

California Aetna Advantage Plan Options

MCOA 3500

MEMBER BENEFITS	In-Network	Out-of-Network*
Deductible		
Individual	\$3,500	\$7,000
Family	\$7,000	\$14,000
Coinsurance (Member's responsibility)	30% after deductible up to out-of-pocket max.	50% after deductible up to out-of-pocket max.
	<i>\$0 once out-of-pocket max. is satisfied</i>	
Coinsurance Maximum		
Individual	\$6,500	\$5,500
Family	\$13,000	\$11,000
Out-of-Pocket Maximum		
Individual	\$10,000	\$12,500
Family	\$20,000	\$25,000
	<i>Includes deductible</i>	
Lifetime Maximum* per insured	\$5,000,000	
Non-Specialist Office Visit <i>Unlimited visits</i> General Physician, Family Practitioner, Pediatrician or Internist	\$35 copay deductible waived	50% after deductible
Specialist Visit <i>Unlimited visits</i>	30% after deductible	50% after deductible
Hospital Admission	30% after deductible	50% after deductible
Outpatient Surgery	30% after deductible	50% after deductible
Urgent Care Facility	\$50 copay deductible waived	50% after deductible
Emergency Room	\$100 copay** (waived if admitted) 30% coinsurance after deductible	
Annual Routine Gyn Exam <i>No waiting period, no calendar year max.</i> Annual Pap/Mammogram	\$0 copay deductible waived	50% after deductible
Maternity	Not covered (except for pregnancy complications)	
Preventive Health — Routine Physical <i>Aetna will pay up to \$250 per exam*</i> <i>No waiting period</i>	\$35 copay deductible waived	50% after deductible
	<i>Includes lab work and X-rays</i>	
Lab/X-Ray	30% after deductible	50% after deductible
Skilled Nursing — in lieu of hospital <i>30 days per calendar year*</i>	30% after deductible	50% after deductible
Physical/Occupational Therapy and Chiropractic Care <i>24 visits per calendar year*</i>	30% after deductible	50% after deductible
	<i>Aetna will pay a max. of \$25 per visit*</i>	
Home Health Care — in lieu of hospital <i>30 visits per calendar year*</i>	30% after deductible	50% after deductible
Durable Medical Equipment <i>Aetna will pay up to \$2000 per calendar year*</i>	30% after deductible	50% after deductible
PHARMACY		
Pharmacy Deductible per individual	\$750	\$750
	<i>Does not apply to generic</i>	
Generic <i>Oral Contraceptives Included</i>	\$15 copay deductible waived	\$15 copay plus 50% deductible waived
Preferred Brand <i>Oral Contraceptives Included</i>	\$35 copay after deductible	\$35 copay plus 50% after deductible
Non-Preferred Brand <i>Oral Contraceptives Included</i>	50% after deductible	50% after deductible
Self Injectables	Preferred & Non-Preferred Copay Applies	Preferred & Non-Preferred Copay Applies
Calendar Year Maximum per individual*	Unlimited	Unlimited

* Maximum applies to combined in and out-of-network benefits.

** Copay is billed separately and not due at time of service. Copay does not count towards coinsurance or out-of-pocket maximum.

+ Payment for out-of-network facility covered expenses is determined based on Aetna's Market Fee Schedule. Payment for out-of-network non-facility covered expenses is determined based on the negotiated charge that would apply if such services were received from a Network Provider.

The Aetna Performance Network® features Aexcel-designated specialists who have demonstrated cost-effectiveness in the delivery of care and met certain clinical performance measures. The Aexcel designation applies to select specialists in 12 specialty areas: Cardiology, Cardiothoracic Surgery, Gastroenterology, General Surgery, Obstetrics and Gynecology, Orthopedics, Otolaryngology/ENT, Neurology, Neurosurgery, Plastic Surgery, Urology, and Vascular Surgery. **Aetna members in the designated counties must choose Aexcel-designated specialists or they will incur out-of-network charges. There is no additional cost when members use Aexcel specialists.** You'll find them by looking for the star next to the doctors' names at www.aetna.com/docfind/custom/advplans or in your printed directory.

A summary of exclusions is listed in the Aetna Advantage Plan brochure. For a full list of benefit coverage and exclusions refer to the plan documents. Plans may be subject to medical underwriting or other restrictions. Rates and benefits vary by location. Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. Health insurance plans contain exclusions and limitations. Material subject to change. This material is for information only and is not an offer or invitation to contract.

