

Aetna 2012 Benefits and Rates-at-a-Glance for Regular Employees  
(working 20 hours or more per week)

**Inside this Guide:**

**COMPANY-PAID BENEFITS<sup>1</sup>**

Life Insurance	Long Term Disability (LTD)
Business Accident Travel Insurance	Paid Time Off (PTO) & Holidays
Short Term Disability (STD)	Wellness Works

**OPTIONAL BENEFITS<sup>1</sup>**

**Medical Plans**

- Aetna HealthFund<sup>®</sup> HRA 80 Plus
- Aetna HealthFund<sup>®</sup> HRA 80
- Aetna HealthFund<sup>®</sup> HRA 80 Out-of-Network
- Aetna HealthFund<sup>®</sup> HSA 80 Plus
- Aetna HealthFund<sup>®</sup> HSA 80
- Aetna HealthFund<sup>®</sup> Indemnity HSA 80

**Dental Plans**

- Dental Maintenance Organization (DMO<sup>®</sup>)
- Dental PPO

**Vision Benefits**

- Aetna Vision Preferred<sup>SM</sup>

**Flexible Spending Accounts**

- Health Care
- Dependent Care
- Aetna Commuter Benefit

**Life Insurance**

- Employee Supplemental Term Life Insurance
- Spousal/Domestic Partner Supplemental Term Life Insurance
- Child Term Life Insurance

**Accidental Death & Personal Loss (AD&PL) Insurance**

**Optional Long-Term Disability Insurance**

**Long-Term Care Insurance**

**Financial Benefits**

- 401(k) Plan
- Employee Stock Purchase Plan
- Employee Tuition Assistance Plan
- Financial Education Programs

**Aetna Voluntary Benefit Plans**

- Voluntary Hospital Plan
- Critical Illness Plan
- Accident Insurance Plan

<sup>1</sup>In general, US employees employed by Aetna or a participating company are eligible to participate in these benefit plans. As of January 1, 2012, Medicity, Inc. is not a participating company. Employees of Medicity, Inc. are not able to participate in the Company Paid benefits or Optional benefits; however, they may be eligible to participate in company paid and optional benefits offered through Medicity, Inc..

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**COMPANY PAID BENEFITS**

<b>Life Insurance</b>	<b>Description</b>
	<ul style="list-style-type: none"> <li>Choice of 1x eligible pay of \$50,000 (if eligible pay is more than \$50,000); plan minimum is \$10,000</li> </ul>
<b>Business Travel Accident Insurance</b>	<b>Description</b>
	<ul style="list-style-type: none"> <li>An amount equal to the greater of \$50,000 or 3x eligible pay to a maximum of \$1,000,000</li> </ul>
<b>Short Term Disability (STD)</b>	<b>Description</b>
	<ul style="list-style-type: none"> <li>One week waiting period</li> <li>Up to 12 weeks of pay at 80% of base pay; and then up to 13 weeks of pay at 60% of base pay, if short-term disability benefits continue to be approved</li> </ul>
<b>Long Term Disability (LTD)</b>	<b>Description</b>
	<ul style="list-style-type: none"> <li>50% of eligible pay (taxable benefit), up to a monthly maximum benefit of \$15,000</li> </ul>
<b>Paid Time Off (PTO) &amp; Holidays</b>	<b>Description</b>
	<ul style="list-style-type: none"> <li>PTO: 18 to 33 days based on length of service (prorated if less than full-time)</li> <li>Holidays: 8 company paid holidays</li> </ul>
<b>Wellness Works</b>	<b>Description</b>
	<ul style="list-style-type: none"> <li>Healthy Lifestyles Incentive Program</li> <li>Employee Work/Life Assistance</li> <li>Employee Wellness Programs</li> <li>Mothers at Work Program</li> <li>Simple Steps to a Healthier Life®</li> </ul>

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**OPTIONAL BENEFITS** (shared cost or employee paid)

