

# Aetna Advantage Plans for individuals, families and the self-employed — Rate Guide

Florida

Rate Guide  
Area 3



We want you to know<sup>®</sup>



Aetna Advantage Plans for individuals, families and the self-employed are underwritten by Aetna Life Insurance Company (Aetna) directly and/or through an out-of-state blanket trust and Aetna Health, Inc. In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans. These plans are medically underwritten and you may be declined coverage in accordance with your health condition.

# Florida

## POS Open Access Health Insurance Monthly Plan Rates — Area 3 (Charlotte, Hernando, Hillsborough, Lee, Manatee, Pasco, Pinellas, Polk, Sarasota),

Effective 01/01/2009\*

### POS Open Access First Dollar 35

Age	Single Male	Single Female	Couple**	Male & Child(ren)	Female & Child(ren)	Family**
0	\$266	\$266	N/A	N/A	N/A	N/A
1	\$199	\$199	N/A	N/A	N/A	N/A
2-17	\$134	\$134	\$291	\$378	\$415	\$542
18	\$135	\$175	\$291	\$378	\$415	\$542
19	\$137	\$177	\$294	\$380	\$417	\$545
20	\$139	\$179	\$298	\$382	\$419	\$549
21	\$140	\$182	\$302	\$383	\$422	\$553
22	\$141	\$185	\$306	\$384	\$425	\$557
23	\$142	\$188	\$309	\$384	\$428	\$560
24	\$144	\$191	\$314	\$386	\$430	\$565
25	\$145	\$194	\$304	\$387	\$433	\$555
26	\$152	\$203	\$313	\$394	\$442	\$564
27	\$159	\$213	\$323	\$400	\$451	\$574
28	\$166	\$224	\$332	\$407	\$461	\$583
29	\$173	\$234	\$341	\$414	\$471	\$592
30	\$181	\$244	\$352	\$421	\$480	\$603
31	\$187	\$255	\$366	\$427	\$490	\$617
32	\$193	\$267	\$381	\$432	\$502	\$632
33	\$200	\$279	\$398	\$439	\$513	\$649
34	\$207	\$292	\$414	\$445	\$525	\$665
35	\$218	\$305	\$433	\$456	\$537	\$684
36	\$229	\$316	\$454	\$466	\$548	\$705
37	\$240	\$327	\$475	\$476	\$558	\$726
38	\$251	\$338	\$497	\$487	\$568	\$748
39	\$264	\$351	\$521	\$499	\$580	\$772
40	\$277	\$364	\$546	\$511	\$593	\$797
41	\$290	\$377	\$568	\$523	\$605	\$819
42	\$304	\$390	\$592	\$536	\$617	\$843
43	\$320	\$404	\$617	\$551	\$630	\$868
44	\$335	\$419	\$643	\$565	\$644	\$894
45	\$351	\$434	\$670	\$580	\$658	\$921
46	\$369	\$449	\$700	\$597	\$672	\$951
47	\$387	\$465	\$729	\$614	\$687	\$980
48	\$405	\$476	\$759	\$631	\$698	\$1,010
49	\$426	\$488	\$792	\$651	\$709	\$1,043
50	\$446	\$501	\$825	\$670	\$721	\$1,076
51	\$468	\$513	\$860	\$690	\$732	\$1,111
52	\$491	\$525	\$896	\$712	\$744	\$1,147
53	\$515	\$532	\$929	\$734	\$750	\$1,180
54	\$540	\$542	\$964	\$758	\$760	\$1,215
55	\$567	\$555	\$1,001	\$783	\$772	\$1,252
56	\$594	\$565	\$1,038	\$808	\$781	\$1,289
57	\$624	\$579	\$1,077	\$836	\$794	\$1,328
58	\$655	\$594	\$1,113	\$865	\$808	\$1,364
59	\$686	\$614	\$1,151	\$895	\$827	\$1,402
60	\$718	\$631	\$1,194	\$925	\$843	\$1,445
61	\$746	\$654	\$1,229	\$951	\$865	\$1,480
62	\$767	\$674	\$1,262	\$971	\$883	\$1,513
63	\$794	\$697	\$1,302	\$996	\$905	\$1,553
64	\$825	\$725	\$1,349	\$1,025	\$931	\$1,600
65†	\$850	\$746	\$1,389	\$1,048	\$951	\$1,640
65††	\$614	\$539	\$1,003	\$757	\$687	\$1,184
66†	\$875	\$768	\$1,434	\$1,072	\$971	\$1,685
66††	\$632	\$554	\$1,035	\$774	\$701	\$1,217
67†	\$902	\$768	\$1,478	\$1,097	\$971	\$1,729
67††	\$651	\$554	\$1,067	\$792	\$701	\$1,248
68†	\$902	\$768	\$1,499	\$1,097	\$971	\$1,750
68††	\$651	\$554	\$1,082	\$792	\$701	\$1,264
69†	\$902	\$768	\$1,526	\$1,097	\$971	\$1,777
69††	\$651	\$554	\$1,102	\$792	\$701	\$1,283
70+†	\$902	\$768	\$1,545	\$1,097	\$971	\$1,796
70+††	\$651	\$554	\$1,115	\$792	\$701	\$1,297

### POS Open Access 1000

Age	Single Male	Single Female	Couple**	Male & Child(ren)	Female & Child(ren)	Family**
0	\$276	\$276	N/A	N/A	N/A	N/A
1	\$206	\$206	N/A	N/A	N/A	N/A
2-17	\$139	\$139	\$302	\$392	\$431	\$563
18	\$140	\$182	\$302	\$392	\$431	\$563
19	\$143	\$184	\$307	\$395	\$433	\$568
20	\$144	\$186	\$309	\$396	\$435	\$570
21	\$145	\$189	\$313	\$397	\$438	\$574
22	\$146	\$192	\$317	\$398	\$441	\$578
23	\$148	\$196	\$323	\$399	\$444	\$584
24	\$149	\$198	\$325	\$400	\$446	\$586
25	\$151	\$202	\$316	\$402	\$450	\$577
26	\$158	\$211	\$325	\$409	\$459	\$586
27	\$165	\$222	\$335	\$415	\$469	\$596
28	\$173	\$232	\$346	\$423	\$478	\$607
29	\$180	\$243	\$354	\$429	\$489	\$615
30	\$188	\$253	\$366	\$437	\$498	\$627
31	\$195	\$265	\$381	\$444	\$509	\$642
32	\$201	\$278	\$397	\$449	\$521	\$658
33	\$207	\$290	\$412	\$455	\$533	\$673
34	\$216	\$303	\$430	\$463	\$545	\$691
35	\$227	\$318	\$450	\$474	\$559	\$711
36	\$237	\$328	\$471	\$483	\$568	\$732
37	\$249	\$339	\$494	\$494	\$579	\$755
38	\$261	\$351	\$517	\$505	\$590	\$778
39	\$274	\$365	\$541	\$518	\$603	\$802
40	\$288	\$378	\$568	\$531	\$615	\$829
41	\$301	\$391	\$590	\$543	\$627	\$851
42	\$317	\$405	\$615	\$558	\$640	\$876
43	\$332	\$420	\$640	\$572	\$655	\$901
44	\$348	\$435	\$669	\$587	\$669	\$930
45	\$366	\$451	\$698	\$604	\$684	\$959
46	\$383	\$467	\$726	\$620	\$699	\$987
47	\$401	\$483	\$756	\$637	\$714	\$1,017
48	\$422	\$494	\$790	\$656	\$724	\$1,051
49	\$442	\$508	\$822	\$675	\$737	\$1,083
50	\$464	\$521	\$858	\$696	\$749	\$1,119
51	\$486	\$533	\$894	\$716	\$760	\$1,155
52	\$511	\$545	\$932	\$740	\$772	\$1,193
53	\$535	\$554	\$965	\$762	\$780	\$1,226
54	\$562	\$564	\$1,003	\$788	\$790	\$1,264
55	\$589	\$576	\$1,041	\$813	\$801	\$1,302
56	\$618	\$586	\$1,079	\$840	\$810	\$1,340
57	\$649	\$602	\$1,120	\$869	\$825	\$1,381
58	\$680	\$617	\$1,157	\$898	\$839	\$1,418
59	\$714	\$638	\$1,198	\$930	\$859	\$1,459
60	\$747	\$656	\$1,241	\$961	\$876	\$1,502
61	\$775	\$679	\$1,276	\$987	\$897	\$1,537
62	\$797	\$700	\$1,312	\$1,008	\$917	\$1,573
63	\$825	\$723	\$1,352	\$1,034	\$939	\$1,613
64	\$857	\$754	\$1,402	\$1,064	\$968	\$1,663
65†	\$883	\$775	\$1,443	\$1,089	\$987	\$1,704
65††	\$638	\$560	\$1,042	\$786	\$713	\$1,230
66†	\$910	\$798	\$1,490	\$1,114	\$1,009	\$1,751
66††	\$657	\$576	\$1,076	\$804	\$728	\$1,264
67†	\$937	\$798	\$1,535	\$1,139	\$1,009	\$1,796
67††	\$677	\$576	\$1,108	\$822	\$728	\$1,297
68†	\$937	\$798	\$1,557	\$1,139	\$1,009	\$1,818
68††	\$677	\$576	\$1,124	\$822	\$728	\$1,313
69†	\$937	\$798	\$1,586	\$1,139	\$1,009	\$1,847
69††	\$677	\$576	\$1,145	\$822	\$728	\$1,334
70+†	\$937	\$798	\$1,605	\$1,139	\$1,009	\$1,866
70+††	\$677	\$576	\$1,159	\$822	\$728	\$1,347

