\$880.35	\$821.49
	40-49	\$1,021.19	\$966.65	\$1,210.48	\$1,146.78	\$1,082.96	\$940.37	\$877.49
	50-54	\$1,108.11	\$1,048.93	\$1,313.51	\$1,244.39	\$1,175.14	\$1,020.41	\$952.18
	55-59	\$1,238.47	\$1,172.33	\$1,468.03	\$1,390.79	\$1,313.38	\$1,140.45	\$1,064.19
	60-64	\$1,347.10	\$1,275.16	\$1,596.80	\$1,512.78	\$1,428.59	\$1,240.49	\$1,157.54
	65+ MP	\$1,394.32	\$1,319.85	\$1,652.77	\$1,565.81	\$1,478.66	\$1,283.97	\$1,198.11
65+ MS	\$1,760.95	\$1,666.91	\$2,087.37	\$1,977.53	\$1,867.47	\$1,621.59	\$1,513.16	
Family	Under 30	\$1,309.31	\$1,239.38	\$1,552.00	\$1,470.34	\$1,388.50	\$1,205.68	\$1,125.06
	30-39	\$1,455.74	\$1,377.99	\$1,725.57	\$1,634.78	\$1,543.79	\$1,340.52	\$1,250.89
	40-49	\$1,499.19	\$1,419.13	\$1,777.09	\$1,683.58	\$1,589.88	\$1,380.54	\$1,288.23
	50-54	\$1,759.92	\$1,665.93	\$2,086.14	\$1,976.37	\$1,866.38	\$1,620.64	\$1,512.27
	55-59	\$1,832.94	\$1,735.05	\$2,172.69	\$2,058.37	\$1,943.81	\$1,687.87	\$1,575.01
	60-64	\$2,161.68	\$2,046.23	\$2,562.37	\$2,427.54	\$2,292.43	\$1,990.60	\$1,857.49
	65+ MP	\$2,408.73	\$2,280.09	\$2,855.21	\$2,704.98	\$2,554.43	\$2,218.10	\$2,069.78
	65+ MS	\$3,009.80	\$2,849.05	\$3,567.69	\$3,379.97	\$3,191.86	\$2,771.59	\$2,586.26

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

Standard Employee Risk Rates (1.00 RAF)

Geographic Region 8 - San Francisco

Aetna Value Network is also not available in the following zips: NA

Vitalidad HMO: Member must work/live within Vitalidad Service Area

Effective February 1 - April 30, 2010

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	HMO Deductible \$1000	AVN HMO \$10	AVN HMO \$20	AVN HMO \$30	AVN HMO \$40	Vitalidad HMO \$5	Vitalidad HMO \$10
	Inpatient	30% after deduct	\$100/day 3d max	\$400/day 3d max	\$600/day 3d max	\$800/day 3d max	\$0/adm	\$100/day \$700 max
	OOP	\$3,500	\$2,000	\$2,500	\$3,000	\$3,500	\$1,500	\$2,000
	RX	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$5	\$10
Employee	Under 30	\$237.14	\$319.86	\$277.58	\$259.52	\$245.05	\$136.12	\$111.50
	30-39	\$284.56	\$383.82	\$333.08	\$311.42	\$294.05	\$163.34	\$133.80
	40-49	\$363.62	\$490.45	\$425.62	\$397.93	\$375.74	\$208.72	\$170.97
	50-54	\$465.48	\$627.84	\$544.85	\$509.41	\$481.00	\$267.19	\$218.87
	55-59	\$572.22	\$771.81	\$669.79	\$626.22	\$591.29	\$328.46	\$269.05
	60-64	\$744.20	\$1,003.77	\$871.09	\$814.43	\$769.00	\$427.17	\$349.91
	65+ MP	\$738.08	\$995.52	\$863.93	\$807.74	\$762.68	\$423.66	\$347.04
65+ MS	\$1,004.86	\$1,355.36	\$1,176.20	\$1,099.70	\$1,038.35	\$576.79	\$472.48	
Employee and Spouse	Under 30	\$632.13	\$852.62	\$739.92	\$691.79	\$653.20	\$362.85	\$297.22
	30-39	\$758.84	\$1,023.52	\$888.22	\$830.45	\$784.12	\$435.57	\$356.80
	40-49	\$790.46	\$1,066.17	\$925.24	\$865.06	\$816.80	\$453.72	\$371.67
	50-54	\$950.15	\$1,281.55	\$1,112.15	\$1,039.81	\$981.81	\$545.38	\$446.75
	55-59	\$1,214.56	\$1,638.20	\$1,421.65	\$1,329.18	\$1,255.04	\$697.16	\$571.08
	60-64	\$1,398.73	\$1,886.61	\$1,637.22	\$1,530.73	\$1,445.34	\$802.87	\$657.67
	65+ MP	\$1,476.18	\$1,991.06	\$1,727.87	\$1,615.49	\$1,525.37	\$847.33	\$694.09
65+ MS	\$1,968.23	\$2,654.74	\$2,303.82	\$2,153.98	\$2,033.82	\$1,129.77	\$925.45	
Employee and Dependents	Under 30	\$663.99	\$895.59	\$777.21	\$726.66	\$686.12	\$381.13	\$312.20
	30-39	\$695.62	\$938.25	\$814.22	\$761.26	\$718.80	\$399.28	\$327.07
	40-49	\$743.04	\$1,002.21	\$869.73	\$813.16	\$767.80	\$426.50	\$349.37
	50-54	\$806.28	\$1,087.51	\$943.76	\$882.37	\$833.15	\$462.81	\$379.11
	55-59	\$901.14	\$1,215.45	\$1,054.78	\$986.18	\$931.17	\$517.25	\$423.71
	60-64	\$980.18	\$1,322.06	\$1,147.31	\$1,072.68	\$1,012.84	\$562.62	\$460.87
	65+ MP	\$1,014.54	\$1,368.40	\$1,187.52	\$1,110.28	\$1,048.35	\$582.35	\$477.03
65+ MS	\$1,281.31	\$1,728.22	\$1,499.78	\$1,402.23	\$1,324.01	\$735.47	\$602.46	
Family	Under 30	\$952.68	\$1,284.97	\$1,115.11	\$1,042.58	\$984.43	\$546.84	\$447.94
	30-39	\$1,059.22	\$1,428.68	\$1,239.83	\$1,159.18	\$1,094.52	\$608.00	\$498.04
	40-49	\$1,090.85	\$1,471.33	\$1,276.84	\$1,193.79	\$1,127.20	\$626.15	\$512.91
	50-54	\$1,280.56	\$1,727.21	\$1,498.90	\$1,401.40	\$1,323.23	\$735.04	\$602.11
	55-59	\$1,333.68	\$1,798.87	\$1,561.08	\$1,459.55	\$1,378.13	\$765.54	\$627.09
	60-64	\$1,572.88	\$2,121.50	\$1,841.07	\$1,721.32	\$1,625.30	\$902.84	\$739.56
	65+ MP	\$1,752.64	\$2,363.96	\$2,051.48	\$1,918.04	\$1,811.05	\$1,006.02	\$824.08
65+ MS	\$2,189.99	\$2,953.85	\$2,563.40	\$2,396.67	\$2,262.97	\$1,257.06	\$1,029.72	

