



Small Group Underwriting
3 Independence Way, Suite 400
Princeton, NJ 08540

<Date>

<Subscriber first> <Subscriber last>

<Address>

<City>, <ST> <ZIP>

<Group ID>

RE: Notice of proposed rate increase

Dear <Subscriber name>:

New York law requires that we send you notice when we ask the New York Department of Financial Services (formerly the New York State Insurance Department) to approve a rate increase. Therefore, we want you to know that we filed our 2012 and 2013 rates with the Department of Financial Services for plans renewing from October, 1 2012 through September 30, 2013.

Proposed Rates

The following table reflects the rate increases we have requested for plans renewing during each of the following quarters for your community rated small group HMO and POS plans offered by Aetna Health Inc. and Aetna Health Insurance Company of New York. These rate increases are intended to be effective upon your renewal on or after October 1, 2012.

<u>Renewal Date</u>	<u>Increase</u>	<u>Renewal Date</u>	<u>Increase</u>
<u>4th Quarter, 2012:</u>	<u>1.9%</u>	<u>2nd Quarter, 2013:</u>	<u>9.9%</u>
<u>1st Quarter, 2013:</u>	<u>9.1%</u>	<u>3rd Quarter, 2013:</u>	<u>10.8%</u>

Please note that while we try to provide you with the most accurate information possible, your final rate may differ based on the enrollment census, benefit plan design, and other features your employer selects upon renewal.

Prior Notice of Rate Change Action

The Department of Financial Services may approve, modify, or disapprove our proposed rate changes. You will receive additional notice concerning the Department of Financial Service's approval or modification of our proposed rate changes and how your renewal is affected at least 60 days prior to your renewal date.

Why Rates Change

Every year, we spend considerable time evaluating both medical cost history and rates to ensure we account for the current cost trends in the plan premium. The requested increase is directly related to the rising cost of health care services in New York.

These changes have required us to request a rate increase with the Department of Financial Services for all current and new community rated small group HMO and POS customers.

30 Day Comment Period

You have the opportunity to submit written comments to the Department of Financial Services on Aetna's rate filing application and the proposed rate changes within 30 days from the date Aetna submits the rate filing application. The rate filing application was submitted on 04/16/2012. **If you are interested in submitting comments, you must do so by 05/16/2012.** Comments can be submitted to the Department of Financial Services online at:

http://www.dfs.ny.gov/insurance/health/prior_app/prior_app_comment.htm#online or by contacting:

Health Bureau-Premium Rate Adjustments
Department of Financial Services
25 Beaver Street, New York, NY 10004

Phone: 1-800-342-3736

Email: PremiumRateIncreases@dfs.ny.gov

Comments should clearly identify you are commenting on the proposed rate increase for the community rated small group HMO and POS plans offered by Aetna Health Inc. and Aetna Health Insurance Company of New York. All submitted comments will be posted on the Department of Financial Services' website with personal identifying information removed. You may also contact the Department of Financial Services for additional information.

Aetna will also review any comments and answer any questions you may have concerning these proposed rate changes, including the start and conclusion of the 30-day comment period. Please feel free to contact Member Services at the number located on your ID card. Plan representatives are available to assist you from 8 a.m. to 5 p.m. You may also contact us by logging into Aetna Navigator™, our secure member website at www.aetna.com, or call us at 1-888-702-3862.

Also, your employer sets any contributions, in the form of payroll deductions, to your health plan. If you have questions about your plan's renewal or your payroll deductions, please contact your employer.

Additional Information

Aetna has prepared a narrative summary that provides a more detailed, plain English explanation of the reasons why a premium rate adjustment is being requested. This summary will be posted on both the Aetna website and the New York State Department of Financial Services' website. You can access this information at the following sites:

<http://www.aetna.com/individuals-families-health-insurance/member-guidelines/stateprocess.html>
http://www.dfs.ny.gov/insurance/health/prior_app/prior_app_rate_change_details.htm

Sincerely,
Aetna

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Health Inc., Aetna Health Insurance Company of New York, and its affiliates (Aetna).
©2011 Aetna Inc.



Small Group Underwriting
3 Independence Way, Suite 400
Princeton, NJ 08540

<Date>

<Plan sponsor first> <Plan sponsor last>

<Title>

<Company Name>

<Address>

<City>, <ST> <ZIP>

<Group ID>

RE: Notice of proposed rate increase

Dear <Plan sponsor name>:

New York law requires that we send you and your employees, who are certificate holders, notice when we ask the New York Department of Financial Services (formerly the New York State Insurance Department) to approve a rate increase. Therefore, we want you to know that we filed our 2012 and 2013 rates with the Department of Financial Services for plans renewing from October, 1 2012 through September 30, 2013.