<b>Medical Plan<sup>2</sup></b>	<i>100% coverage for preventive care in-network for all Aetna medical plans 100% coverage for preventive eye exam every calendar year Aexcel<sup>®</sup> Specialist network and Choose and Save program offered in certain locations</i>		
	<b>Employer Deposit*</b>	<b>Deductible**</b>	<b>Coinsurance</b>
<b>Aetna HealthFund<sup>®</sup> HSA 80 Plus</b>	Individual: \$300/Family: \$600	Individual: \$1,600/Family: \$3,200	80% (in-network)
<b>Aetna HealthFund<sup>®</sup> HSA 80</b>	Individual: \$300/Family: \$600	Individual: \$1,800/Family: \$3,600	80% (in-network)
<b>Aetna HealthFund<sup>®</sup> HSA 80<sup>3</sup></b>	Individual: \$300/Family: \$600	Individual: \$1,800/Family: \$2,800	80%
	<b>Employer Deposit*</b>	<b>Deductible**</b>	<b>Coinsurance</b>
<b>Aetna HealthFund<sup>®</sup> HRA 80 Plus</b>	Individual: \$300/Family: \$600	Individual: \$1,600/Family: \$3,200	80% (in-network)
<b>Aetna HealthFund<sup>®</sup> HRA 80</b>	Individual: \$300/Family: \$600	Individual: \$1,800/Family: \$3,600	80% (in-network)
<b>Aetna HealthFund<sup>®</sup> HRA 80 Out-of-Network<sup>3</sup></b>	Individual: \$300/Family: \$600	Individual: \$900/Family: \$1,800	80%

\* The employer contribution to the Fund or Savings account is prorated for mid-year entry into a plan

\*\* The full family deductible must be met for the HSA plan of benefits to apply; there is no individual limit within the family deductible

<b>Dental Plans</b>			
	<b>Description</b>	<b>Deductible</b>	<b>Coinsurance</b>
<b>Dental Maintenance Organization (DMO<sup>®</sup>)<sup>2</sup></b>	<ul style="list-style-type: none"> <li>Network of Dentists</li> <li>Must elect primary care dentist</li> <li>No annual limit</li> <li>Orthodontia: 75% with no lifetime maximum</li> </ul>	No deductible	100% / 90% / 60%
	<b>Description</b>	<b>Deductible</b>	<b>Coinsurance</b>
<b>Dental PPO</b>	<p style="text-align: right;">Calendar year maximum:</p> <p style="text-align: right;">Deductible:</p> <p style="text-align: right;">Coinsurance:</p> <p style="text-align: right;">Orthodontia:</p>	<p style="text-align: right;">\$2,000</p> <p style="text-align: right;">Individual: \$50 / Family: \$150</p> <p style="text-align: right;">100% / 80% / 60%</p> <p style="text-align: right;">60% to lifetime maximum of \$2,000</p>	<p style="text-align: right;">\$1,500</p> <p style="text-align: right;">Individual: \$100 / Family: \$300</p> <p style="text-align: right;">100% / 60% / 50%</p> <p style="text-align: right;">50% to lifetime maximum of \$1,500</p>

<b>Vision Plan</b>	<b>Description</b>
<b>Aetna Vision Preferred<sup>SM</sup></b>	<ul style="list-style-type: none"> <li>Coverage for frames, lenses and contact lenses</li> <li>Discounts on LASIK and additional pairs of glasses</li> </ul>

<sup>2</sup> As available in various areas

<sup>3</sup> Available only if located outside a network area

**Aetna 2012 Benefits and Rates-at-a-Glance for Regular Employees**  
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**OPTIONAL BENEFITS (continued)**

Flexible Spending Accounts	Annual Minimum	Annual Maximum
Health Care	\$120	\$5,000
Dependent Care	\$120	\$5,000

Aetna Commuter Benefits	Monthly Minimum	Monthly Maximum
Transit	\$10	\$125
Parking	\$10	\$240