### POS Open Access 1500

Age	Single Male	Single Female	Couple**	Male & Child(ren)	Female & Child(ren)	Family**
0	\$257	\$257	N/A	N/A	N/A	N/A
1	\$193	\$193	N/A	N/A	N/A	N/A
2-17	\$130	\$130	\$282	\$367	\$403	\$526
18	\$131	\$170	\$282	\$367	\$403	\$526
19	\$133	\$172	\$286	\$369	\$405	\$530
20	\$134	\$174	\$289	\$369	\$407	\$533
21	\$136	\$177	\$293	\$371	\$410	\$537
22	\$137	\$180	\$297	\$372	\$413	\$541
23	\$138	\$183	\$301	\$373	\$415	\$545
24	\$139	\$185	\$304	\$374	\$417	\$548
25	\$141	\$188	\$295	\$376	\$420	\$539
26	\$147	\$197	\$304	\$382	\$429	\$548
27	\$154	\$206	\$313	\$388	\$437	\$557
28	\$161	\$217	\$323	\$395	\$447	\$567
29	\$168	\$226	\$331	\$401	\$456	\$575
30	\$175	\$236	\$340	\$408	\$465	\$584
31	\$182	\$247	\$355	\$414	\$475	\$599
32	\$188	\$258	\$369	\$420	\$486	\$613
33	\$194	\$271	\$385	\$426	\$498	\$629
34	\$201	\$283	\$400	\$432	\$509	\$644
35	\$211	\$296	\$419	\$442	\$521	\$663
36	\$222	\$305	\$440	\$452	\$530	\$684
37	\$232	\$317	\$459	\$461	\$541	\$703
38	\$244	\$328	\$483	\$473	\$551	\$727
39	\$255	\$340	\$504	\$483	\$563	\$748
40	\$268	\$352	\$529	\$495	\$574	\$773
41	\$281	\$365	\$549	\$507	\$586	\$793
42	\$295	\$378	\$574	\$520	\$598	\$818
43	\$309	\$391	\$597	\$534	\$610	\$841
44	\$325	\$405	\$624	\$549	\$624	\$868
45	\$340	\$421	\$649	\$563	\$639	\$893
46	\$357	\$435	\$677	\$579	\$652	\$921
47	\$375	\$450	\$706	\$595	\$666	\$950
48	\$393	\$461	\$735	\$612	\$676	\$979
49	\$413	\$473	\$767	\$631	\$687	\$1,011
50	\$432	\$486	\$800	\$649	\$700	\$1,044
51	\$453	\$497	\$833	\$669	\$710	\$1,077
52	\$476	\$509	\$868	\$690	\$721	\$1,112
53	\$499	\$516	\$900	\$712	\$728	\$1,144
54	\$524	\$526	\$935	\$735	\$737	\$1,179
55	\$549	\$537	\$971	\$759	\$747	\$1,215
56	\$576	\$547	\$1,006	\$784	\$757	\$1,250
57	\$605	\$561	\$1,045	\$811	\$770	\$1,289
58	\$634	\$575	\$1,078	\$838	\$783	\$1,322
59	\$665	\$594	\$1,117	\$867	\$801	\$1,361
60	\$696	\$612	\$1,156	\$896	\$818	\$1,400
61	\$723	\$633	\$1,191	\$922	\$837	\$1,435
62	\$743	\$653	\$1,223	\$940	\$856	\$1,467
63	\$769	\$674	\$1,260	\$965	\$876	\$1,504
64	\$800	\$703	\$1,307	\$994	\$903	\$1,551
65†	\$823	\$722	\$1,346	\$1,016	\$921	\$1,590
65††	\$594	\$521	\$972	\$734	\$665	\$1,148
66†	\$848	\$745	\$1,389	\$1,039	\$942	\$1,633
66††	\$612	\$538	\$1,003	\$750	\$680	\$1,179
67†	\$873	\$745	\$1,431	\$1,062	\$942	\$1,675
67††	\$630	\$538	\$1,033	\$767	\$680	\$1,209
68†	\$873	\$745	\$1,451	\$1,062	\$942	\$1,695
68††	\$630	\$538	\$1,048	\$767	\$680	\$1,224
69†	\$873	\$745	\$1,478	\$1,062	\$942	\$1,722
69††	\$630	\$538	\$1,067	\$767	\$680	\$1,243
70+†	\$873	\$745	\$1,496	\$1,062	\$942	\$1,740
70+††	\$630	\$538	\$1,080	\$767	\$680	\$1,256

\* Rates are subject to increase upon underwriting review.  
 \*\* Networks may not be available in all Zip codes and are subject to change.  
 † Couple and Family contracts are rated based on age of the oldest spouse.  
 † Non-Medicare Eligible; Age 65+ rates are not available to new applicants.  
 †† Medicare Eligible; Age 65+ rates are not available to new applicants.