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

Standard Employee Risk Rates (1.00 RAF)

Geographic Region 8 - Monterey and San Francisco

Indemnity Only: Monterey (zips 93426, 93450)

Effective February 1 - April 30, 2010

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 \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50
	Deductible	\$0	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2,500
	Coinsurance	80%	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%
	Coinsurance Max	\$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	\$5,000/\$10,000	\$5,000/\$10,000
	Pharmacy	\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70
Employee	Under 30	\$368.53	\$495.53	\$420.42	\$361.55	\$266.26	\$275.96	\$244.24	\$227.59	\$205.37
	30-39	\$481.35	\$647.23	\$549.13	\$472.24	\$347.77	\$360.44	\$319.01	\$297.26	\$268.24
	40-49	\$584.69	\$786.18	\$667.02	\$573.62	\$422.43	\$437.82	\$387.50	\$361.08	\$325.83
	50-54	\$770.17	\$1,035.58	\$878.61	\$755.58	\$556.44	\$576.71	\$510.42	\$475.63	\$429.19
	55-59	\$1,039.68	\$1,397.96	\$1,186.07	\$1,019.99	\$751.16	\$778.52	\$689.04	\$642.06	\$579.38
	60-64	\$1,363.98	\$1,834.03	\$1,556.03	\$1,338.15	\$985.47	\$1,021.37	\$903.97	\$842.34	\$760.10
	65+ MP	\$970.43	\$1,304.85	\$1,107.07	\$952.05	\$701.13	\$726.67	\$643.14	\$599.30	\$540.79
	65+ MS	\$1,611.19	\$2,166.42	\$1,838.04	\$1,580.67	\$1,164.07	\$1,206.48	\$1,067.80	\$995.01	\$897.86
Employee and Spouse	Under 30	\$1,034.89	\$1,391.53	\$1,180.61	\$1,015.29	\$747.70	\$774.94	\$685.86	\$639.11	\$576.71
	30-39	\$1,203.36	\$1,618.05	\$1,372.80	\$1,180.57	\$869.42	\$901.09	\$797.52	\$743.15	\$670.59
	40-49	\$1,203.36	\$1,618.05	\$1,372.80	\$1,180.57	\$869.42	\$901.09	\$797.52	\$743.15	\$670.60
	50-54	\$1,756.90	\$2,362.35	\$2,004.27	\$1,723.62	\$1,269.34	\$1,315.59	\$1,164.37	\$1,085.00	\$979.06
	55-59	\$2,166.03	\$2,912.47	\$2,471.02	\$2,125.01	\$1,564.94	\$1,621.95	\$1,435.52	\$1,337.65	\$1,207.06
	60-64	\$2,680.64	\$3,604.42	\$3,058.07	\$2,629.87	\$1,936.74	\$2,007.30	\$1,776.57	\$1,655.46	\$1,493.83
	65+ MP	\$1,940.88	\$2,609.72	\$2,214.16	\$1,904.12	\$1,402.27	\$1,453.35	\$1,286.29	\$1,198.61	\$1,081.59
	65+ MS	\$3,776.04	\$5,077.31	\$4,307.71	\$3,704.52	\$2,728.16	\$2,827.55	\$2,502.54	\$2,331.94	\$2,104.26
Employee and Dependents	Under 30	\$914.56	\$1,229.73	\$1,043.33	\$897.24	\$660.76	\$684.84	\$606.12	\$564.80	\$509.66
	30-39	\$1,010.81	\$1,359.15	\$1,153.14	\$991.67	\$730.30	\$756.91	\$669.90	\$624.23	\$563.29
	40-49	\$986.75	\$1,326.79	\$1,125.69	\$968.06	\$712.91	\$738.89	\$653.96	\$609.38	\$549.88
	50-54	\$1,155.22	\$1,553.32	\$1,317.87	\$1,133.34	\$834.63	\$865.04	\$765.61	\$713.42	\$643.77
	55-59	\$1,268.32	\$1,705.39	\$1,446.90	\$1,244.30	\$916.35	\$949.73	\$840.57	\$783.26	\$706.79
	60-64	\$1,679.18	\$2,257.85	\$1,915.61	\$1,647.38	\$1,213.20	\$1,257.40	\$1,112.87	\$1,037.00	\$935.75
	65+ MP	\$1,265.16	\$1,701.15	\$1,443.30	\$1,241.20	\$914.07	\$947.37	\$838.47	\$781.31	\$705.03
	65+ MS	\$1,905.96	\$2,562.77	\$2,174.31	\$1,869.85	\$1,377.04	\$1,427.20	\$1,263.15	\$1,177.05	\$1,062.12
Family	Under 30	\$1,299.63	\$1,747.50	\$1,482.62	\$1,275.01	\$938.97	\$973.18	\$861.32	\$802.60	\$724.24
	30-39	\$1,492.16	\$2,006.38	\$1,702.26	\$1,463.91	\$1,078.07	\$1,117.35	\$988.92	\$921.50	\$831.53
	40-49	\$1,564.37	\$2,103.46	\$1,784.64	\$1,534.74	\$1,130.24	\$1,171.41	\$1,036.77	\$966.09	\$871.77
	50-54	\$1,997.58	\$2,685.97	\$2,278.84	\$1,959.74	\$1,443.23	\$1,495.81	\$1,323.87	\$1,233.63	\$1,113.18
	55-59	\$2,182.62	\$2,934.78	\$2,489.94	\$2,141.29	\$1,576.93	\$1,634.37	\$1,446.52	\$1,347.90	\$1,216.31
	60-64	\$2,946.53	\$3,961.95	\$3,361.41	\$2,890.73	\$2,128.85	\$2,206.41	\$1,952.79	\$1,819.66	\$1,642.01
	65+ MP	\$2,235.66	\$3,006.09	\$2,550.45	\$2,193.32	\$1,615.25	\$1,674.09	\$1,481.66	\$1,380.66	\$1,245.86
	65+ MS	\$3,811.89	\$5,125.51	\$4,348.60	\$3,739.69	\$2,754.06	\$2,854.39	\$2,526.29	\$2,354.08	\$2,124.24

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

Standard Employee Risk Rates (1.00 RAF)

Geographic Region 8 - Monterey and San Francisco

Indemnity Only: Monterey (zips 93426, 93450)