Life Insurance	Description
Employee Supplemental Term Life Insurance <sup>4</sup>	1x to 5x eligible pay, up to maximum benefit of \$3,000,000
Spouse/Domestic Partner Life Insurance <sup>4</sup>	\$10,000 to \$100,000 in \$10,000 increments
Child(ren) Term Life	\$5,000; \$10,000 or \$15,000

Accidental Death & Personal Loss (AD&PL)	Description
Employee	1x to 5x eligible pay to a maximum of \$2,000,000
Dependent	<ul style="list-style-type: none"> <li>• Spouse/Domestic Partner: 50% of employee's optional AD&amp;PL</li> <li>• Spouse/Domestic Partner and Child(ren): 40% of employee's optional AD&amp;PL for spouse/DP and 5% for each child</li> <li>• Child(ren) only: 25% of employee's optional AD&amp;PL for each child</li> </ul>

Optional Long-Term Disability	Description
Optional Long-Term disability	<ul style="list-style-type: none"> <li>• Additional 10% of eligible pay (taxable benefit)</li> <li>• Up to a monthly benefit maximum of \$15,000</li> </ul>

Long-Term Care	Description
Long-Term care	<ul style="list-style-type: none"> <li>• Available to eligible employees, their spouses/domestic partner, parent/parent-in-law, grandparent/ grandparents-in-law and adult children age 18 and over</li> <li>• \$100 to \$300 Daily Benefit Maximums in \$50 increments</li> <li>• Choice of a 5-year or unlimited lifetime maximum</li> <li>• Other options: Automatic Compound Inflation Protection, Return of Contribution at Death benefit</li> <li>• Premiums paid by employee may be reimbursed from available funds in HSA at end of plan year</li> <li>• Speak one-on-one with a Prudential representative about long-term care insurance by calling 1-800-732-0416 Monday – Friday, between 8:00 a.m. and 8:00 p.m. Eastern time.</li> </ul>

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**OPTIONAL BENEFITS** (continued)

<b>Wealth Accumulation</b>	<b>Description</b>
<b>Aetna 401(k) Plan<sup>4</sup></b>	<ul style="list-style-type: none"> <li>• Regular full-time and part-time employees and individuals employed by Aetna as temporary employees are eligible to participate</li> <li>• Immediate eligibility for employee contributions</li> <li>• Company matching contributions</li> </ul>
<b>Employee Stock Purchase Plan</b>	<ul style="list-style-type: none"> <li>• Discount off fair market value</li> </ul>
<b>Employee Tuition Assistance</b>	<ul style="list-style-type: none"> <li>• \$3,000 toward degree programs</li> <li>• \$1,500 toward non-degree college course</li> <li>• Must be full time (40 hours) for \$3,000 cap, otherwise \$1,500 cap applies</li> </ul>
<b>Financial Education Programs</b>	<ul style="list-style-type: none"> <li>• Onsite workshops and live webinars</li> <li>• No cost for one-on-one financial planning with certified financial planners from Financial Finesse</li> <li>• Full suite of tools and resources on the Financial Wellness Works website</li> </ul>

<b>Aetna Voluntary Benefit Plans</b> (available through Aetna Benefits Advisor Marketplace)	<b>Description</b>
<b>Voluntary Hospital Plan</b>	<ul style="list-style-type: none"> <li>• Provides financial protection from out-of-pocket expenses associated with a medically necessary hospital admission</li> <li>• The plan pays cash benefits directly to the participant to help pay for out-of-pocket medical expenses incurred during the hospital stay, including deductibles, day care costs, mortgage payments and other living expenses</li> <li>• Benefit premiums are automatic – there are no claims forms to submit if you are enrolled in an Aetna medical plan</li> <li>• Premiums are paid 100% by the employee through payroll deduction</li> </ul>
<b>Critical Illness Insurance Plan</b>	<ul style="list-style-type: none"> <li>• Pays cash benefits when the member or covered family member is diagnosed with a serious illness (such as heart attack, stroke or cancer)</li> <li>• The plan helps pay out-of-pocket expenses associated with treatment and costs of living (such as rent, mortgage or day care costs)</li> <li>• Benefits are paid directly to the participant in addition to any other medical coverage</li> <li>• Premiums are paid 100% by the employee through payroll deduction</li> </ul>
<b>Accident Insurance Plan</b>	<ul style="list-style-type: none"> <li>• Assists in covering out-of-pocket expenses associated with an accidental injury (such as dislocations, fractures and burns)</li> <li>• The plan can also help protect your savings should an on- or off-the-job accidental injury occur</li> <li>• Benefits are paid directly to the participant in addition to any other medical coverage</li> <li>• Premiums are paid 100% by the employee through payroll deduction</li> </ul>

