

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 an overall 9.3% rate increase on August 20, 2013 from the state of New York for Aetna Individual Medicare Supplement policies. The requested rate increases vary by plan. For all 2010 Standardized Medicare Supplement plans, the requested rate increase is 9.0%. For 1990 Standardized Plan A the requested rate increase is 6.3%. For 1990 Standardized Plan B the requested rate increase is 11.0%. For 1990 Standardized Plan F the requested rate increase is 9.6%. New premium rates will take effect on your policy anniversary date occurring on January 1, 2014 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 September 20, 2013**

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
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