Aetna Advantage Plans for Individuals, Families and the Self-Employed are underwritten by Aetna Life Insurance Company (Aetna) directly and/or through an out-of-state blanket trust or Aetna Health Inc. In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans.

These plans are medically underwritten and you may be declined coverage in accordance with your health condition.



California Aetna Advantage Plan Options

MCOA Value 2500

MEMBER BENEFITS	In-Network	Out-of-Network*
Deductible		
Individual	\$2,500	\$5,000
Family	\$5,000	\$10,000
Coinsurance (Member's responsibility)	30% after deductible up to out-of-pocket max.	50% after deductible up to out-of-pocket max.
	<i>\$0 once out-of-pocket max. is satisfied</i>	
Coinsurance Maximum		
Individual	\$5,000	\$5,000
Family	\$10,000	\$10,000
Out-of-Pocket Maximum		
Individual	\$7,500	\$10,000
Family	\$15,000	\$20,000
	<i>Includes deductible</i>	
Lifetime Maximum* per insured	\$5,000,000	
Non-Specialist Office Visit <i>Unlimited visits</i> General Physician, Family Practitioner, Pediatrician or Internist	\$50 copay, deductible waived For visits 1-5; 5+ member is responsible for 100% but, Aetna discount applies; Aetna will pay 100% after OOP is satisfied [Specialist and Non-Specialist will share visits]	50% after deductible
Specialist Visit <i>Unlimited visits</i>	\$50 copay, deductible waived For visits 1-5; 5+ member is responsible for 100% but, Aetna discount applies; Aetna will pay 100% after OOP is satisfied [Specialist and Non-Specialist will share visits]	50% after deductible
Hospital Admission	40% after deductible	50% after deductible
Outpatient Surgery	30% after deductible	50% after deductible
Urgent Care Facility	\$50 copay deductible waived	50% after deductible
Emergency Room	\$100 copay** (waived if admitted) 30% coinsurance after deductible	
Annual Routine Gyn Exam <i>No waiting period, no calendar year max.</i> Annual Pap/Mammogram	\$0 copay deductible waived	50% after deductible
Maternity	Not covered <i>Except for pregnancy complications</i>	
Preventive Health — Routine Physical <i>Aetna will pay up to \$250 per exam*</i> <i>No waiting period</i>	\$50 copay deductible waived	50% after deductible
Lab/X-Ray	<i>Includes lab work and X-rays</i>	
	30% after deductible	50% after deductible
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Durable Medical Equipment <i>Aetna will pay up to \$2000 per calendar year*</i>	40% after deductible	50% after deductible
PHARMACY		
Pharmacy Deductible per individual	Not Applicable	Not Applicable
Generic <i>Oral Contraceptives Included</i>	\$20 copay	\$20 copay plus 50%
Preferred Brand <i>Oral Contraceptives Included</i>	Not covered	Not covered
Non-Preferred Brand <i>Oral Contraceptives Included</i>	Not covered	Not covered
Self Injectables	Preferred & Non-Preferred Copay Applies	Preferred & Non-Preferred Copay Applies
Calendar Year Maximum per individual*	\$5,000	\$5,000

- * Maximum applies to combined in and out-of-network benefits.
- ** Copay is billed separately and not due at time of service. Copay does not count towards coinsurance or out-of-pocket maximum.
- + Payment for out-of-network facility care is determined based upon Aetna's Allowable Fee Schedule. Payment for other out-of-network facility care is determined based upon the negotiated charge that would apply if such services or supplies were received from a Preferred Provider.

The Aetna Performance Network® features Aexcel-designated specialists who have demonstrated cost-effectiveness in the delivery of care and met certain clinical performance measures. The Aexcel designation applies to select specialists in 12 specialty areas: Cardiology, Cardiothoracic Surgery, Gastroenterology, General Surgery, Obstetrics and Gynecology, Orthopedics, Otolaryngology/ENT, Neurology, Neurosurgery, Plastic Surgery, Urology, and Vascular Surgery. **Aetna members in the designated counties must choose Aexcel-designated specialists or they will incur out-of-network charges. There is no additional cost when members use Aexcel specialists.** You'll find them by looking for the star next to the doctors' names at www.aetna.com/docfind/custom/advplans or in your printed directory.

