

Rating area 2

Dental and Life Rates

July 1 – September 30, 2010

AETNA DENTAL OF CALIFORNIA INC. & AETNA LIFE INSURANCE COMPANY

Small Group Plan Design Book Rates

Option	Dental Plan	Tier	2 – 9	10 – 25	26 – 50
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	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	FOC Coinsurance	Single	\$32.20	\$29.40	\$28.00
		Couple	\$64.70	\$59.50	\$56.30
		Ee & Children	\$76.40	\$70.40	\$67.00
		Family	\$108.60	\$100.10	\$95.10
4	FOC Plus	Single	\$40.70	\$37.10	\$35.30
		Couple	\$81.10	\$74.70	\$70.80
		Ee & Children	\$93.50	\$85.80	\$81.60
		Family	\$134.10	\$123.10	\$117.30
5	PPO \$1,000 Active	Single	\$36.80	\$33.70	\$32.10
		Couple	\$73.50	\$67.00	\$63.90
		Ee & Children	\$90.80	\$82.80	\$78.90
		Family	\$127.20	\$116.10	\$110.80
6	PPO \$1,500 Passive	Single	\$56.60	\$52.20	\$49.50
		Couple	\$113.40	\$104.00	\$99.10
		Ee & Children	\$125.80	\$122.30	\$116.40
		Family	\$181.90	\$174.00	\$165.70
7	PPO \$1,500 Active	Single	\$48.80	\$45.10	\$42.80
		Couple	\$97.80	\$90.10	\$85.80
		Ee & Children	\$111.40	\$108.80	\$103.40
		Family	\$160.00	\$153.10	\$146.10
8	PPO \$2,000 Passive	Single	\$57.30	\$53.20	\$50.40
		Couple	\$114.90	\$106.00	\$101.20
		Ee & Children	\$127.00	\$126.60	\$120.70
		Family	\$183.90	\$179.20	\$170.70

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	FOC Coinsurance	Single	\$34.80	\$31.80	\$30.20
		Couple	\$69.90	\$64.30	\$60.80
		Ee & Children	\$82.50	\$76.00	\$72.40
		Family	\$117.30	\$108.10	\$102.70
Voluntary 4	PPO \$1,000 Active	Single	\$39.80	\$35.90	\$34.40
		Couple	\$79.10	\$72.30	\$68.90
		Ee & Children	\$97.60	\$89.10	\$84.80
		Family	\$136.80	\$124.90	\$119.10
Voluntary 5	PPO \$1,500 Passive	Single	\$59.20	\$54.80	\$52.00
		Couple	\$118.90	\$109.20	\$104.00
		Ee & Children	\$132.00	\$128.30	\$122.20
		Family	\$191.00	\$182.40	\$173.80
Voluntary 6	PPO \$1,500 Active	Single	\$51.20	\$47.40	\$45.20
		Couple	\$102.80	\$94.60	\$89.90
		Ee & Children	\$117.30	\$113.90	\$108.40
		Family	\$167.90	\$160.90	\$153.20

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.