

Aetna Individual Choice Indemnity Plans

Monthly Premium Rates: January 1, 2010 - March 31, 2010

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 chart shows the monthly premium for the Individual Choice Indemnity Plans.* Determine the appropriate rate based on your plan choice and those who will enroll. The premiums listed below are effective January 1, 2010 through March 31, 2010.

Please read the enclosed materials carefully. If you decide to enroll in an Aetna Individual Choice Indemnity 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 medical expense plan 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.

*Rates subject to change. For updated rates and information, in Southern New Jersey call **1-800-MY-HEALTH (1-800-694-3258)**; in Northern New Jersey call **1-800-234-8454**.

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

NJ INDIVIDUAL INDEMNITY

Plan	Deductible	Single	Couple	Adult+ Child(ren)	Family
A/50	\$1,000	\$1,164	\$2,328	\$2,010	\$3,173
	\$2,500	\$956	\$1,914	\$1,647	\$2,605
B	\$1,000	\$1,371	\$2,742	\$2,355	\$3,726
	\$2,500	\$1,187	\$2,321	\$2,008	\$3,142
C	\$1,000	\$1,562	\$3,122	\$2,660	\$4,219
	\$2,500	\$1,342	\$2,674	\$2,284	\$3,616
D	\$1,000	\$2,926	\$5,871	\$5,052	\$7,997
	\$2,500	\$2,515	\$5,046	\$4,344	\$6,872

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

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.



Aetna Individual Choice Indemnity Plans

New Jersey

Thank you for your interest in Aetna Life Insurance Company. In response to your request, we have enclosed information on Aetna's Individual Choice Indemnity Plans.

Aetna offers several Individual Choice Indemnity Plans that include, among other services, specialty care, hospitalization for covered services and emergency care. The Individual Choice Indemnity Plans are underwritten by Aetna Life Insurance Company.

As a member of one of Aetna's Individual Choice Indemnity Plans, you will have the flexibility to see any recognized physician you wish for covered expenses.

Please take a moment to review the enclosed general information about the plans.

Here's how to apply

- Review the enclosed Policy Application/ Enrollment Form carefully, including the back of the form.
- Review the enclosed Disclosure Statement.
- Choose a plan.
- Fill out the entire Policy Application/ Enrollment Form. Be sure to answer **all questions completely**.
- Sign the Application/Enrollment Form and date it.
- Make your check payable to Aetna.
- **Please refer to attached Monthly Premium Rate Schedule.** Be sure to remit the correct premium payment with your Application/Enrollment Form.
- Mail your Application/Enrollment Form along with the first monthly premium payment to Aetna.
- Retain a copy of the Application/ Enrollment Form.

After your Application/Enrollment Form and payment have been processed, your policy, identification card and claim forms will be mailed to you separately.

Please return your Application/ Enrollment Form and check for first month's premium to:

Aetna Life Insurance Company
P.O. Box 2117
Fall River, MA 02722-2117

If you have any questions and live in the following counties:

- Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer or Salem, please call **1-800-MY-HEALTH (1-800-694-3258)**.
- Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union or Warren, please call **1-800-234-8454 Prompt 1**.

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.