Effective February 1 - April 30, 2010

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC Basic	MC \$10,000 100/50	MC HSA HDHP \$3,000 100/50	MC HSA HDHP \$2,500 80/50	MC HSA HDHP \$3,300 80/50	MC HRA HDHP \$3,000 80/50	PPO \$500 90/70	PPO \$750 80/60	Aetna Indemnity
	Deductible	\$2,000/\$2,000	\$10,000	\$3,000/\$3,000	\$2,500	\$3,300	\$3,000	\$500/\$500	\$750	\$500
	Coinsurance	80/50%	100/50%	100/50%	80/50%	80/50%	80/50%	90/70%	80/60%	80%
	Coinsurance Max	\$3,000/\$5,000	\$0/unlimited	\$1,000/\$2,000	\$1,700/\$2,700	\$1,700/\$2,700	\$1,500/\$3,000	\$4,000/\$8,000	\$4,500/\$9,000	\$3,500
	Pharmacy	\$15/50%	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$15/\$40/\$50	\$10/\$25/\$50
Employee	Under 30	\$188.94	\$133.73	\$244.92	\$209.23	\$167.76	\$188.07	\$650.86	\$575.32	\$805.53
	30-39	\$246.78	\$174.67	\$319.90	\$273.28	\$219.12	\$245.65	\$784.23	\$693.21	\$970.59
	40-49	\$299.76	\$212.17	\$388.58	\$331.95	\$266.16	\$298.38	\$886.17	\$783.32	\$1,096.76
	50-54	\$394.86	\$279.47	\$511.84	\$437.26	\$350.59	\$393.04	\$1,231.22	\$1,088.32	\$1,523.81
	55-59	\$533.03	\$377.27	\$690.96	\$590.27	\$473.28	\$530.57	\$1,513.50	\$1,337.84	\$1,873.17
	60-64	\$699.29	\$494.95	\$906.48	\$774.39	\$620.90	\$696.07	\$1,929.07	\$1,705.18	\$2,387.50
	65+ MP	\$497.52	\$352.14	\$644.93	\$550.95	\$441.75	\$495.23	\$1,417.70	\$1,253.16	\$1,754.60
	65+ MS	\$826.03	\$584.66	\$1,070.77	\$914.74	\$733.43	\$822.23	\$2,862.31	\$2,530.11	\$3,542.51
Employee and Spouse	Under 30	\$530.57	\$375.53	\$687.77	\$587.55	\$471.10	\$528.13	\$1,590.81	\$1,406.18	\$1,968.85
	30-39	\$616.94	\$436.67	\$799.74	\$683.20	\$547.79	\$614.11	\$1,776.53	\$1,570.34	\$2,198.69
	40-49	\$616.94	\$436.67	\$799.74	\$683.20	\$547.79	\$614.10	\$1,986.46	\$1,755.90	\$2,458.52
	50-54	\$900.74	\$637.53	\$1,167.61	\$997.47	\$799.76	\$896.59	\$2,462.93	\$2,177.07	\$3,048.22
	55-59	\$1,110.49	\$785.99	\$1,439.52	\$1,229.75	\$986.01	\$1,105.38	\$2,915.09	\$2,576.76	\$3,607.84
	60-64	\$1,374.32	\$972.73	\$1,781.51	\$1,521.91	\$1,220.26	\$1,367.99	\$3,625.70	\$3,204.89	\$4,487.31
	65+ MP	\$995.05	\$704.29	\$1,289.88	\$1,101.91	\$883.51	\$990.47	\$2,835.32	\$2,506.25	\$3,509.11
	65+ MS	\$1,935.92	\$1,370.23	\$2,509.50	\$2,143.82	\$1,718.90	\$1,927.01	\$4,723.96	\$4,175.69	\$5,846.56
Employee and Dependents	Under 30	\$468.88	\$331.87	\$607.81	\$519.24	\$416.32	\$466.72	\$1,554.47	\$1,374.06	\$1,923.88
	30-39	\$518.23	\$366.80	\$671.77	\$573.88	\$460.14	\$515.85	\$1,725.03	\$1,524.82	\$2,134.96
	40-49	\$505.89	\$358.07	\$655.78	\$560.21	\$449.18	\$503.56	\$1,803.07	\$1,593.81	\$2,231.56
	50-54	\$592.27	\$419.19	\$767.74	\$655.87	\$525.87	\$589.54	\$1,955.04	\$1,728.13	\$2,419.64
	55-59	\$650.25	\$460.24	\$842.91	\$720.08	\$577.36	\$647.25	\$2,126.02	\$1,879.27	\$2,631.25
	60-64	\$860.89	\$609.33	\$1,115.96	\$953.34	\$764.38	\$856.93	\$2,640.67	\$2,334.19	\$3,268.21
	65+ MP	\$648.62	\$459.09	\$840.80	\$718.28	\$575.92	\$645.64	\$2,202.62	\$1,946.98	\$2,726.05
	65+ MS	\$977.15	\$691.62	\$1,266.67	\$1,082.09	\$867.61	\$972.66	\$3,649.74	\$3,226.15	\$4,517.06
Family	Under 30	\$666.30	\$471.60	\$863.72	\$737.85	\$591.61	\$663.23	\$2,494.43	\$2,204.92	\$3,087.20
	30-39	\$765.01	\$541.47	\$991.67	\$847.16	\$679.25	\$761.49	\$2,717.32	\$2,401.94	\$3,363.06
	40-49	\$802.03	\$567.67	\$1,039.66	\$888.15	\$712.12	\$798.33	\$2,903.36	\$2,566.39	\$3,593.31
	50-54	\$1,024.13	\$724.86	\$1,327.56	\$1,134.11	\$909.32	\$1,019.42	\$3,186.74	\$2,816.88	\$3,944.04
	55-59	\$1,119.00	\$792.01	\$1,450.54	\$1,239.17	\$993.56	\$1,113.84	\$3,527.62	\$3,118.19	\$4,365.92
	60-64	\$1,510.64	\$1,069.22	\$1,958.22	\$1,672.87	\$1,341.30	\$1,503.69	\$4,337.30	\$3,833.90	\$5,368.02
	65+ MP	\$1,146.19	\$811.26	\$1,485.79	\$1,269.27	\$1,017.70	\$1,140.91	\$3,620.99	\$3,200.73	\$4,481.47
	65+ MS	\$1,954.30	\$1,383.24	\$2,533.32	\$2,164.17	\$1,735.22	\$1,945.30	\$5,511.38	\$4,871.73	\$6,821.11

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

AETNA DENTAL OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Dental and Life Rates

Effective February 1 - April 30, 2010

Small Group Plan Design Book Rates

Option	Dental Plan	Tier	2 - 9	10 - 25	26 - 50
1	1 DMO Access	Single	\$14.90	\$13.90	\$13.30
		Couple	\$29.30	\$27.20	\$25.80
		Ee & Children	\$34.70	\$33.20	\$31.60
		Family	\$49.30	\$46.50	\$44.20
2	2 DMO Plus (Plan 58)	Single	\$20.20	\$18.50	\$17.70
		Couple	\$39.70	\$36.20	\$34.50
		Ee & Children	\$46.20	\$43.40	\$41.50
		Family	\$65.50	\$61.70	\$58.30
3	3 FOC Basic	Single	\$34.70	\$31.70	\$30.20
		Couple	\$69.40	\$63.60	\$60.50
		Ee & Children	\$82.40	\$75.70	\$71.90
		Family	\$116.90	\$107.50	\$102.30
4	4 FOC Plus	Single	\$41.60	\$37.90	\$36.10
		Couple	\$82.80	\$75.90	\$72.30
		Ee & Children	\$95.20	\$87.40	\$83.30
		Family	\$136.70	\$125.70	\$119.70
5	5 PPO \$1,000 Active	Single	\$37.00	\$34.20	\$32.40
		Couple	\$74.30	\$67.70	\$64.60
		Ee & Children	\$91.80	\$83.80	\$79.70
		Family	\$128.50	\$117.30	\$111.70
6	6 PPO \$1,500 Passive	Single	\$57.00	\$52.40	\$49.90
		Couple	\$114.20	\$105.30	\$100.20
		Ee & Children	\$127.00	\$123.40	\$117.50
		Family	\$183.70	\$175.60	\$167.40
7	7 PPO \$1,500 Active	Single	\$48.80	\$45.50	\$43.30
		Couple	\$97.40	\$90.70	\$86.70
		Ee & Children	\$111.40	\$109.50	\$104.50
		Family	\$159.70	\$154.90	\$147.40
8	8 PPO \$2,000 Passive	Single	\$58.10	\$53.70	\$51.10
		Couple	\$115.90	\$107.10	\$102.10
		Ee & Children	\$128.20	\$127.90	\$121.90
		Family	\$185.40	\$181.40	\$172.30