<sup>4</sup> Some restrictions apply

<sup>5</sup> In general, U.S. employees employed by Aetna or a participating company are eligible to participate in the Aetna 401(k) Plan. As of January 1, 2012, employees of Meritain Health, Inc., American Health Holding, Inc., Scrip World, LLC and Medicity, Inc. are not participating companies and therefore not eligible to participate in the Aetna 401(k) Plan. However, they may be eligible to participate in a 401(k) plan offered through their respective companies (as applicable).

## Aetna 2012 Benefits and Rates-at-a-Glance for Regular Employees (working 20 hours or more per week)

### Medical Plan Premium Credits

Aetna currently offers two programs that you and your spouse/partner – if he/she is covered under your Aetna medical plan – can participate in that may allow you to earn premium credits on your 2012 medical plan contributions. One premium credit can be earned for each of the following:

- You have not used tobacco products in the past 12 months **and** you complete the online attestation when you enroll in 2012 medical benefits
- Your spouse/partner has not used tobacco products in the past 12 months **and** you complete the online attestation when you enroll in 2012 medical benefits
- You participate in the voluntary metabolic syndrome testing for all five risk factors **and** your results show that you are in-range for at least three of the five risk factors
- Your spouse/partner participates in the voluntary metabolic syndrome testing for all five risk factors, regardless of their test results

Each premium credit earned is equal to \$12.50 on a semi-monthly basis. You can earn up to two premium credits, and your spouse/partner – if he/she is covered under your Aetna medical plan – can earn up to an additional two premium credits. For more information on medical plan premium credits, refer to AccessHR.