A summary of exclusions is listed in the Aetna Advantage Plan brochure. For a full list of benefit coverage and exclusions refer to the plan documents. Plans may be subject to medical underwriting or other restrictions. Rates and benefits vary by location. Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. Health insurance plans contain exclusions and limitations. Material subject to change. This material is for information only and is not an offer or invitation to contract.

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CALIFORNIA

Aetna Advantage Plans for Individuals, Families and the Self-Employed/HIPAA Monthly Rates, Effective 4/1/11 Aetna Open Access® Managed Choice® 3500

Your premium payments: Your premium rate is guaranteed for the initial six months of your policy provided that there are no changes to your policy, including your area of residence, benefit plan or addition of dependents. However, if there is a change in law or regulation or a judicial decision that has an impact on the cost of providing your covered benefits under your policy, we reserve the right to change your premium rate during this guarantee period.

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AREA 1	Age	Subscriber	Subscriber plus 1 dep	Subscriber plus 2 or more dep
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humbolt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo, Yuba	<15	\$316.13	\$608.19	\$892.04
	15-29	\$446.48	\$904.31	\$1,362.70
	30-34	\$559.21	\$1,037.42	\$1,627.83
	35-39	\$623.39	\$1,134.33	\$1,729.88
	40-44	\$673.62	\$1,257.53	\$1,767.35
	45-49	\$721.40	\$1,415.33	\$1,930.61
	50-54	\$888.61	\$1,686.68	\$2,177.30
	55-59	\$1,045.60	\$1,976.76	\$2,398.92
	60-64	\$1,045.60	\$1,976.76	\$2,398.92
	65-69	\$1,495.20	\$2,647.41	\$3,253.20
70-74	\$1,575.86	\$2,790.01	\$3,429.92	
>74	\$1,669.87	\$2,954.64	\$3,632.39	
AREA 2	Age	Subscriber	Subscriber plus 1 dep	Subscriber plus 2 or more dep
Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma, Stanislaus	<15	\$285.99	\$566.38	\$883.89
	15-29	\$389.33	\$801.36	\$1,238.79
	30-34	\$475.37	\$911.11	\$1,487.15
	35-39	\$523.07	\$999.40	\$1,543.81
	40-44	\$575.22	\$1,103.65	\$1,573.36
	45-49	\$618.83	\$1,222.88	\$1,669.75
	50-54	\$745.27	\$1,459.75	\$1,873.75
	55-59	\$868.93	\$1,680.14	\$1,998.09
	60-64	\$868.93	\$1,680.14	\$1,998.09
	65-69	\$1,341.25	\$2,392.23	\$2,995.23
70-74	\$1,414.51	\$2,522.24	\$3,161.23	
>74	\$1,499.59	\$2,669.67	\$3,346.44	
AREA 3	Age	Subscriber	Subscriber plus 1 dep	Subscriber plus 2 or more dep
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara	<15	\$296.07	\$562.05	\$888.95
	15-29	\$396.08	\$810.41	\$1,284.05
	30-34	\$490.66	\$941.38	\$1,502.80
	35-39	\$538.54	\$1,025.36	\$1,554.55
	40-44	\$590.53	\$1,125.06	\$1,623.53
	45-49	\$637.76	\$1,198.23	\$1,694.22
	50-54	\$768.44	\$1,426.60	\$1,893.67
	55-59	\$893.10	\$1,636.72	\$2,024.95
	60-64	\$893.10	\$1,636.72	\$2,024.95
	65-69	\$1,376.09	\$2,375.21	\$3,069.19
70-74	\$1,450.05	\$2,501.94	\$3,236.61	
>74	\$1,535.86	\$2,645.33	\$3,423.02	