Option	Dental Plan	Tier	2 - 9	10 - 25	26 - 50
Voluntary 1	DMO Access	Single	\$16.00	\$14.90	\$14.30
		Couple	\$32.00	\$29.20	\$27.80
		Ee & Children	\$37.40	\$35.60	\$34.00
		Family	\$53.30	\$50.10	\$47.90
Voluntary 2	DMO Plus: Plan 58	Single	\$21.70	\$19.90	\$18.90
		Couple	\$42.40	\$39.40	\$37.00
		Ee & Children	\$49.60	\$46.70	\$44.60
		Family	\$70.30	\$66.10	\$62.90
Voluntary 3	PPO \$1,000 Active	Single	\$40.30	\$36.40	\$34.80
		Couple	\$79.70	\$72.80	\$69.50
		Ee & Children	\$98.50	\$90.10	\$85.70
		Family	\$138.10	\$126.10	\$120.00
Voluntary 4	PPO \$1,500 Passive	Single	\$59.80	\$55.20	\$52.50
		Couple	\$119.70	\$110.50	\$105.00
		Ee & Children	\$133.50	\$129.50	\$123.10
		Family	\$192.60	\$184.20	\$175.30
Voluntary 5	PPO \$1,500 Active	Single	\$51.10	\$47.90	\$45.40
		Couple	\$102.20	\$95.50	\$91.00
		Ee & Children	\$117.10	\$115.00	\$109.80
		Family	\$167.60	\$162.50	\$154.70

Life Rates (Rates billed as shown)

All rates for Optional Dependent Term Life (for all age brackets) on the Basic Term Life are: **\$2.93 monthly per employee.**

Life rates are guaranteed for two (2) years from the effective date.

Life is available with: Medical for 2-50, Dental for 10-50, Standalone for 26-50.

AGE LAST BIRTHDAY	COMBINED BASIC LIFE & AD&D RATE (per \$1,000 of coverage)
0 -19	0.14
20-24	0.15
25-29	0.15
30-34	0.16
35-39	0.18
40-44	0.24
45-49	0.34
50-54	0.52
55-59	0.85
60-64	1.01
65-69	1.64
70-74	2.81
75-79	4.93
80-84	8.74
85+	15.42

There are no ineligible industries for Basic Term Life Insurance. Consult the Underwriting Guidelines for a list of ineligible industries.

Rating area 9

Standard Employee Risk Rates (1.00 RAF)

Geographic Region 9 - Marin (exclude zip 94998), San Bernardino (zip 922), San Luis Obispo, San Mateo, Santa Barbara, Santa Clara (zips 940, 943), Solano, Sonoma

Aetna Value Network is also not available in the following zips: Marin, San Bernardino zips 92252, 92256, 92268, 92277-78, 92284-86, San Luis Obispo, San Mateo zip 94060, Santa Barbara, Solano, Sonoma zips 94922-23, 94926-27, 94931, 94953-55, 94972, 94975, 94999, 95402-03, 95406, 95409, 95412, 95421, 95425, 95430-31, 95441, 95444, 95446, 95448, 95450, 95452, 95471-73, 95476, 95480, 95486-87, 95492, 95497

Vitalidad HMO: Member must work/live within Vitalidad Service Area

Effective February 1 - April 30, 2010

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	HMO HRA \$750 \$25	HMO HRA \$1,500 \$40	HMO \$10	HMO \$15	HMO \$20	HMO \$30	HMO \$40
	Inpatient	\$250/adm after deductible	\$500/adm after deductible	\$0/adm	\$150/day 3d max	\$200/day 3d max	\$500/day 3d max	\$750/day 3d max
	OOP	\$2,000	\$3,500	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500
	RX	\$20/\$40/\$60	\$20/\$40/\$60	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50	\$15/\$35/\$50
Employee	Under 30	\$413.70	\$391.61	\$490.39	\$464.58	\$438.73	\$380.96	\$355.49
	30-39	\$496.43	\$469.92	\$588.45	\$557.49	\$526.46	\$457.14	\$426.57
	40-49	\$634.34	\$600.47	\$751.93	\$712.36	\$672.71	\$584.14	\$545.08
	50-54	\$812.05	\$768.68	\$962.57	\$911.92	\$861.17	\$747.78	\$697.78
	55-59	\$998.25	\$944.94	\$1,183.29	\$1,121.03	\$1,058.64	\$919.25	\$857.78
	60-64	\$1,298.27	\$1,228.93	\$1,538.92	\$1,457.94	\$1,376.80	\$1,195.52	\$1,115.58
	65+ MP	\$1,287.60	\$1,218.84	\$1,526.27	\$1,445.97	\$1,365.49	\$1,185.70	\$1,106.41
	65+ MS	\$1,753.01	\$1,659.39	\$2,077.95	\$1,968.62	\$1,859.05	\$1,614.27	\$1,506.33
Employee and Spouse	Under 30	\$1,102.77	\$1,043.88	\$1,307.18	\$1,238.40	\$1,169.48	\$1,015.50	\$947.59
	30-39	\$1,323.81	\$1,253.11	\$1,569.19	\$1,486.63	\$1,403.89	\$1,219.04	\$1,137.53
	40-49	\$1,378.98	\$1,305.33	\$1,634.59	\$1,548.58	\$1,462.39	\$1,269.84	\$1,184.93
	50-54	\$1,657.56	\$1,569.03	\$1,964.80	\$1,861.42	\$1,757.82	\$1,526.37	\$1,424.31
	55-59	\$2,118.84	\$2,005.68	\$2,511.59	\$2,379.44	\$2,247.01	\$1,951.15	\$1,820.68
	60-64	\$2,440.13	\$2,309.81	\$2,892.43	\$2,740.24	\$2,587.73	\$2,247.01	\$2,096.76
	65+ MP	\$2,575.23	\$2,437.69	\$3,052.57	\$2,891.96	\$2,731.00	\$2,371.42	\$2,212.85
	65+ MS	\$3,433.63	\$3,250.25	\$4,070.09	\$3,855.93	\$3,641.33	\$3,161.88	\$2,950.46
Employee and Dependents	Under 30	\$1,158.36	\$1,096.49	\$1,373.07	\$1,300.82	\$1,228.42	\$1,066.68	\$995.35
	30-39	\$1,213.52	\$1,148.71	\$1,438.46	\$1,362.77	\$1,286.93	\$1,117.48	\$1,042.76
	40-49	\$1,296.25	\$1,227.02	\$1,536.52	\$1,455.68	\$1,374.66	\$1,193.66	\$1,113.84
	50-54	\$1,406.58	\$1,331.46	\$1,667.31	\$1,579.58	\$1,491.66	\$1,295.26	\$1,208.65
	55-59	\$1,572.06	\$1,488.10	\$1,863.45	\$1,765.40	\$1,667.15	\$1,447.64	\$1,350.84
	60-64	\$1,709.95	\$1,618.63	\$2,026.91	\$1,920.26	\$1,813.38	\$1,574.62	\$1,469.33
	65+ MP	\$1,769.89	\$1,675.36	\$2,097.95	\$1,987.57	\$1,876.95	\$1,629.81	\$1,520.83
	65+ MS	\$2,235.28	\$2,115.90	\$2,649.61	\$2,510.19	\$2,370.49	\$2,058.37	\$1,920.73
Family	Under 30	\$1,661.97	\$1,573.21	\$1,970.04	\$1,866.38	\$1,762.50	\$1,530.44	\$1,428.10
	30-39	\$1,847.84	\$1,749.16	\$2,190.36	\$2,075.11	\$1,959.62	\$1,701.60	\$1,587.82
	40-49	\$1,903.01	\$1,801.38	\$2,255.75	\$2,137.06	\$2,018.12	\$1,752.40	\$1,635.22
	50-54	\$2,233.96	\$2,114.65	\$2,648.05	\$2,508.72	\$2,369.09	\$2,057.16	\$1,919.60
	55-59	\$2,326.65	\$2,202.39	\$2,757.92	\$2,612.80	\$2,467.39	\$2,142.51	\$1,999.25
	60-64	\$2,743.93	\$2,597.39	\$3,252.55	\$3,081.41	\$2,909.91	\$2,526.77	\$2,357.81
	65+ MP	\$3,057.53	\$2,894.24	\$3,624.28	\$3,433.58	\$3,242.48	\$2,815.55	\$2,627.28
	65+ MS	\$3,820.50	\$3,616.46	\$4,528.67	\$4,290.38	\$4,051.60	\$3,518.14	\$3,282.88

