

Basic and Essential Health Care Services Plan

Monthly Premium Rates: October 1, 2009, through December 31, 2009

New Jersey

You are eligible to purchase an individual health insurance plan from Aetna Life Insurance Company if you are:

- A resident of New Jersey;
- Not eligible for coverage under a group health plan, governmental plan or church plan; and
- Not eligible for coverage under Medicare.

The following charts show the monthly premium for the Basic and Essential Health Care Services plan. Determine the appropriate rate based on your county of residence and age of those who will enroll. The premiums listed below are effective October 1, 2009, through December 31, 2009. Please read the enclosed materials carefully.

If you decide to enroll in the Basic and Essential Health Care Services plan, please complete the Individual Enrollment Application and return it along with a check for the first month's premium.

Please keep a copy of the application form for your records.

You have the right to return the policy to the agent or to Aetna Life Insurance Company at Hartford, Connecticut, within 10 days of the date of delivery if, after your review, you are not satisfied with it for any reason. If you return the policy, it shall be void from its effective date. Any premium paid will be refunded.

This plan is a medical expense insurance benefit plan, which provides coverage for charges incurred by eligible persons for covered services and supplies. Benefits are payable for charges, which are medically necessary for the treatment of disease or injury. This is non-occupational coverage.

Benefits are reimbursed, after any applicable calendar year deductible, at the payment percentage that applies to the type of covered medical expense incurred. The deductible and payment percentages are shown in the Summary of Benefits. This plan contains exclusions and limitations. For a partial list refer to the Summary of Benefits in this packet.

If you have any questions and live in:

- Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer or Salem County, please call **1-800-MY-HEALTH (1-800-644-3258)**.
- Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union or Warren County, please call **1-800-234-8454** Prompt 1.

Note: Aetna does not currently accept credit card payments for the New Jersey individual plans.

ESSEX, HUDSON, AND UNION COUNTIES		
Age	Male	Female
<25	\$138.00	\$155.00
25-29	\$149.00	\$181.00
30-34	\$173.00	\$208.00
35-39	\$181.00	\$224.00
40-44	\$207.00	\$239.00
45-49	\$269.00	\$249.00
50-54	\$292.00	\$293.00
55-59	\$362.00	\$310.00
60-64	\$413.00	\$392.00
65+	\$456.00	\$417.00
Child/ren	\$136.00	

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. In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans.

The foregoing rates apply in the service area specified above. Service area is determined by the location of the subscriber's primary care doctor. These rates apply only to the benefit level and conditions stated above and are subject to the terms and conditions set forth in the Individual insurance policy. This proposal is not an offer and is subject to change at any time.



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NJ — PASSAIC AND BERGEN COUNTIES

Age	Male	Female
<25	\$139.00	\$157.00
25-29	\$150.00	\$182.00
30-34	\$174.00	\$211.00
35-39	\$182.00	\$225.00
40-44	\$208.00	\$241.00
45-49	\$271.00	\$251.00
50-54	\$294.00	\$295.00
55-59	\$364.00	\$312.00
60-64	\$416.00	\$395.00
65+	\$460.00	\$419.00
Child/ren	\$137.00	

NJ — MONMOUTH, MORRIS, SUSSEX AND WARREN COUNTIES

Age	Male	Female
<25	\$143.00	\$161.00
25-29	\$154.00	\$188.00
30-34	\$180.00	\$217.00
35-39	\$187.00	\$231.00
40-44	\$215.00	\$248.00
45-49	\$280.00	\$259.00
50-54	\$303.00	\$304.00
55-59	\$375.00	\$322.00
60-64	\$429.00	\$407.00
65+	\$474.00	\$432.00
Child/ren	\$141.00	

NJ — HUNTERDON, MIDDLESEX AND SOMERSET COUNTIES

Age	Male	Female
<25	\$140.00	\$158.00
25-29	\$151.00	\$184.00
30-34	\$176.00	\$213.00
35-39	\$184.00	\$227.00
40-44	\$211.00	\$244.00
45-49	\$273.00	\$254.00
50-54	\$297.00	\$298.00
55-59	\$367.00	\$315.00
60-64	\$420.00	\$399.00
65+	\$463.00	\$423.00
Child/ren	\$138.00	

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NJ — BURLINGTON, CAMDEN AND MERCER COUNTIES		
Age	Male	Female
<25	\$140.00	\$158.00
25-29	\$151.00	\$184.00
30-34	\$175.00	\$212.00
35-39	\$183.00	\$227.00
40-44	\$211.00	\$243.00
45-49	\$273.00	\$252.00
50-54	\$297.00	\$298.00
55-59	\$366.00	\$314.00
60-64	\$419.00	\$398.00
65+	\$462.00	\$422.00
Child/ren	\$138.00	

NJ — ATLANTIC, CAPE MAY, OCEAN, SALEM, CUMBERLAND AND GLOUCESTER COUNTIES		
Age	Male	Female
<25	\$136.00	\$152.00
25-29	\$147.00	\$177.00
30-34	\$170.00	\$205.00
35-39	\$177.00	\$219.00
40-44	\$204.00	\$235.00
45-49	\$265.00	\$245.00
50-54	\$288.00	\$288.00
55-59	\$355.00	\$304.00
60-64	\$406.00	\$386.00
65+	\$448.00	\$409.00
Child/ren	\$133.00	

If you need this material translated into another language, please call Member Services at 1-888-802-3862/TDD 1-800-628-3323.

Si usted necesita este material en otro lenguaje, por favor llame a Servicios al Miembro al 1-888-802-3862/TDD 1-800-628-3323.

Upon request, we will provide you with rates at a different underwriting level. This material is for information only. Health insurance plans contain exclusions and limitations. Plans may be subject to medical underwriting or other restrictions. Rates and benefits vary by location. Rates are subject to change based on rate increases implemented to the whole book of business in accordance with state laws and regulations based on your medical history, Aetna's underwriting guidelines and any optional benefits selected. 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.

We want you to know[®]



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