

Aetna Life Insurance Company
P.O. Box 13441
Pensacola, FL 32591

XXX, 2012

<INSURED NAME>
<ADDRESS 1>
<ADDRESS 2>
<CITY, ST ZIP>

Re: Aetna Individual Medicare Supplement Plan requested rate increase

Dear <INSURED NAME>,

New York law requires that we send you notice when we ask the New York State Department of Financial Services (formerly the New York State Insurance Department) to approve a rate increase.

Due to the general rise in medical costs, we are requesting a 20% rate increase on January 9, 2012 from the state of New York for Aetna Individual Medicare Supplement policies. New premium rates will take effect on your policy anniversary date occurring on July 1, 2012 or later.

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. **If you are interested in submitting comments, you must do so no later than February 10, 2012.** Comments can be submitted to the Department of Financial Services at:

Health Bureau-Premium Rate Adjustments
New York State Department of Financial Services
One Commerce Plaza
Albany, NY 12257
<http://www.dfs.ny.gov>

Online:

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

Email to: PremiumRateIncreases@dfs.ny.gov

Comments should clearly identify that you are covered under the Aetna Individual Medicare Supplement Plan underwritten by Aetna Life Insurance Company. All submitted comments will be posted on the Department of Financial Services website and with personal identifying information removed.

Aetna Life Insurance Company is also happy to review any comments and answer any questions you may have concerning these proposed rate changes. Please direct your comments and questions to us at:

Aetna Life Insurance Company
151 Farmington Ave.
Individual Med Supp Product 3128
Hartford, CT 06156
1-800-557-5078

Email to: ConsumerSegment-Medigap@aetna.com

You may also contact the Department of Financial Services for additional information by calling 1-800-342-3736.

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 their websites at the following locations:

<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

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.

We value you as one of our members and look forward to continuing to serve your insurance needs.

Sincerely,

Policyholder Services Department

<REPRESENTATIVE NAME>

Health insurance plans are underwritten by Aetna Life Insurance Company. The Aetna Individual Medicare Supplement Plan is administered by CHCS Services, Inc.