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 9

Standard Employee Risk Rates (1.00 RAF)

Effective February 1 - April 30, 2010

Geographic Region 9 - Marin (exclude zip 94998), San Bernardino (zip 922), San Luis Obispo, San Mateo, Santa Barbara, Santa Clara (zips 940, 943), Solano, Sonoma

Aetna Value Network is also not available in the following zips: Marin, San Bernardino zips 92252, 92256, 92268, 92277-78, 92284-86, San Luis Obispo, San Mateo zip 94060, Santa Barbara, Solano, Sonoma zips 94922-23, 94926-27, 94931, 94953-55, 94972, 94975, 94999, 95402-03, 95406, 95409, 95412, 95421, 95425, 95430-31, 95441, 95444, 95446, 95448, 95450, 95452, 95471-73, 95476, 95480, 95486-87, 95492, 95497

Vitalidad HMO: Member must work/live within Vitalidad Service Area

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	HMO Deductible \$1000	AVN HMO \$10	AVN HMO \$20	AVN HMO \$30	AVN HMO \$40	Vitalidad HMO \$5	Vitalidad HMO \$10
	Inpatient	30% after deduct	\$100/day 3d max	\$400/day 3d max	\$600/day 3d max	\$800/day 3d max	\$0/adm	\$100/day \$700 max
	OOP	\$3,500	\$2,000	\$2,500	\$3,000	\$3,500	\$1,500	\$2,000
	RX	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$20/\$40/\$60	\$5	\$10
Employee	Under 30	\$301.02	\$393.21	\$341.23	\$319.04	\$301.24	\$167.33	\$137.07
	30-39	\$361.21	\$471.84	\$409.47	\$382.83	\$361.48	\$200.80	\$164.48
	40-49	\$461.56	\$602.92	\$523.22	\$489.19	\$461.90	\$256.58	\$210.18
	50-54	\$590.86	\$771.82	\$669.80	\$626.23	\$591.30	\$328.46	\$269.06
	55-59	\$726.35	\$948.80	\$823.38	\$769.83	\$726.88	\$403.78	\$330.75
	60-64	\$944.65	\$1,233.95	\$1,070.84	\$1,001.19	\$945.34	\$525.13	\$430.16
	65+ MP	\$936.89	\$1,223.81	\$1,062.04	\$992.97	\$937.57	\$520.81	\$426.62
	65+ MS	\$1,275.53	\$1,666.17	\$1,445.92	\$1,351.88	\$1,276.46	\$709.06	\$580.83
Employee and Spouse	Under 30	\$802.40	\$1,048.14	\$909.59	\$850.43	\$802.99	\$446.05	\$365.38
	30-39	\$963.23	\$1,258.23	\$1,091.91	\$1,020.89	\$963.94	\$535.46	\$438.62
	40-49	\$1,003.37	\$1,310.66	\$1,137.41	\$1,063.43	\$1,004.11	\$557.77	\$456.90
	50-54	\$1,206.07	\$1,575.44	\$1,367.19	\$1,278.26	\$1,206.96	\$670.45	\$549.20
	55-59	\$1,541.71	\$2,013.87	\$1,747.67	\$1,633.99	\$1,542.84	\$857.03	\$702.04
	60-64	\$1,775.49	\$2,319.24	\$2,012.67	\$1,881.76	\$1,776.79	\$986.99	\$808.49
	65+ MP	\$1,873.79	\$2,447.65	\$2,124.10	\$1,985.95	\$1,875.17	\$1,041.63	\$853.25
	65+ MS	\$2,498.38	\$3,263.53	\$2,832.13	\$2,647.92	\$2,500.22	\$1,388.84	\$1,137.67
Employee and Dependents	Under 30	\$842.84	\$1,100.97	\$955.44	\$893.29	\$843.46	\$468.53	\$383.80
	30-39	\$882.98	\$1,153.40	\$1,000.94	\$935.84	\$883.63	\$490.85	\$402.08
	40-49	\$943.18	\$1,232.03	\$1,069.17	\$999.63	\$943.87	\$524.31	\$429.49
	50-54	\$1,023.46	\$1,336.90	\$1,160.18	\$1,084.72	\$1,024.21	\$568.94	\$466.04
	55-59	\$1,143.86	\$1,494.18	\$1,296.67	\$1,212.33	\$1,144.70	\$635.87	\$520.87
	60-64	\$1,244.20	\$1,625.24	\$1,410.41	\$1,318.67	\$1,245.11	\$691.64	\$566.56
	65+ MP	\$1,287.81	\$1,682.21	\$1,459.84	\$1,364.89	\$1,288.75	\$715.89	\$586.42
	65+ MS	\$1,626.43	\$2,124.54	\$1,843.70	\$1,723.78	\$1,627.63	\$904.13	\$740.62
Family	Under 30	\$1,209.29	\$1,579.64	\$1,370.83	\$1,281.67	\$1,210.17	\$672.24	\$550.66
	30-39	\$1,344.53	\$1,756.30	\$1,524.14	\$1,425.01	\$1,345.52	\$747.42	\$612.25
	40-49	\$1,384.67	\$1,808.73	\$1,569.64	\$1,467.55	\$1,385.69	\$769.73	\$630.53
	50-54	\$1,625.48	\$2,123.29	\$1,842.62	\$1,722.77	\$1,626.67	\$903.60	\$740.18
	55-59	\$1,692.92	\$2,211.38	\$1,919.07	\$1,794.25	\$1,694.16	\$941.09	\$770.89
	60-64	\$1,996.54	\$2,608.00	\$2,263.26	\$2,116.05	\$1,998.01	\$1,109.87	\$909.15
	65+ MP	\$2,224.73	\$2,906.06	\$2,521.92	\$2,357.89	\$2,226.36	\$1,236.72	\$1,013.05
	65+ MS	\$2,779.88	\$3,631.23	\$3,151.23	\$2,946.27	\$2,781.92	\$1,545.32	\$1,265.85