# Florida

## POS Open Access Health Insurance Monthly Plan Rates — Area 3 (Charlotte, Hernando, Hillsborough, Lee, Manatee, Pasco, Pinellas, Polk, Sarasota),

Effective 01/01/2009\*

POS Open Access 2500						
Age	Single Male	Single Female	Couple**	Male & Child(ren)	Female & Child(ren)	Family**
0	\$176	\$176	N/A	N/A	N/A	N/A
1	\$132	\$132	N/A	N/A	N/A	N/A
2-17	\$89	\$89	\$193	\$251	\$276	\$360
18	\$90	\$116	\$193	\$251	\$276	\$360
19	\$92	\$118	\$197	\$253	\$278	\$364
20	\$93	\$121	\$201	\$254	\$280	\$368
21	\$94	\$123	\$203	\$255	\$282	\$370
22	\$95	\$128	\$209	\$256	\$287	\$376
23	\$100	\$135	\$220	\$261	\$293	\$387
24	\$104	\$141	\$230	\$264	\$299	\$397
25	\$109	\$148	\$216	\$269	\$306	\$383
26	\$115	\$155	\$223	\$275	\$312	\$390
27	\$121	\$162	\$233	\$280	\$319	\$400
28	\$127	\$171	\$246	\$286	\$327	\$413
29	\$133	\$179	\$257	\$292	\$335	\$424
30	\$139	\$188	\$269	\$297	\$343	\$436
31	\$146	\$197	\$282	\$304	\$352	\$449
32	\$153	\$206	\$295	\$310	\$360	\$462
33	\$160	\$217	\$310	\$317	\$370	\$477
34	\$169	\$228	\$326	\$325	\$381	\$493
35	\$177	\$239	\$342	\$333	\$391	\$509
36	\$186	\$250	\$359	\$341	\$401	\$526
37	\$195	\$262	\$376	\$350	\$413	\$543
38	\$204	\$276	\$395	\$358	\$426	\$562
39	\$214	\$289	\$414	\$368	\$438	\$581
40	\$225	\$303	\$435	\$378	\$451	\$602
41	\$236	\$316	\$456	\$388	\$463	\$623
42	\$247	\$328	\$477	\$399	\$474	\$644
43	\$259	\$335	\$502	\$410	\$481	\$669
44	\$272	\$344	\$526	\$422	\$489	\$693
45	\$285	\$358	\$551	\$434	\$503	\$718
46	\$299	\$367	\$577	\$447	\$511	\$744
47	\$315	\$375	\$603	\$462	\$519	\$770
48	\$330	\$385	\$624	\$476	\$528	\$791
49	\$345	\$398	\$646	\$490	\$540	\$813
50	\$363	\$418	\$676	\$507	\$559	\$843
51	\$380	\$424	\$700	\$523	\$564	\$867
52	\$399	\$430	\$726	\$541	\$570	\$893
53	\$419	\$435	\$754	\$560	\$575	\$921
54	\$439	\$441	\$785	\$579	\$580	\$952
55	\$461	\$446	\$824	\$599	\$585	\$991
56	\$483	\$458	\$850	\$620	\$596	\$1,017
57	\$507	\$464	\$879	\$642	\$602	\$1,046
58	\$532	\$472	\$907	\$666	\$609	\$1,074
59	\$558	\$485	\$937	\$690	\$622	\$1,104
60	\$587	\$508	\$969	\$717	\$643	\$1,136
61	\$621	\$527	\$1,012	\$749	\$661	\$1,179
62	\$638	\$544	\$1,033	\$765	\$677	\$1,200
63	\$661	\$561	\$1,062	\$787	\$693	\$1,229
64	\$686	\$584	\$1,098	\$810	\$715	\$1,265
65 <sup>+</sup>	\$707	\$603	\$1,139	\$830	\$732	\$1,306
65 <sup>+</sup>	\$510	\$435	\$822	\$599	\$529	\$943
66 <sup>+</sup>	\$728	\$621	\$1,177	\$850	\$749	\$1,344
66 <sup>+</sup>	\$526	\$448	\$850	\$614	\$541	\$970
67 <sup>+</sup>	\$751	\$621	\$1,214	\$871	\$749	\$1,381
67 <sup>+</sup>	\$542	\$448	\$877	\$629	\$541	\$997
68 <sup>+</sup>	\$751	\$621	\$1,230	\$871	\$749	\$1,397
68 <sup>+</sup>	\$542	\$448	\$888	\$629	\$541	\$1,009
69 <sup>+</sup>	\$751	\$621	\$1,252	\$871	\$749	\$1,419
69 <sup>+</sup>	\$542	\$448	\$904	\$629	\$541	\$1,025
70 <sup>+</sup>	\$751	\$621	\$1,270	\$871	\$749	\$1,437
70 <sup>+</sup>	\$542	\$448	\$917	\$629	\$541	\$1,038

POS Open Access 5000						
Age	Single Male	Single Female	Couple**	Male & Child(ren)	Female & Child(ren)	Family**
0	\$126	\$126	N/A	N/A	N/A	N/A
1	\$94	\$94	N/A	N/A	N/A	N/A
2-17	\$63	\$63	\$138	\$178	\$196	\$256
18	\$64	\$83	\$138	\$178	\$196	\$256
19	\$66	\$86	\$143	\$180	\$199	\$261
20	\$66	\$87	\$143	\$180	\$200	\$261
21	\$67	\$90	\$147	\$181	\$203	\$265
22	\$70	\$94	\$154	\$184	\$206	\$272
23	\$74	\$99	\$162	\$188	\$211	\$280
24	\$78	\$104	\$171	\$191	\$216	\$289
25	\$81	\$108	\$158	\$194	\$219	\$276
26	\$85	\$114	\$164	\$198	\$225	\$282
27	\$89	\$119	\$172	\$202	\$230	\$290
28	\$94	\$126	\$181	\$206	\$236	\$299
29	\$98	\$132	\$189	\$210	\$242	\$307
30	\$103	\$138	\$198	\$215	\$248	\$316
31	\$108	\$145	\$208	\$219	\$254	\$326
32	\$113	\$152	\$218	\$224	\$261	\$336
33	\$118	\$159	\$229	\$229	\$267	\$347
34	\$125	\$168	\$241	\$235	\$276	\$359
35	\$131	\$176	\$252	\$241	\$283	\$370
36	\$137	\$184	\$264	\$247	\$291	\$382
37	\$144	\$193	\$278	\$253	\$299	\$396
38	\$151	\$202	\$291	\$260	\$308	\$409
39	\$158	\$212	\$306	\$266	\$317	\$424
40	\$166	\$223	\$321	\$274	\$327	\$439
41	\$175	\$232	\$337	\$282	\$336	\$455
42	\$183	\$241	\$353	\$290	\$344	\$471
43	\$192	\$247	\$369	\$298	\$350	\$487
44	\$201	\$252	\$387	\$307	\$354	\$505
45	\$211	\$265	\$407	\$316	\$367	\$525
46	\$222	\$271	\$426	\$326	\$372	\$544
47	\$232	\$277	\$444	\$336	\$378	\$562
48	\$244	\$284	\$460	\$347	\$384	\$578
49	\$255	\$294	\$475	\$357	\$394	\$593
50	\$269	\$308	\$501	\$370	\$407	\$619
51	\$281	\$313	\$518	\$382	\$412	\$636
52	\$295	\$318	\$536	\$395	\$416	\$654
53	\$309	\$322	\$556	\$408	\$420	\$674
54	\$325	\$326	\$580	\$423	\$424	\$698
55	\$340	\$330	\$608	\$437	\$428	\$726
56	\$357	\$338	\$628	\$453	\$435	\$746
57	\$375	\$342	\$650	\$470	\$439	\$768
58	\$393	\$348	\$670	\$487	\$444	\$788
59	\$413	\$358	\$693	\$505	\$454	\$811
60	\$433	\$376	\$715	\$524	\$471	\$833
61	\$449	\$389	\$738	\$539	\$483	\$856
62	\$462	\$402	\$754	\$551	\$495	\$872
63	\$478	\$415	\$775	\$566	\$507	\$893
64	\$496	\$432	\$801	\$583	\$523	\$919
65 <sup>+</sup>	\$512	\$445	\$833	\$598	\$535	\$951
65 <sup>+</sup>	\$370	\$321	\$601	\$432	\$386	\$687
66 <sup>+</sup>	\$527	\$459	\$859	\$612	\$549	\$977
66 <sup>+</sup>	\$380	\$331	\$620	\$442	\$396	\$705
67 <sup>+</sup>	\$543	\$473	\$886	\$627	\$562	\$1,004
67 <sup>+</sup>	\$392	\$342	\$640	\$453	\$406	\$725
68 <sup>+</sup>	\$560	\$487	\$914	\$643	\$575	\$1,032
68 <sup>+</sup>	\$404	\$352	\$660	\$464	\$415	\$745
69 <sup>+</sup>	\$576	\$501	\$945	\$658	\$588	\$1,063
69 <sup>+</sup>	\$416	\$362	\$682	\$475	\$425	\$767
70 <sup>+</sup>	\$593	\$517	\$973	\$674	\$603	\$1,091
70 <sup>+</sup>	\$428	\$373	\$703	\$487	\$435	\$788