### 2012 MEDICAL PLANS

Semi-Monthly Employee Contributions – Medical Plans													
Medical Plans	Premium Credits Earned	Annual Salary of less than \$30,000				Annual Salary equal to \$30,000 and less than \$45,000				Annual Salary equal to \$45,000 and less than \$60,000			
		Employee	Employee + Child(ren)	Employee + Spouse/Partner	Employee + Family	Employee	Employee + Child(ren)	Employee + Spouse/Partner	Employee + Family	Employee	Employee + Child(ren)	Employee + Spouse/Partner	Employee + Family
Aetna HealthFund HSA 80 Plus	0	\$25.00	\$37.55	\$75.15	\$87.70	\$25.00	\$37.55	\$75.15	\$87.70	\$43.14	\$67.76	\$117.38	\$141.99
	1	\$12.50	\$25.05	\$62.65	\$75.20	\$12.50	\$25.05	\$62.65	\$75.20	\$30.64	\$55.26	\$104.88	\$129.49
	2	\$ 0.00	\$12.55	\$50.15	\$62.70	\$ 0.00	\$12.55	\$50.15	\$62.70	\$18.14	\$42.76	\$ 92.38	\$116.99
	3	N/A	N/A	\$37.65	\$50.20	N/A	N/A	\$37.65	\$50.20	N/A	N/A	\$ 79.88	\$104.49
	4	N/A	N/A	\$25.15	\$37.70	N/A	N/A	\$25.15	\$37.70	N/A	N/A	\$ 67.38	\$ 91.99
Aetna HealthFund HSA 80	0	\$25.00	\$36.29	\$72.63	\$83.93	\$25.00	\$36.29	\$72.63	\$83.93	\$38.60	\$57.07	\$100.53	\$118.99
	1	\$12.50	\$23.79	\$60.13	\$71.43	\$12.50	\$23.79	\$60.13	\$71.43	\$26.10	\$44.57	\$ 88.03	\$106.49
	2	\$ 0.00	\$11.29	\$47.63	\$58.93	\$ 0.00	\$11.29	\$47.63	\$58.93	\$13.60	\$32.07	\$ 75.53	\$ 93.99
	3	N/A	N/A	\$35.13	\$46.43	N/A	N/A	\$35.13	\$46.43	N/A	N/A	\$ 63.03	\$ 81.49
	4	N/A	N/A	\$22.63	\$33.93	N/A	N/A	\$22.63	\$33.93	N/A	N/A	\$ 50.53	\$ 68.99
Aetna HealthFund HRA 80 Plus	0	\$44.40	\$67.30	\$115.15	\$138.05	\$49.50	\$74.95	\$125.35	\$150.80	\$60.30	\$91.15	\$146.95	\$177.75
	1	\$31.90	\$54.80	\$102.65	\$125.55	\$37.00	\$62.45	\$112.85	\$138.30	\$47.80	\$78.65	\$134.45	\$162.25
	2	\$19.40	\$42.30	\$ 90.15	\$113.05	\$24.50	\$49.95	\$100.35	\$125.80	\$35.30	\$66.15	\$121.95	\$152.75
	3	N/A	N/A	\$ 77.65	\$100.55	N/A	N/A	\$ 87.85	\$113.30	N/A	N/A	\$109.45	\$140.25
	4	N/A	N/A	\$ 65.15	\$ 88.05	N/A	N/A	\$ 75.35	\$100.80	N/A	N/A	\$96.95	\$127.75