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 9

Standard Employee Risk Rates (1.00 RAF)

Effective February 1 - April 30, 2010

Geographic Region 9 - Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Inyo, Lake, Lassen, Marin, Mariposa, Mendocino, Modoc, Mono, Napa, Nevada, Plumas, San Bernardino (zips 922), San Luis Obispo, San Mateo, Santa Barbara, Santa Clara (zips 940, 943), Shasta, Sierra, Siskiyou, Solano, Sonoma, Tehama, Trinity, Tuolumne

Indemnity Only: Alpine, Butte, Del Norte (excludes zips 95538, 95548), Inyo, Mendocino, Nevada (excludes zips 96160-96162), Sierra

PPO and Indemnity Only: Amador (zip 95644), Calaveras, Colusa, Del Norte (zips 95538, 95548), Glenn, Humboldt, Lake, Lassen, Mariposa, Modoc, Mono, Plumas, Shasta, Siskiyou. Tehama, Trinity

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 \$750 80/50/50	MC \$1,000 80/50/50	MC \$2,000 80/50/50	MC \$2,500 75/50
	Deductible	\$0	\$250/\$250	\$250/\$250	\$500/\$500	\$1000	\$750	\$1000/\$1000	\$2000/\$2000	\$2,500
	Coinsurance	80%	90/70%	80/60%	80/60%	70/50%	80/50%	80/50%	80/50%	75/50%
	Coinsurance Max	\$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	\$5,000/\$10,000	\$5,000/\$10,000
	Pharmacy	\$15/\$40/\$50	\$10/\$25/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$15/\$40/\$50	\$20/\$40/\$70
Employee	Under 30	\$440.70	\$597.22	\$506.69	\$435.75	\$320.90	\$332.59	\$294.36	\$274.29	\$247.51
	30-39	\$575.62	\$780.05	\$661.81	\$569.15	\$419.14	\$434.41	\$384.48	\$358.26	\$323.28
	40-49	\$699.19	\$947.52	\$803.89	\$691.34	\$509.12	\$527.67	\$467.02	\$435.17	\$392.69
	50-54	\$920.99	\$1,248.10	\$1,058.90	\$910.65	\$670.63	\$695.06	\$615.17	\$573.22	\$517.26
	55-59	\$1,243.28	\$1,684.85	\$1,429.45	\$1,229.31	\$905.31	\$938.29	\$830.43	\$773.81	\$698.26
	60-64	\$1,631.09	\$2,210.40	\$1,875.33	\$1,612.77	\$1,187.70	\$1,230.96	\$1,089.47	\$1,015.19	\$916.07
	65+ MP	\$1,160.47	\$1,572.62	\$1,334.24	\$1,147.43	\$845.01	\$875.79	\$775.12	\$722.27	\$651.75
	65+ MS	\$1,926.71	\$2,611.00	\$2,215.21	\$1,905.07	\$1,402.95	\$1,454.06	\$1,286.92	\$1,199.18	\$1,082.10
Employee and Spouse	Under 30	\$1,237.56	\$1,677.09	\$1,422.87	\$1,223.65	\$901.14	\$933.97	\$826.61	\$770.25	\$695.05
	30-39	\$1,439.02	\$1,950.10	\$1,654.50	\$1,422.85	\$1,047.83	\$1,086.01	\$961.18	\$895.64	\$808.19
	40-49	\$1,439.02	\$1,950.11	\$1,654.50	\$1,422.86	\$1,047.83	\$1,086.01	\$961.18	\$895.64	\$808.20
	50-54	\$2,100.95	\$2,847.14	\$2,415.55	\$2,077.36	\$1,529.83	\$1,585.56	\$1,403.31	\$1,307.62	\$1,179.96
	55-59	\$2,590.21	\$3,510.16	\$2,978.07	\$2,561.11	\$1,886.09	\$1,954.80	\$1,730.09	\$1,612.13	\$1,454.73
	60-64	\$3,205.59	\$4,344.10	\$3,685.59	\$3,169.58	\$2,334.19	\$2,419.21	\$2,141.14	\$1,995.15	\$1,800.35
	65+ MP	\$2,320.96	\$3,145.27	\$2,668.50	\$2,294.89	\$1,690.03	\$1,751.60	\$1,550.26	\$1,444.56	\$1,303.52
	65+ MS	\$4,515.51	\$6,119.24	\$5,191.65	\$4,464.79	\$3,288.01	\$3,407.79	\$3,016.07	\$2,810.44	\$2,536.04
Employee and Dependents	Under 30	\$1,093.66	\$1,482.09	\$1,257.43	\$1,081.38	\$796.36	\$825.37	\$730.50	\$680.69	\$614.23
	30-39	\$1,208.76	\$1,638.06	\$1,389.76	\$1,195.18	\$880.17	\$912.23	\$807.38	\$752.33	\$678.87
	40-49	\$1,179.98	\$1,599.07	\$1,356.68	\$1,166.73	\$859.21	\$890.52	\$788.16	\$734.41	\$662.72
	50-54	\$1,381.44	\$1,872.09	\$1,588.30	\$1,365.93	\$1,005.91	\$1,042.56	\$922.72	\$859.80	\$775.86
	55-59	\$1,516.69	\$2,055.37	\$1,743.80	\$1,499.65	\$1,104.40	\$1,144.63	\$1,013.05	\$943.98	\$851.82
	60-64	\$2,008.02	\$2,721.20	\$2,308.70	\$1,985.46	\$1,462.16	\$1,515.42	\$1,341.23	\$1,249.79	\$1,127.76
	65+ MP	\$1,512.92	\$2,050.24	\$1,739.46	\$1,495.92	\$1,101.65	\$1,141.78	\$1,010.53	\$941.63	\$849.69
	65+ MS	\$2,279.20	\$3,088.68	\$2,620.48	\$2,253.60	\$1,659.62	\$1,720.08	\$1,522.36	\$1,418.57	\$1,280.07
Family	Under 30	\$1,554.14	\$2,106.11	\$1,786.85	\$1,536.68	\$1,131.66	\$1,172.89	\$1,038.07	\$967.29	\$872.85
	30-39	\$1,784.38	\$2,418.11	\$2,051.57	\$1,764.33	\$1,299.31	\$1,346.64	\$1,191.86	\$1,110.59	\$1,002.15
	40-49	\$1,870.72	\$2,535.13	\$2,150.84	\$1,849.71	\$1,362.18	\$1,411.81	\$1,249.53	\$1,164.32	\$1,050.65
	50-54	\$2,388.76	\$3,237.17	\$2,746.45	\$2,361.94	\$1,739.40	\$1,802.77	\$1,595.55	\$1,486.76	\$1,341.60
	55-59	\$2,610.05	\$3,537.04	\$3,000.88	\$2,580.73	\$1,900.54	\$1,969.77	\$1,743.35	\$1,624.48	\$1,465.88
	60-64	\$3,523.56	\$4,775.00	\$4,051.18	\$3,483.98	\$2,565.72	\$2,659.18	\$2,353.52	\$2,193.06	\$1,978.94
	65+ MP	\$2,673.47	\$3,622.99	\$3,073.80	\$2,643.44	\$1,946.72	\$2,017.63	\$1,785.71	\$1,663.96	\$1,501.50
	65+ MS	\$4,558.38	\$6,177.34	\$5,240.94	\$4,507.18	\$3,319.22	\$3,440.14	\$3,044.71	\$2,837.12	\$2,560.12