POS Open Access High Deductible 3000 (HSA Compatible)						
Age	Single Male	Single Female	Couple**	Male & Child(ren)	Female & Child(ren)	Family**
0	\$147	\$147	N/A	N/A	N/A	N/A
1	\$110	\$110	N/A	N/A	N/A	N/A
2-17	\$75	\$75	\$161	\$211	\$232	\$302
18	\$75	\$97	\$161	\$211	\$232	\$302
19	\$77	\$99	\$165	\$213	\$233	\$306
20	\$78	\$100	\$167	\$214	\$234	\$308
21	\$79	\$102	\$170	\$215	\$236	\$311
22	\$79	\$106	\$173	\$215	\$240	\$314
23	\$83	\$112	\$183	\$218	\$246	\$324
24	\$87	\$117	\$191	\$222	\$250	\$332
25	\$91	\$123	\$179	\$226	\$256	\$320
26	\$96	\$129	\$186	\$231	\$262	\$327
27	\$100	\$136	\$193	\$234	\$268	\$334
28	\$105	\$142	\$203	\$239	\$274	\$344
29	\$110	\$149	\$213	\$244	\$280	\$354
30	\$115	\$156	\$223	\$248	\$287	\$364
31	\$122	\$164	\$235	\$255	\$294	\$376
32	\$128	\$172	\$248	\$261	\$302	\$389
33	\$134	\$181	\$259	\$266	\$310	\$400
34	\$140	\$189	\$271	\$272	\$318	\$412
35	\$147	\$198	\$284	\$278	\$326	\$425
36	\$154	\$208	\$298	\$285	\$336	\$439
37	\$162	\$219	\$313	\$293	\$346	\$454
38	\$170	\$229	\$329	\$300	\$355	\$470
39	\$179	\$240	\$345	\$308	\$366	\$486
40	\$187	\$252	\$361	\$316	\$377	\$502
41	\$196	\$262	\$379	\$324	\$386	\$520
42	\$205	\$273	\$398	\$333	\$397	\$539
43	\$216	\$279	\$417	\$343	\$402	\$558
44	\$227	\$286	\$438	\$354	\$409	\$579
45	\$238	\$298	\$459	\$364	\$420	\$600
46	\$249	\$305	\$479	\$374	\$427	\$620
47	\$261	\$313	\$501	\$385	\$434	\$642
48	\$274	\$321	\$519	\$398	\$442	\$660
49	\$288	\$331	\$538	\$411	\$451	\$679
50	\$301	\$347	\$562	\$423	\$466	\$703
51	\$317	\$352	\$583	\$438	\$471	\$724
52	\$332	\$357	\$605	\$452	\$475	\$746
53	\$348	\$363	\$627	\$467	\$481	\$768
54	\$366	\$368	\$654	\$484	\$486	\$795
55	\$383	\$372	\$685	\$500	\$489	\$826
56	\$402	\$381	\$707	\$518	\$498	\$848
57	\$422	\$386	\$730	\$536	\$503	\$871
58	\$442	\$392	\$755	\$555	\$508	\$896
59	\$464	\$403	\$780	\$576	\$519	\$921
60	\$488	\$423	\$806	\$598	\$537	\$947
61	\$517	\$438	\$842	\$625	\$551	\$983
62	\$531	\$453	\$860	\$639	\$565	\$1,001
63	\$549	\$467	\$882	\$655	\$579	\$1,023
64	\$571	\$486	\$913	\$676	\$596	\$1,054
65 <sup>+</sup>	\$588	\$501	\$948	\$692	\$610	\$1,089
65 <sup>+</sup>	\$425	\$362	\$684	\$500	\$440	\$786
66 <sup>+</sup>	\$606	\$517	\$979	\$709	\$625	\$1,120
66 <sup>+</sup>	\$438	\$373	\$707	\$512	\$451	\$809
67 <sup>+</sup>	\$624	\$517	\$1,010	\$726	\$625	\$1,151
67 <sup>+</sup>	\$451	\$373	\$729	\$524	\$451	\$831
68 <sup>+</sup>	\$624	\$517	\$1,023	\$726	\$625	\$1,164
68 <sup>+</sup>	\$451	\$373	\$739	\$524	\$451	\$840
69 <sup>+</sup>	\$624	\$517	\$1,041	\$726	\$625	\$1,182
69 <sup>+</sup>	\$451	\$373	\$752	\$524	\$451	\$853
70 <sup>+</sup>	\$624	\$517	\$1,055	\$726	\$625	\$1,196
70 <sup>+</sup>	\$451	\$373	\$762	\$524	\$451	\$864

# Florida

## POS Open Access Health Insurance Monthly Plan Rates — Area 3 (Charlotte, Hernando, Hillsborough, Lee, Manatee, Pasco, Pinellas, Polk, Sarasota),

Effective 01/01/2009\*

### POS Open Access High Deductible 5000 (HSA Compatible)

Age	Single Male	Single Female	Couple**	Male & Child(ren)	Female & Child(ren)	Family**
0	\$111	\$111	N/A	N/A	N/A	N/A
1	\$84	\$84	N/A	N/A	N/A	N/A
2-17	\$56	\$56	\$123	\$158	\$174	\$228
18	\$57	\$74	\$123	\$158	\$174	\$228
19	\$58	\$76	\$126	\$159	\$176	\$231
20	\$59	\$77	\$128	\$160	\$177	\$233
21	\$59	\$80	\$130	\$160	\$180	\$235
22	\$62	\$84	\$137	\$163	\$184	\$242
23	\$65	\$88	\$143	\$166	\$188	\$248
24	\$68	\$92	\$150	\$169	\$191	\$255
25	\$71	\$96	\$139	\$172	\$195	\$244
26	\$76	\$101	\$146	\$176	\$200	\$251
27	\$79	\$106	\$153	\$179	\$204	\$258
28	\$83	\$111	\$160	\$183	\$209	\$265
29	\$87	\$116	\$168	\$187	\$214	\$273
30	\$91	\$123	\$175	\$190	\$220	\$280
31	\$96	\$129	\$185	\$195	\$226	\$290
32	\$100	\$135	\$193	\$199	\$232	\$298
33	\$105	\$141	\$203	\$203	\$237	\$308
34	\$110	\$148	\$212	\$208	\$244	\$317
35	\$115	\$155	\$223	\$213	\$250	\$328
36	\$122	\$163	\$235	\$219	\$258	\$340
37	\$128	\$171	\$247	\$225	\$265	\$352
38	\$134	\$180	\$258	\$231	\$274	\$363
39	\$140	\$188	\$270	\$236	\$281	\$375
40	\$147	\$197	\$283	\$243	\$290	\$388
41	\$154	\$205	\$297	\$249	\$297	\$402
42	\$162	\$213	\$312	\$257	\$305	\$417
43	\$170	\$219	\$328	\$264	\$310	\$433
44	\$179	\$224	\$344	\$273	\$315	\$449
45	\$187	\$234	\$360	\$280	\$324	\$465
46	\$196	\$240	\$376	\$289	\$330	\$481
47	\$205	\$245	\$392	\$297	\$335	\$497
48	\$216	\$252	\$408	\$308	\$341	\$513
49	\$227	\$260	\$423	\$318	\$349	\$528
50	\$238	\$274	\$443	\$328	\$362	\$548
51	\$249	\$277	\$459	\$339	\$365	\$564
52	\$261	\$281	\$474	\$350	\$369	\$579
53	\$274	\$285	\$493	\$362	\$372	\$598
54	\$288	\$289	\$514	\$375	\$376	\$619
55	\$301	\$292	\$539	\$387	\$379	\$644
56	\$317	\$299	\$557	\$402	\$385	\$662
57	\$332	\$303	\$575	\$416	\$389	\$680
58	\$348	\$308	\$594	\$431	\$394	\$699
59	\$366	\$318	\$614	\$448	\$403	\$719
60	\$383	\$333	\$633	\$464	\$417	\$738
61	\$398	\$345	\$654	\$478	\$429	\$759
62	\$409	\$356	\$668	\$489	\$439	\$773
63	\$424	\$368	\$686	\$503	\$450	\$791
64	\$440	\$382	\$711	\$518	\$463	\$816
65*	\$453	\$394	\$737	\$530	\$474	\$842
65 <sup>†</sup>	\$327	\$284	\$532	\$383	\$342	\$608
66*	\$467	\$406	\$761	\$543	\$486	\$866
66 <sup>†</sup>	\$337	\$293	\$549	\$392	\$351	\$625
67*	\$481	\$419	\$785	\$556	\$498	\$890
67 <sup>†</sup>	\$347	\$303	\$567	\$401	\$360	\$643
68*	\$495	\$431	\$809	\$569	\$509	\$914
68 <sup>†</sup>	\$357	\$311	\$584	\$411	\$367	\$660
69*	\$511	\$444	\$837	\$584	\$521	\$942
69 <sup>†</sup>	\$369	\$321	\$604	\$422	\$376	\$680
70+*	\$526	\$458	\$863	\$598	\$534	\$968
70+ <sup>†</sup>	\$380	\$331	\$623	\$432	\$386	\$699

