

**Aetna Health and Life Insurance Company**  
**Aetna Life Insurance Company**  
**American Continental Insurance Company**  
**Continental Life Insurance Company of Brentwood, Tennessee**

Aetna Companies

**Genworth Life Insurance Company**  
**Genworth Life and Annuity Insurance Company**

Genworth Financial Companies; Administered by Aetna Life Insurance Company and its affiliates

800 Crescent Centre Dr.  
Suite 200  
Franklin, TN 37067  
800 264.4000  
aetnaseniorproducts.com

XXX, 2013

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

Re: NY Proposed Rate Action  
Medicare Supplement Insurance

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 9% rate increase on July 10, 2014 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 January 1, 2015 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 August 10, 2014.**

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/consumer/health\\_ins\\_prem\\_comment.htm](http://www.dfs.ny.gov/consumer/health_ins_prem_comment.htm)  
Email to: [PremiumRateIncreases@dfs.ny.gov](mailto: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**  
PO Box 1188  
Brentwood, TN 37024  
1-888-624-6290  
Email to: **AETSSIPHS@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>

<https://myportal.dfs.ny.gov/web/prior-approval/rate-applications-by-company>

**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