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 9

Standard Employee Risk Rates (1.00 RAF)

Effective February 1 - April 30, 2010

Geographic Region 9 - Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Inyo, Lake, Lassen, Marin, Mariposa, Mendocino, Modoc, Mono, Napa, Nevada, Plumas, San Bernardino (zips 922), San Luis Obispo, San Mateo, Santa Barbara, Santa Clara (zips 940, 943), Shasta, Sierra, Siskiyou, Solano, Sonoma, Tehama, Trinity, Tuolumne

Indemnity Only: Alpine, Butte, Del Norte (excludes zips 95538, 95548), Inyo, Mendocino, Nevada (excludes zips 96160-96162), Sierra

PPO and Indemnity Only: Amador (zip 95644), Calaveras, Colusa, Del Norte (zips 95538, 95548), Glenn, Humboldt, Lake, Lassen, Mariposa, Modoc, Mono, Plumas, Shasta, Siskiyou, Tehama, Trinity

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Family Size Category	Age Category	MC Basic	MC \$10,000 100/50	MC HSA HDHP \$3,000 100/50	MC HSA HDHP \$2,500 80/50	MC HSA HDHP \$3,300 80/50	MC HRA HDHP \$3,000 80/50	PPO \$500 90/70	PPO \$750 80/60	Aetna Indemnity
	Deductible	\$2,000/\$2,000	\$10,000	\$3,000/\$3,000	\$2,500	\$3,300	\$3,000	\$500/\$500	\$750	\$500
	Coinsurance	80/50%	100/50%	100/50%	80/50%	80/50%	80/50%	90/70%	80/60%	80%
	Coinsurance Max	\$3,000/\$5,000	\$0/unlimited	\$1,000/\$2,000	\$1,700/\$2,700	\$1,700/\$2,700	\$1,500/\$3,000	\$4,000/\$8,000	\$4,500/\$9,000	\$3,500
	Pharmacy	\$15/50%	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$20/\$40/\$70	\$15/\$40/\$50	\$15/\$40/\$50	\$10/\$25/\$50
Employee	\$247.51	\$227.72	\$161.17	\$295.18	\$252.17	\$202.19	\$226.67	\$677.42	\$598.80	\$838.41
	\$323.28	\$297.43	\$210.51	\$385.55	\$329.37	\$264.09	\$296.06	\$816.23	\$721.50	\$1,010.21
	\$392.69	\$361.29	\$255.70	\$468.32	\$400.08	\$320.78	\$359.62	\$922.34	\$815.29	\$1,141.53
	\$517.26	\$475.90	\$336.82	\$616.88	\$527.00	\$422.55	\$473.71	\$1,281.46	\$1,132.74	\$1,586.01
	\$698.26	\$642.43	\$454.68	\$832.75	\$711.41	\$570.41	\$639.47	\$1,575.26	\$1,392.44	\$1,949.63
	\$916.07	\$842.82	\$596.51	\$1,092.50	\$933.32	\$748.33	\$838.94	\$2,007.79	\$1,774.77	\$2,484.95
	\$651.75	\$599.64	\$424.40	\$777.28	\$664.02	\$532.42	\$596.88	\$1,475.55	\$1,304.30	\$1,826.22
	\$1,082.10	\$995.57	\$704.62	\$1,290.50	\$1,102.47	\$883.96	\$990.98	\$2,979.12	\$2,633.37	\$3,687.11
Employee and Spouse	\$695.05	\$639.47	\$452.59	\$828.91	\$708.13	\$567.78	\$636.53	\$1,655.73	\$1,463.57	\$2,049.22
	\$808.19	\$743.57	\$526.27	\$963.86	\$823.41	\$660.21	\$740.14	\$1,849.02	\$1,634.42	\$2,288.44
	\$808.20	\$743.58	\$526.26	\$963.85	\$823.41	\$660.21	\$740.14	\$2,067.53	\$1,827.57	\$2,558.87
	\$1,179.96	\$1,085.61	\$768.35	\$1,407.22	\$1,202.18	\$963.91	\$1,080.61	\$2,563.43	\$2,265.93	\$3,172.64
	\$1,454.73	\$1,338.42	\$947.27	\$1,734.92	\$1,482.13	\$1,188.37	\$1,332.25	\$3,034.05	\$2,681.92	\$3,755.10
	\$1,800.35	\$1,656.40	\$1,172.33	\$2,147.10	\$1,834.25	\$1,470.70	\$1,648.77	\$3,773.65	\$3,335.69	\$4,670.47
	\$1,303.52	\$1,199.29	\$848.81	\$1,554.57	\$1,328.06	\$1,064.85	\$1,193.77	\$2,951.02	\$2,608.53	\$3,652.34
	\$2,536.04	\$2,333.26	\$1,651.38	\$3,024.47	\$2,583.79	\$2,071.68	\$2,322.50	\$4,916.73	\$4,346.11	\$6,085.20
Employee and Dependents	\$614.23	\$565.12	\$399.97	\$732.53	\$625.80	\$501.76	\$562.51	\$1,617.91	\$1,430.14	\$2,002.41
	\$678.87	\$624.59	\$442.06	\$809.63	\$691.66	\$554.57	\$621.71	\$1,795.42	\$1,587.05	\$2,222.10
	\$662.72	\$609.73	\$431.53	\$790.35	\$675.19	\$541.36	\$606.91	\$1,876.66	\$1,658.85	\$2,322.65
	\$775.86	\$713.83	\$505.21	\$925.29	\$790.47	\$633.80	\$710.54	\$2,034.82	\$1,798.66	\$2,518.40
	\$851.82	\$783.71	\$554.67	\$1,015.88	\$867.86	\$695.85	\$780.10	\$2,212.78	\$1,955.97	\$2,738.66
	\$1,127.76	\$1,037.59	\$734.36	\$1,344.97	\$1,149.00	\$921.26	\$1,032.81	\$2,748.43	\$2,429.45	\$3,401.61
	\$849.69	\$781.76	\$553.29	\$1,013.35	\$865.69	\$694.12	\$778.16	\$2,292.50	\$2,026.44	\$2,837.32
	\$1,280.07	\$1,177.71	\$833.53	\$1,526.60	\$1,304.17	\$1,045.68	\$1,172.28	\$3,798.68	\$3,357.82	\$4,701.44
Family	\$872.85	\$803.06	\$568.37	\$1,040.96	\$889.28	\$713.03	\$799.36	\$2,596.22	\$2,294.91	\$3,213.21
	\$1,002.15	\$922.02	\$652.57	\$1,195.17	\$1,021.03	\$818.66	\$917.77	\$2,828.21	\$2,499.97	\$3,500.34
	\$1,050.65	\$966.65	\$684.14	\$1,253.01	\$1,070.43	\$858.27	\$962.18	\$3,021.85	\$2,671.13	\$3,739.99
	\$1,341.60	\$1,234.33	\$873.60	\$1,599.99	\$1,366.86	\$1,095.95	\$1,228.64	\$3,316.79	\$2,931.85	\$4,105.03
	\$1,465.88	\$1,348.67	\$954.53	\$1,748.21	\$1,493.48	\$1,197.47	\$1,342.45	\$3,671.57	\$3,245.45	\$4,544.13
	\$1,978.94	\$1,820.70	\$1,288.61	\$2,360.07	\$2,016.20	\$1,616.58	\$1,812.31	\$4,514.29	\$3,990.37	\$5,587.13
	\$1,501.50	\$1,381.44	\$977.73	\$1,790.69	\$1,529.77	\$1,226.58	\$1,375.08	\$3,768.75	\$3,331.35	\$4,664.40
	\$2,560.12	\$2,355.41	\$1,667.06	\$3,053.19	\$2,608.32	\$2,091.35	\$2,344.55	\$5,736.30	\$5,070.55	\$7,099.53