### POS Open Access Value 3000

Age	Single Male	Single Female	Couple**	Male & Child(ren)	Female & Child(ren)	Family**
0	\$134	\$134	N/A	N/A	N/A	N/A
1	\$100	\$100	N/A	N/A	N/A	N/A
2-17	\$67	\$67	\$147	\$189	\$209	\$273
18	\$68	\$89	\$147	\$189	\$209	\$273
19	\$70	\$90	\$150	\$191	\$210	\$276
20	\$70	\$91	\$151	\$191	\$211	\$277
21	\$71	\$93	\$154	\$192	\$213	\$280
22	\$73	\$97	\$159	\$194	\$217	\$285
23	\$76	\$102	\$167	\$197	\$221	\$293
24	\$80	\$107	\$175	\$201	\$226	\$301
25	\$84	\$112	\$164	\$204	\$231	\$290
26	\$88	\$117	\$170	\$208	\$235	\$296
27	\$92	\$124	\$177	\$212	\$242	\$303
28	\$96	\$130	\$186	\$216	\$248	\$312
29	\$101	\$136	\$195	\$220	\$253	\$321
30	\$106	\$143	\$204	\$225	\$260	\$330
31	\$111	\$150	\$214	\$230	\$266	\$340
32	\$116	\$157	\$225	\$234	\$273	\$351
33	\$123	\$164	\$237	\$241	\$279	\$363
34	\$128	\$173	\$248	\$246	\$288	\$374
35	\$135	\$182	\$261	\$252	\$296	\$387
36	\$141	\$190	\$273	\$258	\$304	\$399
37	\$148	\$199	\$286	\$264	\$312	\$412
38	\$155	\$209	\$299	\$271	\$322	\$425
39	\$162	\$220	\$314	\$278	\$332	\$440
40	\$171	\$231	\$331	\$286	\$342	\$457
41	\$179	\$240	\$346	\$293	\$351	\$472
42	\$188	\$249	\$363	\$302	\$359	\$489
43	\$197	\$255	\$381	\$310	\$365	\$507
44	\$206	\$261	\$399	\$319	\$370	\$525
45	\$217	\$273	\$420	\$329	\$382	\$546
46	\$228	\$279	\$439	\$339	\$387	\$565
47	\$239	\$285	\$458	\$350	\$393	\$584
48	\$250	\$293	\$474	\$360	\$400	\$600
49	\$262	\$302	\$490	\$371	\$409	\$616
50	\$276	\$318	\$515	\$384	\$424	\$641
51	\$289	\$322	\$533	\$397	\$428	\$659
52	\$303	\$327	\$551	\$410	\$432	\$677
53	\$318	\$331	\$573	\$424	\$436	\$699
54	\$334	\$336	\$596	\$439	\$441	\$722
55	\$350	\$339	\$626	\$454	\$444	\$752
56	\$367	\$348	\$646	\$470	\$452	\$772
57	\$385	\$352	\$668	\$487	\$456	\$794
58	\$404	\$358	\$689	\$504	\$461	\$815
59	\$424	\$369	\$713	\$523	\$472	\$839
60	\$446	\$386	\$736	\$544	\$488	\$862
61	\$472	\$400	\$769	\$568	\$501	\$895
62	\$485	\$414	\$785	\$580	\$514	\$911
63	\$503	\$426	\$807	\$597	\$525	\$933
64	\$522	\$443	\$835	\$615	\$541	\$961
65*	\$537	\$458	\$865	\$629	\$555	\$991
65 <sup>†</sup>	\$388	\$331	\$625	\$454	\$401	\$716
66*	\$554	\$472	\$895	\$645	\$568	\$1,021
66 <sup>†</sup>	\$400	\$341	\$646	\$466	\$410	\$737
67*	\$570	\$472	\$923	\$660	\$568	\$1,049
67 <sup>†</sup>	\$412	\$341	\$666	\$477	\$410	\$757
68*	\$570	\$472	\$934	\$660	\$568	\$1,060
68 <sup>†</sup>	\$412	\$341	\$674	\$477	\$410	\$765
69*	\$570	\$472	\$950	\$660	\$568	\$1,076
69 <sup>†</sup>	\$412	\$341	\$686	\$477	\$410	\$777
70+*	\$570	\$472	\$964	\$660	\$568	\$1,090
70+ <sup>†</sup>	\$412	\$341	\$696	\$477	\$410	\$787