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CALIFORNIA

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AREA 4	Age	Subscriber	Subscriber plus 1 dep	Subscriber plus 2 or more dep
Orange, Santa Barbara, Ventura	<15	\$270.09	\$531.20	\$861.22
	15-29	\$373.17	\$767.28	\$1,225.02
	30-34	\$454.14	\$880.05	\$1,410.36
	35-39	\$497.90	\$951.99	\$1,465.10
	40-44	\$552.50	\$1,048.80	\$1,494.19
	45-49	\$591.96	\$1,182.16	\$1,587.44
	50-54	\$708.85	\$1,430.96	\$1,792.85
	55-59	\$826.83	\$1,647.12	\$1,919.42
	60-64	\$826.83	\$1,647.12	\$1,919.42
	65-69	\$1,288.73	\$2,286.93	\$2,866.93
70-74	\$1,357.97	\$2,411.04	\$3,023.02	
>74	\$1,438.63	\$2,558.26	\$3,207.51	
AREA 5	Age	Subscriber	Subscriber plus 1 dep	Subscriber plus 2 or more dep
Los Angeles	<15	\$279.03	\$528.45	\$873.44
	15-29	\$379.67	\$781.01	\$1,272.45
	30-34	\$467.38	\$895.72	\$1,451.21
	35-39	\$514.61	\$983.55	\$1,499.63
	40-44	\$563.83	\$1,086.06	\$1,549.41
	45-49	\$608.59	\$1,186.72	\$1,631.95
	50-54	\$732.74	\$1,401.06	\$1,826.68
	55-59	\$854.57	\$1,610.78	\$1,946.36
	60-64	\$854.57	\$1,610.78	\$1,946.36
	65-69	\$1,330.93	\$2,303.05	\$2,928.60
70-74	\$1,402.46	\$2,428.06	\$3,088.08	
>74	\$1,485.72	\$2,576.59	\$3,276.80	
AREA 6	Age	Subscriber	Subscriber plus 1 dep	Subscriber plus 2 or more dep
Riverside, San Bernardino, San Diego	<15	\$266.97	\$513.64	\$827.86
	15-29	\$365.36	\$741.80	\$1,224.25
	30-34	\$443.07	\$853.70	\$1,399.22
	35-39	\$486.71	\$938.00	\$1,435.73
	40-44	\$538.61	\$1,035.12	\$1,479.60
	45-49	\$578.63	\$1,119.08	\$1,560.63
	50-54	\$692.85	\$1,327.55	\$1,731.91
	55-59	\$806.52	\$1,507.47	\$1,850.19
	60-64	\$806.52	\$1,507.47	\$1,850.19
	65-69	\$1,279.63	\$2,221.92	\$2,836.55
70-74	\$1,348.44	\$2,342.69	\$2,991.23	
>74	\$1,428.50	\$2,486.35	\$3,174.47	

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CALIFORNIA

Aetna Advantage Plans for Individuals, Families and the Self-Employed/HIPAA Monthly Rates, Effective 4/1/11 Aetna Open Access® Managed Choice® Value 2500

Your premium payments: Your premium rate is guaranteed for the initial six months of your policy provided that there are no changes to your policy, including your area of residence, benefit plan or addition of dependents. However, if there is a change in law or regulation or a judicial decision that has an impact on the cost of providing your covered benefits under your policy, we reserve the right to change your premium rate during this guarantee period.

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AREA 1	Age	Subscriber	Subscriber plus 1 dep	Subscriber plus 2 or more dep
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humbolt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo, Yuba	<15	\$300.32	\$577.78	\$847.44
	15-29	\$424.16	\$859.09	\$1,294.57
	30-34	\$531.25	\$985.55	\$1,546.44
	35-39	\$592.22	\$1,077.61	\$1,643.39
	40-44	\$639.94	\$1,194.65	\$1,678.98
	45-49	\$685.33	\$1,344.56	\$1,834.08
	50-54	\$844.18	\$1,602.35	\$2,068.44
	55-59	\$993.32	\$1,877.92	\$2,278.97
	60-64	\$993.32	\$1,877.92	\$2,278.97
	65-69	\$1,420.44	\$2,515.04	\$3,090.54
70-74	\$1,497.07	\$2,650.51	\$3,258.42	
>74	\$1,586.38	\$2,806.91	\$3,450.77	
AREA 2	Age	Subscriber	Subscriber plus 1 dep	Subscriber plus 2 or more dep
Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma, Stanislaus	<15	\$271.69	\$538.06	\$839.70
	15-29	\$369.86	\$761.29	\$1,176.85
	30-34	\$451.60	\$865.55	\$1,412.79
	35-39	\$496.92	\$949.43	\$1,466.62
	40-44	\$546.46	\$1,048.47	\$1,494.69
	45-49	\$587.89	\$1,161.74	\$1,586.26
	50-54	\$708.01	\$1,386.76	\$1,780.06
	55-59	\$825.48	\$1,596.13	\$1,898.19
	60-64	\$825.48	\$1,596.13	\$1,898.19
	65-69	\$1,274.19	\$2,272.62	\$2,845.47
70-74	\$1,343.78	\$2,396.13	\$3,003.17	
>74	\$1,424.61	\$2,536.19	\$3,179.12	
AREA 3	Age	Subscriber	Subscriber plus 1 dep	Subscriber plus 2 or more dep
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara	<15	\$281.27	\$533.95	\$844.50
	15-29	\$376.28	\$769.89	\$1,219.85
	30-34	\$466.13	\$894.31	\$1,427.66
	35-39	\$511.61	\$974.09	\$1,476.82
	40-44	\$561.00	\$1,068.81	\$1,542.35
	45-49	\$605.87	\$1,138.32	\$1,609.51
	50-54	\$730.02	\$1,355.27	\$1,798.99
	55-59	\$848.45	\$1,554.88	\$1,923.70
	60-64	\$848.45	\$1,554.88	\$1,923.70
	65-69	\$1,307.29	\$2,256.45	\$2,915.73
70-74	\$1,377.55	\$2,376.84	\$3,074.78	
>74	\$1,459.07	\$2,513.06	\$3,251.87	