Aetna HealthFund HRA 80	0	\$36.45	\$54.90	\$98.35	\$116.80	\$41.55	\$62.55	\$108.55	\$129.55	\$52.35	\$78.75	\$130.15	\$156.55
	1	\$23.95	\$42.40	\$85.85	\$104.30	\$29.05	\$50.05	\$ 96.05	\$117.05	\$39.85	\$66.25	\$117.65	\$144.05
	2	\$11.45	\$29.90	\$73.35	\$ 91.80	\$16.55	\$37.55	\$ 83.55	\$104.55	\$27.35	\$53.75	\$105.15	\$131.55
	3	N/A	N/A	\$60.85	\$ 79.30	N/A	N/A	\$ 71.05	\$ 92.05	N/A	N/A	\$ 92.65	\$119.05
	4	N/A	N/A	\$48.35	\$ 66.80	N/A	N/A	\$ 58.55	\$ 79.55	N/A	N/A	\$ 80.15	\$106.55
Aetna Health Fund HRA 80 Out-of-Network	0	\$30.15	\$45.95	\$86.75	\$102.55	\$35.60	\$54.10	\$97.65	\$116.15	\$47.15	\$71.45	\$120.75	\$145.05
	1	\$17.65	\$33.45	\$74.25	\$ 90.05	\$23.10	\$41.60	\$85.15	\$103.65	\$34.65	\$58.95	\$108.25	\$132.55
	2	\$ 5.15	\$20.95	\$61.75	\$ 77.55	\$10.60	\$29.10	\$72.65	\$ 91.15	\$22.15	\$46.45	\$ 95.75	\$120.05
	3	N/A	N/A	\$49.25	\$ 65.05	N/A	N/A	\$60.15	\$ 78.65	N/A	N/A	\$ 83.25	\$107.55
	4	N/A	N/A	\$36.75	\$ 52.55	N/A	N/A	\$47.65	\$ 66.15	N/A	N/A	\$ 70.75	\$ 95.05
Aetna Indemnity HSA 80	0	\$25.00	\$43.63	\$87.32	\$105.95	\$25.00	\$43.63	\$87.32	\$105.95	\$48.24	\$79.75	\$136.31	\$167.18
	1	\$12.50	\$31.13	\$74.82	\$ 93.45	\$12.50	\$31.13	\$74.82	\$ 93.45	\$35.74	\$67.25	\$123.81	\$154.68
	2	\$ 0.00	\$18.63	\$62.32	\$ 80.95	\$ 0.00	\$18.63	\$62.32	\$ 80.95	\$23.24	\$54.75	\$111.31	\$142.18
	3	N/A	N/A	\$49.82	\$ 68.45	N/A	N/A	\$49.82	\$ 68.45	N/A	N/A	\$ 98.81	\$129.68
	4	N/A	N/A	\$37.32	\$ 55.95	N/A	N/A	\$37.32	\$ 55.95	N/A	N/A	\$ 86.31	\$117.18
Aetna HealthFund HRA 80 Out-of-Network	0	\$30.15	\$45.95	\$86.75	\$102.55	\$35.60	\$54.10	\$97.65	\$116.15	\$47.15	\$71.45	\$120.75	\$145.05
	1	\$17.65	\$33.45	\$74.25	\$ 90.05	\$23.10	\$41.60	\$85.15	\$103.65	\$34.65	\$58.95	\$108.25	\$132.55
	2	\$ 5.15	\$20.95	\$61.75	\$ 77.55	\$10.60	\$29.10	\$72.65	\$ 91.15	\$22.15	\$46.45	\$ 95.75	\$120.05
	3	N/A	N/A	\$49.25	\$ 65.05	N/A	N/A	\$60.15	\$ 78.65	N/A	N/A	\$ 83.25	\$107.55
	4	N/A	N/A	\$36.75	\$ 52.55	N/A	N/A	\$47.65	\$ 66.15	N/A	N/A	\$ 70.75	\$ 95.05