### POS Open Access Value 5000

Age	Single Male	Single Female	Couple**	Male & Child(ren)	Female & Child(ren)	Family**
0	\$97	\$97	N/A	N/A	N/A	N/A
1	\$73	\$73	N/A	N/A	N/A	N/A
2-17	\$49	\$49	\$106	\$138	\$152	\$198
18	\$49	\$64	\$106	\$138	\$152	\$198
19	\$51	\$65	\$109	\$140	\$153	\$201
20	\$51	\$66	\$110	\$140	\$154	\$202
21	\$52	\$69	\$113	\$141	\$157	\$205
22	\$54	\$73	\$119	\$143	\$160	\$211
23	\$57	\$77	\$126	\$145	\$164	\$218
24	\$59	\$80	\$130	\$147	\$167	\$222
25	\$62	\$84	\$120	\$150	\$171	\$212
26	\$65	\$88	\$126	\$153	\$174	\$218
27	\$68	\$92	\$132	\$156	\$178	\$224
28	\$73	\$97	\$141	\$160	\$183	\$233
29	\$76	\$101	\$146	\$163	\$187	\$238
30	\$80	\$106	\$154	\$167	\$191	\$246
31	\$83	\$111	\$160	\$170	\$196	\$252
32	\$87	\$117	\$168	\$173	\$202	\$260
33	\$92	\$123	\$177	\$178	\$207	\$269
34	\$96	\$129	\$185	\$182	\$213	\$277
35	\$101	\$135	\$194	\$187	\$218	\$286
36	\$105	\$142	\$203	\$190	\$225	\$295
37	\$111	\$149	\$214	\$196	\$232	\$306
38	\$116	\$156	\$224	\$201	\$238	\$316
39	\$122	\$163	\$235	\$206	\$245	\$327
40	\$128	\$172	\$247	\$212	\$253	\$339
41	\$134	\$179	\$259	\$218	\$260	\$351
42	\$141	\$185	\$272	\$224	\$265	\$364
43	\$148	\$190	\$285	\$231	\$270	\$377
44	\$155	\$195	\$298	\$237	\$275	\$390
45	\$162	\$203	\$313	\$244	\$282	\$405
46	\$171	\$208	\$328	\$252	\$287	\$420
47	\$179	\$213	\$341	\$260	\$292	\$433
48	\$188	\$219	\$354	\$268	\$297	\$446
49	\$197	\$227	\$368	\$277	\$305	\$460
50	\$206	\$238	\$384	\$285	\$315	\$476
51	\$217	\$241	\$399	\$295	\$318	\$491
52	\$227	\$244	\$413	\$305	\$321	\$505
53	\$238	\$247	\$429	\$315	\$324	\$521
54	\$250	\$251	\$447	\$326	\$327	\$539
55	\$262	\$254	\$469	\$338	\$330	\$561
56	\$275	\$260	\$484	\$350	\$336	\$576
57	\$289	\$264	\$500	\$363	\$339	\$592
58	\$302	\$269	\$515	\$375	\$344	\$607
59	\$318	\$276	\$534	\$390	\$351	\$626
60	\$333	\$289	\$550	\$404	\$363	\$642
61	\$346	\$300	\$568	\$416	\$373	\$660
62	\$355	\$310	\$580	\$425	\$383	\$672
63	\$369	\$320	\$598	\$438	\$392	\$690
64	\$383	\$332	\$618	\$451	\$403	\$710
65*	\$394	\$343	\$640	\$461	\$414	\$732
65 <sup>†</sup>	\$284	\$248	\$462	\$333	\$299	\$529
66*	\$406	\$353	\$662	\$473	\$423	\$754
66 <sup>†</sup>	\$293	\$255	\$478	\$342	\$305	\$544
67*	\$418	\$364	\$683	\$484	\$433	\$775
67 <sup>†</sup>	\$302	\$263	\$493	\$349	\$313	\$560
68*	\$431	\$375	\$704	\$496	\$444	\$796
68 <sup>†</sup>	\$311	\$271	\$508	\$358	\$321	\$575
69*	\$443	\$386	\$727	\$507	\$454	\$819
69 <sup>†</sup>	\$320	\$279	\$525	\$366	\$328	\$591
70+*	\$457	\$397	\$750	\$520	\$464	\$842
70+ <sup>†</sup>	\$330	\$287	\$542	\$375	\$335	\$608

\* Rates are subject to increase upon underwriting review.  
 \*\* Networks may not be available in all Zip codes and are subject to change.  
 \*\* Couple and Family contracts are rated based on age of the oldest spouse.  
 † Non-Medicare Eligible; Age 65+ rates are not available to new applicants.  
 †† Medicare Eligible; Age 65+ rates are not available to new applicants.

# Florida

## POS Open Access Health Insurance Monthly Plan Rates — Area 3 (Charlotte, Hernando, Hillsborough, Lee, Manatee, Pasco, Pinellas, Polk, Sarasota), Effective 01/01/2009\*

POS Open Access Value 7500						
Age	Single Male	Single Female	Couple**	Male & Child(ren)	Female & Child(ren)	Family**
0	\$83	\$83	N/A	N/A	N/A	N/A
1	\$61	\$61	N/A	N/A	N/A	N/A
2-17	\$42	\$42	\$90	\$118	\$129	\$169
18	\$42	\$54	\$90	\$118	\$129	\$169
19	\$43	\$56	\$93	\$119	\$131	\$172
20	\$44	\$56	\$94	\$120	\$131	\$173
21	\$44	\$59	\$97	\$120	\$134	\$176
22	\$46	\$61	\$100	\$122	\$136	\$179
23	\$48	\$64	\$105	\$124	\$139	\$184
24	\$51	\$67	\$111	\$127	\$142	\$190
25	\$53	\$71	\$102	\$128	\$145	\$181
26	\$56	\$75	\$108	\$131	\$149	\$187
27	\$58	\$79	\$112	\$133	\$153	\$191
28	\$61	\$82	\$117	\$136	\$156	\$196
29	\$64	\$86	\$123	\$139	\$159	\$202
30	\$67	\$91	\$129	\$142	\$164	\$208
31	\$70	\$95	\$136	\$144	\$168	\$215
32	\$75	\$99	\$144	\$149	\$172	\$223
33	\$78	\$104	\$150	\$152	\$176	\$229
34	\$82	\$109	\$158	\$156	\$181	\$237
35	\$86	\$114	\$166	\$159	\$186	\$245
36	\$90	\$121	\$173	\$163	\$192	\$252
37	\$94	\$127	\$181	\$167	\$198	\$260
38	\$99	\$133	\$190	\$172	\$203	\$269
39	\$104	\$139	\$200	\$176	\$209	\$279
40	\$108	\$146	\$208	\$180	\$216	\$287
41	\$114	\$152	\$220	\$186	\$221	\$299
42	\$119	\$157	\$231	\$190	\$226	\$310
43	\$126	\$161	\$243	\$197	\$230	\$322
44	\$132	\$165	\$254	\$203	\$233	\$333
45	\$138	\$173	\$266	\$208	\$241	\$345
46	\$145	\$177	\$278	\$215	\$245	\$357
47	\$152	\$182	\$290	\$221	\$249	\$369
48	\$159	\$186	\$300	\$228	\$253	\$379
49	\$168	\$192	\$312	\$236	\$259	\$391
50	\$176	\$202	\$327	\$244	\$268	\$406
51	\$184	\$205	\$339	\$251	\$271	\$418
52	\$193	\$207	\$352	\$260	\$273	\$431
53	\$202	\$210	\$364	\$268	\$276	\$443
54	\$212	\$213	\$379	\$278	\$278	\$458
55	\$223	\$216	\$399	\$288	\$281	\$478
56	\$234	\$222	\$412	\$298	\$287	\$491
57	\$245	\$224	\$424	\$308	\$289	\$503
58	\$257	\$228	\$438	\$320	\$293	\$517
59	\$270	\$234	\$453	\$332	\$298	\$532
60	\$283	\$246	\$468	\$344	\$309	\$547
61	\$294	\$255	\$484	\$354	\$318	\$563
62	\$302	\$264	\$493	\$362	\$326	\$572
63	\$313	\$272	\$507	\$372	\$334	\$586
64	\$325	\$283	\$524	\$384	\$344	\$603
65 <sup>†</sup>	\$335	\$291	\$545	\$393	\$352	\$624
65 <sup>††</sup>	\$242	\$210	\$393	\$284	\$254	\$451
66 <sup>†</sup>	\$345	\$300	\$563	\$402	\$360	\$642
66 <sup>††</sup>	\$249	\$217	\$406	\$290	\$260	\$464
67 <sup>†</sup>	\$355	\$309	\$580	\$412	\$369	\$659
67 <sup>††</sup>	\$256	\$223	\$419	\$297	\$266	\$476
68 <sup>†</sup>	\$366	\$319	\$598	\$422	\$378	\$677
68 <sup>††</sup>	\$264	\$230	\$432	\$305	\$273	\$489
69 <sup>†</sup>	\$377	\$328	\$619	\$432	\$386	\$698
69 <sup>††</sup>	\$272	\$237	\$447	\$312	\$279	\$504
70 <sup>†</sup>	\$388	\$338	\$637	\$443	\$396	\$716
70 <sup>††</sup>	\$280	\$244	\$460	\$320	\$286	\$517