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Orange, Santa Barbara, Ventura	<15	\$256.59	\$504.64	\$818.16
	15-29	\$354.51	\$728.92	\$1,163.77
	30-34	\$431.43	\$836.05	\$1,339.84
	35-39	\$473.01	\$904.39	\$1,391.85
	40-44	\$524.88	\$996.36	\$1,419.48
	45-49	\$562.36	\$1,123.05	\$1,508.07
	50-54	\$673.41	\$1,359.41	\$1,703.21
	55-59	\$785.49	\$1,564.76	\$1,823.45
	60-64	\$785.49	\$1,564.76	\$1,823.45
	65-69	\$1,224.29	\$2,172.58	\$2,723.58
70-74	\$1,290.07	\$2,290.49	\$2,871.87	
>74	\$1,366.70	\$2,430.35	\$3,047.13	
AREA 5	Age	Subscriber	Subscriber plus 1 dep	Subscriber plus 2 or more dep
Los Angeles	<15	\$265.08	\$502.03	\$829.77
	15-29	\$360.69	\$741.96	\$1,208.83
	30-34	\$444.01	\$850.93	\$1,378.65
	35-39	\$488.88	\$934.37	\$1,424.65
	40-44	\$535.64	\$1,031.76	\$1,471.94
	45-49	\$578.16	\$1,127.38	\$1,550.35
	50-54	\$696.10	\$1,331.01	\$1,735.35
	55-59	\$811.84	\$1,530.24	\$1,849.04
	60-64	\$811.84	\$1,530.24	\$1,849.04
	65-69	\$1,264.38	\$2,187.90	\$2,782.17
70-74	\$1,332.34	\$2,306.66	\$2,933.68	
>74	\$1,411.43	\$2,447.76	\$3,112.96	
AREA 6	Age	Subscriber	Subscriber plus 1 dep	Subscriber plus 2 or more dep
Riverside, San Bernardino, San Diego	<15	\$253.62	\$487.96	\$786.47
	15-29	\$347.09	\$704.71	\$1,163.04
	30-34	\$420.92	\$811.02	\$1,329.26
	35-39	\$462.37	\$891.10	\$1,363.94
	40-44	\$511.68	\$983.36	\$1,405.62
	45-49	\$549.70	\$1,063.13	\$1,482.60
	50-54	\$658.21	\$1,261.17	\$1,645.31
	55-59	\$766.19	\$1,432.10	\$1,757.68
	60-64	\$766.19	\$1,432.10	\$1,757.68
	65-69	\$1,215.65	\$2,110.82	\$2,694.72
70-74	\$1,281.02	\$2,225.56	\$2,841.67	
>74	\$1,357.08	\$2,362.03	\$3,015.75	

Aetna Advantage Plans for Individuals, Families and the Self-Employed are underwritten by Aetna Life Insurance Company (Aetna) directly and/or through an out-of-state blanket trust or Aetna Health Inc. In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans.

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