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**2012 Medical Plans (continued)**

Semi-Monthly Employee Contributions – Medical Plans													
Medical Plan	Premium Credits Earned	Annual Salary equal to \$60,000 and less than \$90,000				Annual Salary equal to or more than \$90,000 and less than \$150,000				Annual Salary equal to or more than \$150,000			
		Employee	Employee + Child(ren)	Employee + Spouse/Partner	Employee + Family	Employee	Employee + Child(ren)	Employee + Spouse/Partner	Employee + Family	Employee	Employee + Child(ren)	Employee + Spouse/Partner	Employee + Family
Aetna HealthFund HSA 80 Plus	0	\$48.32	\$75.53	\$127.74	\$154.95	\$63.45	\$98.61	\$158.74	\$193.89	\$91.31	\$137.15	\$207.95	\$253.70
	1	\$35.82	\$63.03	\$115.24	\$142.45	\$50.95	\$86.11	\$146.24	\$181.39	\$78.81	\$124.65	\$195.45	\$241.20
	2	\$23.32	\$50.53	\$102.74	\$129.95	\$38.45	\$73.61	\$133.74	\$168.89	\$66.31	\$112.15	\$182.95	\$228.70
	3	N/A	N/A	\$ 90.24	\$117.45	N/A	N/A	\$121.24	\$156.39	N/A	N/A	\$170.45	\$216.20
	4	N/A	N/A	\$ 77.74	\$104.95	N/A	N/A	\$108.74	\$143.89	N/A	N/A	\$157.95	\$203.70
Aetna HealthFund HSA 80	0	\$42.49	\$62.90	\$108.30	\$128.71	\$53.84	\$80.21	\$131.55	\$157.91	\$74.73	\$109.11	\$168.46	\$202.77
	1	\$29.99	\$50.40	\$ 95.80	\$116.21	\$41.34	\$67.71	\$119.05	\$145.41	\$62.23	\$ 96.61	\$155.96	\$190.27
	2	\$17.49	\$37.90	\$ 83.80	\$103.71	\$28.84	\$55.21	\$106.55	\$132.91	\$49.73	\$ 84.11	\$143.46	\$177.77
	3	N/A	N/A	\$ 70.80	\$ 91.21	N/A	N/A	\$ 94.05	\$120.41	N/A	N/A	\$130.96	\$165.27
	4	N/A	N/A	\$ 58.30	\$ 78.71	N/A	N/A	\$ 81.55	\$107.91	N/A	N/A	\$118.46	\$152.77
Aetna HealthFund HRA 80 Plus	0	\$64.75	\$97.80	\$155.85	\$188.90	\$78.75	\$118.80	\$183.85	\$223.90	\$102.25	\$154.05	\$230.80	\$282.65
	1	\$52.25	\$85.30	\$143.35	\$176.40	\$66.25	\$106.30	\$171.35	\$211.40	\$ 89.75	\$141.55	\$218.30	\$270.15
	2	\$39.75	\$72.80	\$130.85	\$163.90	\$53.75	\$ 93.80	\$158.85	\$198.90	\$ 77.25	\$129.05	\$205.80	\$257.65
	3	N/A	N/A	\$118.85	\$151.40	N/A	N/A	\$146.35	\$186.40	N/A	N/A	\$193.30	\$214.15
	4	N/A	N/A	\$105.85	\$138.90	N/A	N/A	\$135.85	\$173.90	N/A	N/A	\$180.80	\$232.65
Aetna HealthFund HRA 80	0	\$56.80	\$85.40	\$139.05	\$167.65	\$70.80	\$106.40	\$167.05	\$202.65	\$94.30	\$141.70	\$214.05	\$261.45
	1	\$44.30	\$72.90	\$126.55	\$155.15	\$58.30	\$ 93.90	\$154.55	\$190.15	\$81.80	\$129.20	\$201.55	\$248.95
	2	\$31.80	\$60.40	\$114.05	\$142.65	\$45.80	\$ 81.40	\$142.05	\$176.65	\$69.30	\$116.70	\$189.05	\$236.45
	3	N/A	N/A	\$101.55	\$130.15	N/A	N/A	\$129.55	\$165.15	N/A	N/A	\$176.55	\$223.95
	4	N/A	N/A	\$ 89.05	\$117.65	N/A	N/A	\$117.05	\$152.65	N/A	N/A	\$164.05	\$211.45
Aetna Indemnity HRA 80	0	\$51.90	\$78.55	\$130.25	\$156.95	\$66.85	\$101.00	\$160.15	\$194.30	\$91.95	\$138.65	\$210.35	\$257.05
	1	\$39.40	\$66.05	\$117.75	\$144.45	\$54.35	\$ 88.50	\$147.65	\$181.80	\$74.95	\$126.15	\$197.85	\$244.55
	2	\$26.90	\$53.55	\$105.25	\$131.95	\$41.85	\$ 76.00	\$135.15	\$169.30	\$66.95	\$113.65	\$185.35	\$232.05
	3	N/A	N/A	\$ 92.75	\$119.45	N/A	N/A	\$122.65	\$156.80	N/A	N/A	\$172.85	\$219.55
	4	N/A	N/A	\$ 80.25	\$106.95	N/A	N/A	\$110.15	\$144.30	N/A	N/A	\$160.35	\$207.05
Aetna HealthFund HSA 80 Out-of-Network	0	\$54.88	\$89.70	\$149.61	\$184.26	\$74.23	\$119.24	\$189.24	\$234.17	\$109.88	\$172.70	\$260.53	\$323.35
	1	\$42.38	\$77.20	\$137.11	\$171.76	\$61.73	\$106.74	\$176.74	\$221.67	\$ 97.38	\$160.20	\$248.03	\$310.85
	2	\$29.88	\$64.70	\$124.61	\$159.26	\$49.23	\$ 94.24	\$164.24	\$209.17	\$ 84.88	\$147.70	\$235.53	\$298.35
	3	N/A	N/A	\$112.11	\$146.76	N/A	N/A	\$151.74	\$196.67	N/A	N/A	\$223.03	\$285.85
	4	N/A	N/A	\$ 99.61	\$134.26	N/A	N/A	\$139.24	\$184.17	N/A	N/A	\$210.53	\$273.35