POS Open Access Value 10000						
Age	Single Male	Single Female	Couple**	Male & Child(ren)	Female & Child(ren)	Family**
0	\$51	\$51	N/A	N/A	N/A	N/A
1	\$39	\$39	N/A	N/A	N/A	N/A
2-17	\$26	\$26	\$57	\$74	\$81	\$106
18	\$27	\$34	\$57	\$74	\$81	\$106
19	\$27	\$35	\$58	\$74	\$82	\$107
20	\$28	\$36	\$60	\$75	\$83	\$109
21	\$28	\$37	\$61	\$75	\$83	\$110
22	\$29	\$39	\$64	\$76	\$85	\$113
23	\$31	\$41	\$68	\$78	\$87	\$117
24	\$32	\$43	\$70	\$79	\$89	\$119
25	\$33	\$45	\$65	\$80	\$91	\$114
26	\$35	\$47	\$68	\$82	\$93	\$117
27	\$37	\$49	\$71	\$83	\$95	\$120
28	\$38	\$51	\$74	\$84	\$97	\$123
29	\$40	\$54	\$78	\$86	\$99	\$127
30	\$42	\$56	\$82	\$88	\$101	\$131
31	\$44	\$59	\$85	\$90	\$104	\$134
32	\$46	\$62	\$89	\$92	\$107	\$138
33	\$49	\$65	\$94	\$95	\$110	\$143
34	\$51	\$68	\$98	\$97	\$113	\$147
35	\$53	\$71	\$102	\$98	\$115	\$151
36	\$56	\$76	\$108	\$101	\$120	\$157
37	\$59	\$79	\$113	\$104	\$123	\$162
38	\$61	\$83	\$118	\$106	\$127	\$167
39	\$64	\$87	\$124	\$109	\$130	\$173
40	\$68	\$91	\$130	\$113	\$134	\$179
41	\$71	\$95	\$138	\$115	\$138	\$187
42	\$75	\$98	\$144	\$119	\$141	\$193
43	\$79	\$101	\$152	\$123	\$143	\$201
44	\$83	\$103	\$159	\$127	\$145	\$208
45	\$87	\$108	\$167	\$130	\$150	\$216
46	\$91	\$110	\$174	\$134	\$152	\$223
47	\$95	\$113	\$181	\$138	\$155	\$230
48	\$100	\$116	\$188	\$143	\$158	\$237
49	\$104	\$121	\$194	\$146	\$162	\$243
50	\$109	\$127	\$203	\$151	\$168	\$252
51	\$115	\$128	\$211	\$157	\$169	\$260
52	\$121	\$130	\$219	\$162	\$171	\$268
53	\$127	\$132	\$228	\$168	\$173	\$277
54	\$133	\$134	\$238	\$173	\$174	\$287
55	\$139	\$135	\$249	\$179	\$175	\$298
56	\$146	\$138	\$257	\$186	\$178	\$306
57	\$153	\$140	\$265	\$192	\$180	\$314
58	\$160	\$143	\$274	\$199	\$183	\$323
59	\$169	\$146	\$284	\$207	\$186	\$333
60	\$177	\$153	\$293	\$215	\$192	\$342
61	\$184	\$159	\$302	\$221	\$198	\$351
62	\$189	\$164	\$308	\$226	\$203	\$357
63	\$195	\$170	\$317	\$232	\$208	\$366
64	\$203	\$177	\$327	\$239	\$215	\$376
65 <sup>†</sup>	\$209	\$182	\$339	\$245	\$219	\$388
65 <sup>††</sup>	\$151	\$131	\$245	\$177	\$158	\$280
66 <sup>†</sup>	\$216	\$188	\$352	\$251	\$225	\$401
66 <sup>††</sup>	\$156	\$136	\$254	\$181	\$162	\$290
67 <sup>†</sup>	\$222	\$193	\$362	\$257	\$230	\$411
67 <sup>††</sup>	\$160	\$139	\$261	\$186	\$166	\$297
68 <sup>†</sup>	\$229	\$199	\$374	\$263	\$235	\$423
68 <sup>††</sup>	\$165	\$144	\$270	\$190	\$170	\$305
69 <sup>†</sup>	\$236	\$205	\$387	\$270	\$241	\$436
69 <sup>††</sup>	\$170	\$148	\$279	\$195	\$174	\$315
70 <sup>†</sup>	\$243	\$211	\$399	\$277	\$247	\$448
70 <sup>††</sup>	\$175	\$152	\$288	\$200	\$178	\$323

Preventive and Hospital Care 1250						
Age	Single Male	Single Female	Couple**	Male & Child(ren)	Female & Child(ren)	Family**
0	\$111	\$111	N/A	N/A	N/A	N/A
1	\$84	\$84	N/A	N/A	N/A	N/A
2-17	\$56	\$56	\$122	\$158	\$174	\$227
18	\$56	\$74	\$122	\$158	\$174	\$227
19	\$58	\$76	\$126	\$159	\$176	\$231
20	\$59	\$77	\$128	\$160	\$177	\$233
21	\$59	\$80	\$130	\$160	\$180	\$235
22	\$62	\$83	\$136	\$163	\$183	\$241
23	\$65	\$87	\$143	\$166	\$187	\$248
24	\$68	\$92	\$150	\$169	\$191	\$255
25	\$71	\$96	\$139	\$172	\$195	\$244
26	\$75	\$101	\$145	\$175	\$200	\$250
27	\$79	\$105	\$152	\$179	\$203	\$257
28	\$83	\$110	\$159	\$183	\$208	\$264
29	\$87	\$116	\$168	\$187	\$214	\$273
30	\$91	\$122	\$175	\$190	\$219	\$280
31	\$95	\$128	\$184	\$194	\$225	\$289
32	\$100	\$134	\$192	\$199	\$231	\$297
33	\$105	\$141	\$202	\$203	\$237	\$307
34	\$110	\$148	\$212	\$208	\$244	\$317
35	\$115	\$155	\$222	\$213	\$250	\$327
36	\$122	\$162	\$234	\$219	\$257	\$339
37	\$127	\$171	\$245	\$224	\$265	\$350
38	\$133	\$179	\$257	\$230	\$273	\$362
39	\$140	\$188	\$270	\$236	\$281	\$375
40	\$147	\$197	\$283	\$243	\$290	\$388
41	\$154	\$204	\$296	\$249	\$296	\$401
42	\$161	\$212	\$311	\$256	\$304	\$416
43	\$170	\$218	\$327	\$264	\$309	\$432
44	\$178	\$223	\$343	\$272	\$314	\$448
45	\$186	\$233	\$359	\$279	\$324	\$464
46	\$195	\$239	\$374	\$288	\$329	\$479
47	\$205	\$244	\$391	\$297	\$334	\$496
48	\$216	\$251	\$407	\$308	\$340	\$512
49	\$226	\$259	\$421	\$317	\$348	\$526
50	\$237	\$273	\$441	\$327	\$361	\$546
51	\$248	\$276	\$457	\$338	\$364	\$562
52	\$260	\$280	\$473	\$349	\$368	\$578
53	\$273	\$284	\$491	\$361	\$371	\$596
54	\$287	\$288	\$512	\$374	\$375	\$617
55	\$300	\$291	\$537	\$386	\$378	\$642
56	\$316	\$298	\$555	\$401	\$384	\$660
57	\$331	\$302	\$573	\$415	\$388	\$678
58	\$347	\$307	\$592	\$430	\$393	\$697
59	\$364	\$316	\$611	\$446	\$401	\$716
60	\$382	\$332	\$631	\$463	\$416	\$736
61	\$396	\$343	\$651	\$476	\$427	\$756
62	\$408	\$355	\$666	\$488	\$438	\$771
63	\$422	\$366	\$684	\$501	\$448	\$789
64	\$438	\$381	\$707	\$516	\$462	\$812
65 <sup>†</sup>	\$451	\$393	\$734	\$528	\$474	\$839
65 <sup>††</sup>	\$326	\$284	\$530	\$381	\$342	\$606
66 <sup>†</sup>	\$466	\$404	\$759	\$542	\$484	\$864
66 <sup>††</sup>	\$336	\$292	\$548	\$391	\$349	\$624
67 <sup>†</sup>	\$479	\$417	\$782	\$554	\$496	\$887
67 <sup>††</sup>	\$346	\$301	\$565	\$400	\$358	\$640
68 <sup>†</sup>	\$493	\$430	\$795	\$567	\$508	\$900
68 <sup>††</sup>	\$356	\$310	\$574	\$409	\$367	\$650
69 <sup>†</sup>	\$509	\$442	\$835	\$582	\$519	\$940
69 <sup>††</sup>	\$367	\$319	\$603	\$420	\$375	\$679
70 <sup>†</sup>	\$524	\$456	\$860	\$596	\$533	\$965
70 <sup>††</sup>	\$378	\$329	\$621	\$430	\$385	\$697