Proposed Rates

The following table reflects the rate increases we have requested for plans renewing during each of the following quarters for your community rated small group HMO and POS plans offered by Aetna Health Inc. and Aetna Health Insurance Company of New York. These rate increases are intended to be effective upon your renewal on or after October 1, 2012.

<u>Renewal Date</u>	<u>Increase</u>	<u>Renewal Date</u>	<u>Increase</u>
<u>4th Quarter, 2012:</u>	<u>1.9%</u>	<u>2nd Quarter, 2013:</u>	<u>9.9%</u>
<u>1st Quarter, 2013:</u>	<u>9.1%</u>	<u>3rd Quarter, 2013:</u>	<u>10.8%</u>

Please note that while we try to provide you with the most accurate information possible, your final rate may differ based on the enrollment census, benefit plan design, and other features you select upon renewal.

Prior Notice of Rate Change Action

The Department of Financial Services may approve, modify, or disapprove our proposed rate changes. You will receive additional notice concerning the Department of Financial Service's approval or modification of our proposed rate changes and how your renewal is affected at least 60 days prior to your renewal date.

Why Rates Change

Every year, we spend considerable time evaluating both medical cost history and rates to ensure we account for the current cost trends in the plan premium. The requested increase is directly related to the rising cost of health care services in New York.

These changes have required us to request a rate increase with the Department of Financial Services for all current and new community rated small group HMO and POS customers.

30 Day Comment Period

Plan Sponsors and subscribers have the opportunity to submit written comments to the Department of Financial Services on Aetna's rate filing application and the proposed rate changes within 30 days from the date Aetna submits the rate filing application. The rate filing application was submitted on 04/16/2012. **If you are interested in submitting comments, you must do so by 05/16/12.** Comments can be submitted to the Department of Financial Services online at:

http://www.dfs.ny.gov/insurance/health/prior_app/prior_app_comment.htm#online or by contacting:

Health Bureau-Premium Rate Adjustments
Department of Financial Services
25 Beaver Street, New York, NY 10004

Phone: 1-800-342-3736

Email: PremiumRateIncreases@dfs.ny.gov

Comments should clearly identify you are commenting on the proposed rate increase for the community rated small group HMO and POS plans offered by Aetna Health Inc. and Aetna Health Insurance Company of New York. All submitted comments will be posted on the Department of Financial Services' website with personal identifying information removed. You may also contact the Department of Financial Services for additional information.

Aetna will also review any comments and answer any questions you may have concerning these proposed rate changes, including the start and conclusion of the 30-day comment period. Please feel free to contact Aetna's Renewal Specialist Team at 1-888-277-1053 (option 5). Plan representatives are available to assist you from 8 a.m. to 5 p.m. You can also reach us at the following email addresses:

Metro NY: ASGNEMetroNY@aetna.com

Upstate NY: ASGNECT-UpstateNY@aetna.com

Additional Information

Aetna has prepared a narrative summary that provides a more detailed, plain English explanation of the reasons why a premium rate adjustment is being requested. This summary will be posted on both the Aetna website and the New York State Department of Financial Services' website. You can access this information at the following sites:

<http://www.aetna.com/individuals-families-health-insurance/member-guidelines/stateprocess.html>
http://www.dfs.ny.gov/insurance/health/prior_app/prior_app_rate_change_details.htm

Sincerely,
Aetna

Enclosure: Subscriber letter

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Health Inc., Aetna Health Insurance Company of New York, and its affiliates (Aetna).
©2011 Aetna Inc.



Small Group Underwriting
3 Independence Way, Suite 400
Princeton, NJ 08540

<Date>

<Plan sponsor first> <Plan sponsor last>

<Title>

<Company Name>

<Address>

<City>, <ST> <ZIP>

<Group ID>

Attention New York Plan Sponsor:

Notice of approved rate increase

We previously requested a rate increase from the New York Department of Financial Services (formerly the New York State Insurance Department) for your Small Group plan(s) offered by Aetna Health Inc. and Aetna Health Insurance Company of New York. The Insurance Department reviewed our request and approved a rate increase.

We've attached a summary of renewal rates

The resulting monthly premium is shown in the attached summary of renewal rates. The summary includes current monthly rates, renewal rates and the percentage change between the two, and the effective date of the rate change.

While we try to give you the most accurate information possible, your final rate may differ, based on the enrollment census, benefits plan design and other features you select upon renewal.

What you need to do next

Many factors are considered in the request and approval of health insurance premium rates. You have the right to shop around.

If you choose to continue your Aetna coverage, there's nothing you need to do now. We will include the new rates in your renewal bill.

For more information, please contact your insurance broker of record. If you do not use a broker, contact our Renewal Specialist Team at 1-888-277-1053 (option 5). We can review your approved rate or help you explore other health insurance options.

Thank you for choosing us for your health insurance needs.

Enclosure: Subscriber letter