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 9

AETNA HEALTH OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Dental and Life Rates

Effective February 1 - April 30, 2010

Small Group Plan Design Book Rates

Option	Dental Plan	Tier	2 - 9	10 - 25	26 - 50
1	1 DMO Access	Single	\$14.90	\$13.90	\$13.30
		Couple	\$29.30	\$27.20	\$25.80
		Ee & Children	\$34.70	\$33.20	\$31.60
		Family	\$49.30	\$46.50	\$44.20
2	2 DMO Plus (Plan 58)	Single	\$20.20	\$18.50	\$17.70
		Couple	\$39.70	\$36.20	\$34.50
		Ee & Children	\$46.20	\$43.40	\$41.50
		Family	\$65.50	\$61.70	\$58.30
3	3 FOC Basic	Single	\$36.90	\$34.00	\$32.40
		Couple	\$74.00	\$68.20	\$64.80
		Ee & Children	\$87.90	\$80.80	\$77.00
		Family	\$124.70	\$114.60	\$109.20
4	4 FOC Plus	Single	\$44.40	\$40.70	\$38.70
		Couple	\$88.50	\$81.10	\$77.30
		Ee & Children	\$102.00	\$93.50	\$88.90
		Family	\$146.00	\$134.30	\$127.80
5	5 PPO \$1,000 Active	Single	\$39.80	\$36.10	\$34.50
		Couple	\$79.30	\$72.50	\$69.10
		Ee & Children	\$97.80	\$89.40	\$85.10
		Family	\$137.10	\$125.40	\$119.40
6	6 PPO \$1,500 Passive	Single	\$61.10	\$56.20	\$53.40
		Couple	\$122.10	\$112.20	\$107.00
		Ee & Children	\$135.60	\$132.00	\$125.50
		Family	\$196.30	\$187.40	\$178.50
7	7 PPO \$1,500 Active	Single	\$51.40	\$48.60	\$46.40
		Couple	\$102.50	\$97.20	\$92.60
		Ee & Children	\$117.60	\$117.00	\$111.40
		Family	\$168.80	\$165.60	\$157.50
8	8 PPO \$2,000 Passive	Single	\$62.00	\$57.20	\$54.60
		Couple	\$123.90	\$114.60	\$109.10
		Ee & Children	\$136.90	\$136.70	\$130.10
		Family	\$198.30	\$193.30	\$184.30

Option	Dental Plan	Tier	2 - 9	10 - 25	26 - 50
Voluntary 1	DMO Access	Single	\$16.00	\$14.90	\$14.30
		Couple	\$32.00	\$29.20	\$27.80
		Ee & Children	\$37.40	\$35.60	\$34.00
		Family	\$53.30	\$50.10	\$47.90
Voluntary 2	DMO Plus: Plan 58	Single	\$21.70	\$19.90	\$18.90
		Couple	\$42.40	\$39.40	\$37.00
		Ee & Children	\$49.60	\$46.70	\$44.60
		Family	\$70.30	\$66.10	\$62.90
Voluntary 3	PPO \$1,000 Active	Single	\$42.60	\$39.10	\$37.30
		Couple	\$85.20	\$78.00	\$73.90
		Ee & Children	\$105.30	\$96.10	\$91.50
		Family	\$147.50	\$134.90	\$128.40
Voluntary 4	PPO \$1,500 Passive	Single	\$64.10	\$58.80	\$56.00
		Couple	\$128.20	\$117.90	\$112.30
		Ee & Children	\$142.50	\$138.20	\$131.60
		Family	\$205.90	\$196.60	\$187.40
Voluntary 5	PPO \$1,500 Active	Single	\$54.20	\$51.10	\$48.60
		Couple	\$107.50	\$101.80	\$97.10
		Ee & Children	\$123.30	\$122.70	\$117.30
		Family	\$177.20	\$173.70	\$165.20

Life Rates (Rates billed as shown)

All rates for Optional Dependent Term Life (for all age brackets) on the Basic Term Life are: **\$2.93 monthly per employee.**

Life rates are guaranteed for two (2) years from the effective date.

Life is available with: Medical for 2-50, Dental for 10-50, Standalone for 26-50.

AGE LAST BIRTHDAY	COMBINED BASIC LIFE & AD&D RATE (per \$1,000 of coverage)
0 -19	0.14
20-24	0.15
25-29	0.15
30-34	0.16
35-39	0.18
40-44	0.24
45-49	0.34
50-54	0.52
55-59	0.85
60-64	1.01
65-69	1.64
70-74	2.81
75-79	4.93
80-84	8.74
85+	15.42

There are no ineligible industries for Basic Term Life Insurance. Consult the Underwriting Guidelines for a list of ineligible industries.

Vitalidad Mexico con Aetna provider network through Sistemas Medicos Nacionales, S.A. de C.V. (SIMNSA). This Health Plan may be limited in benefits, rights and remedies under U.S. Federal and State Law.

Este Plan de Salud puede tener limitaciones en sus beneficios, derechos y resoluciones bajo las leyes federales estatales de Los Estados Unidos.

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. Health benefits and health insurance plans contain exclusions and limitations, and HRAs are subject to employer-defined use and forfeiture rules.

Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to **www.aetna.com**.