**Aetna 2012 Benefits and Rates-at-a-Glance for Regular Employees**  
(working 20 hours or more per week)

**2012 DENTAL PLANS**

Semi-Monthly Employee Contributions – Dental Plans				
Dental Plans	Coverage Options			
	Employee	Employee & Child(ren)	Employee & Spouse/Partner	Employee & Family
Dental Maintenance Organization (DMO)	\$6.40	\$9.90	\$13.35	\$16.85
Dental PPO	\$15.40	\$23.65	\$31.90	\$40.15
Dental Plan of ND and SC	\$15.40	\$23.65	\$31.90	\$40.15

**2012 VISION PLAN**

Semi-Monthly Employee Contributions – Vision Plan				
Vision Plan	Coverage Options			
	Employee	Employee & Child(ren)	Employee & Spouse/Partner	Employee & Family
Aetna Vision Preferred <sup>SM</sup>	\$1.82	\$3.64	\$3.46	\$5.35

**Aetna 2012 Benefits and Rates-at-a-Glance for Regular Employees**  
(working 20 hours or more per week)

**2012 LIFE INSURANCE, AD&PL and LONG-TERM DISABILITY**

Employee Supplemental Term Life Insurance	Options	Monthly Employee Rates (per \$1,000 of coverage)*										
	1x to 5x eligible pay	Age										
		<24	24-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
	Tobacco	\$0.060	\$0.060	\$0.080	\$0.090	\$0.126	\$0.227	\$0.381	\$0.599	\$0.948	\$1.701	\$2.884
Non-tobacco	\$0.041	\$0.048	\$0.064	\$0.072	\$0.080	\$0.135	\$0.207	\$0.387	\$0.594	\$1.118	\$1.854	
*Monthly cost = Eligible Pay Rounded to the next \$1,000 X Multiple of Eligible Pay (1,2,3,4 or 5) = _____ / \$1,000 = _____ X Monthly Employee Rate above												

Spouse/Partner Supplemental Term Life Insurance	Options	Monthly Employee Rates (per \$1,000 of coverage)										
	\$10,000 to \$100,000**	Age										
		<24	24-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
	Tobacco	\$0.07	\$0.07	\$0.09	\$0.12	\$0.17	\$0.29	\$0.49	\$0.78	\$1.23	\$2.22	\$3.97
Non-tobacco	\$0.05	\$0.06	\$0.08	\$0.09	\$0.12	\$0.22	\$0.33	\$0.54	\$0.85	\$1.53	\$2.76	
**increments of \$10,000 only												

Child Term Life Insurance	Options	Monthly Employee Rate
	\$5,000	\$0.54
	\$10,000	\$1.08
	\$15,000	\$1.62

Accidental Death and Personal Loss (AD&PL) Insurance	Options	Monthly Employee Rate (per \$1,000 of coverage)		
	1x to 5x eligible pay (\$2,000,000 maximum)	Employee	\$0.016	
		Employee and Spouse/Domestic Partner	\$0.032	
		Employee and Child(ren)	\$0.024	
		Employee, Spouse/Domestic Partner and Child(ren)	\$0.032	

Long-Term Disability (LTD) Insurance	Additional Options	Monthly Employee Rates ***										
	10% taxable benefit	Age										
		<24	24-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+	
		\$0.061	\$0.074	\$0.101	\$0.118	\$0.170	\$0.236	\$0.323	\$0.380	\$0.432	\$0.362	
*** Monthly cost = Eligible pay ÷ 12 = _____ ÷ 100 = _____ x Monthly Employee Rate above												