

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/ Vitalidad Plus 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	••	••	••	••	••	••	•	••
<p>•• Plans may not be available in all ZIP codes. Contact Broker Services at 1-877-249-2472, 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 1-877-249-2472 (Option 6) or e-mail us at SGQuoteCAStandard@Aetna.com for standard quotes or SGQuoteCAPrescreen@Aetna.com for a prescreened quote.</p>								

**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 1-877-249-2472, prompt 6.