# Florida

## POS Open Access Health Insurance Monthly Plan Rates — Area 3, (Charlotte, Hernando, Hillsborough, Lee, Manatee, Pasco, Pinellas, Polk, Sarasota), Effective 01/01/2009\*

Preventive and Hospital Care 3000 (HSA Compatible)						
Age	Single Male	Single Female	Couple**	Male & Child(ren)	Female & Child(ren)	Family**
0	\$101	\$101	N/A	N/A	N/A	N/A
1	\$76	\$76	N/A	N/A	N/A	N/A
2-17	\$51	\$51	\$110	\$143	\$158	\$206
18	\$51	\$66	\$110	\$143	\$158	\$206
19	\$53	\$68	\$113	\$145	\$159	\$209
20	\$53	\$69	\$114	\$145	\$160	\$210
21	\$54	\$73	\$119	\$146	\$164	\$215
22	\$56	\$76	\$124	\$148	\$167	\$220
23	\$59	\$80	\$130	\$151	\$171	\$226
24	\$62	\$83	\$136	\$154	\$173	\$232
25	\$65	\$87	\$126	\$157	\$177	\$222
26	\$68	\$92	\$132	\$159	\$182	\$228
27	\$71	\$96	\$138	\$162	\$186	\$234
28	\$75	\$101	\$145	\$166	\$190	\$241
29	\$79	\$105	\$152	\$170	\$194	\$248
30	\$83	\$110	\$159	\$173	\$199	\$255
31	\$87	\$116	\$168	\$177	\$204	\$264
32	\$91	\$122	\$175	\$181	\$210	\$271
33	\$95	\$128	\$184	\$185	\$216	\$280
34	\$100	\$134	\$192	\$189	\$221	\$288
35	\$105	\$141	\$202	\$194	\$228	\$298
36	\$110	\$148	\$212	\$199	\$234	\$308
37	\$115	\$155	\$222	\$203	\$241	\$318
38	\$122	\$162	\$234	\$210	\$248	\$330
39	\$127	\$171	\$245	\$215	\$256	\$341
40	\$133	\$179	\$257	\$220	\$263	\$353
41	\$140	\$186	\$270	\$227	\$270	\$366
42	\$147	\$193	\$283	\$233	\$277	\$379
43	\$154	\$198	\$296	\$240	\$281	\$392
44	\$161	\$202	\$311	\$247	\$285	\$407
45	\$170	\$212	\$327	\$255	\$294	\$423
46	\$178	\$217	\$341	\$263	\$299	\$437
47	\$186	\$222	\$355	\$270	\$304	\$451
48	\$195	\$228	\$369	\$278	\$309	\$465
49	\$205	\$236	\$382	\$288	\$317	\$478
50	\$216	\$247	\$401	\$298	\$327	\$497
51	\$226	\$251	\$415	\$308	\$331	\$511
52	\$237	\$254	\$430	\$318	\$334	\$526
53	\$248	\$257	\$446	\$328	\$337	\$542
54	\$260	\$261	\$465	\$339	\$340	\$561
55	\$273	\$265	\$488	\$352	\$344	\$584
56	\$287	\$272	\$504	\$365	\$351	\$600
57	\$300	\$275	\$519	\$377	\$354	\$615
58	\$316	\$280	\$537	\$392	\$358	\$633
59	\$331	\$287	\$555	\$406	\$365	\$651
60	\$347	\$301	\$574	\$421	\$378	\$670
61	\$361	\$313	\$594	\$434	\$389	\$690
62	\$371	\$323	\$606	\$444	\$399	\$702
63	\$383	\$333	\$622	\$455	\$408	\$718
64	\$398	\$346	\$642	\$469	\$420	\$738
65*	\$411	\$357	\$668	\$481	\$430	\$764
65**	\$297	\$258	\$482	\$347	\$310	\$552
66*	\$423	\$368	\$690	\$492	\$441	\$786
66**	\$305	\$266	\$498	\$355	\$318	\$567
67*	\$435	\$379	\$711	\$504	\$451	\$807
67**	\$314	\$274	\$513	\$364	\$326	\$583
68*	\$448	\$390	\$723	\$516	\$461	\$819
68**	\$323	\$282	\$522	\$373	\$333	\$591
69*	\$462	\$402	\$758	\$529	\$473	\$854
69**	\$334	\$290	\$547	\$382	\$342	\$617
70+†	\$476	\$414	\$781	\$542	\$484	\$877
70+**	\$344	\$299	\$564	\$391	\$349	\$633

Monthly Dental Rates***			
Single	Couple	Parent & Child(ren)	Family
\$11	\$23	\$34	\$45

**Your rates are guaranteed not to increase for 12 months from your effective date once you've been accepted for coverage.**

Aetna Advantage Plans for individuals, families and the self employed are underwritten by Aetna Life Insurance Company (Aetna) directly and/or through an out-of-state blanket trust and Aetna Health, Inc. In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans. These plans are medically underwritten and you may be declined coverage in accordance with your health condition.

\* Rates are subject to increase upon underwriting review. Networks may not be available in all Zip codes and are subject to change.  
 \*\* Couple and Family contracts are rated based on age of the oldest spouse.  
 \*\*\* Dental is offered only if medical coverage is obtained.

† Non-Medicare Eligible; Age 65+ rates are not available to new applicants.  
 \*\* Medicare Eligible; Age 65+ rates are not available to new applicants.

**If you need this material translated into another language, please call Member Services at 1-866-565-1236.**

Si usted necesita este material en otro lenguaje, por favor llame a Servicios al Miembro al 1-866-565-1236.

Upon request, we will provide you with rates at a different underwriting level.

This material is for information only. Health benefits and health/dental insurance plans contain exclusions and limitations. Plans may be subject to medical underwriting or other restrictions. Rates and benefits vary by location.

Rates are subject to change based on rate increases implemented to the whole book of business in accordance with state laws and regulations based on your medical history, Aetna's underwriting guidelines and any optional benefits selected. Information is subject to change. Investment services are independently offered through JPMorgan Institutional Investors, Inc., a subsidiary of JPMorgan Chase Bank. Information is believed to be accurate as of the production date; however, it is subject to change.

# Aetna Advantage Plans for Florida

Area 3 Counties — POS Health Insurance Plan Monthly Rates (Effective 7/1/09\*)

Charlotte, Hernando, Hillsborough, Lee, Manatee, Pasco, Pinellas, Polk, Sarasota

## POS Open Access 2500 with Limited Rx

Age	Single Male	Single Female	Couple**	Male & Child(ren)	Female & Child(ren)	Family**
0	\$163	\$163	N/A	N/A	N/A	N/A
1	\$122	\$122	N/A	N/A	N/A	N/A
2-18	\$82	\$82	\$179	\$232	\$255	\$333
19	\$85	\$110	\$183	\$233	\$257	\$337
20	\$86	\$111	\$185	\$234	\$258	\$339
21	\$87	\$113	\$188	\$235	\$260	\$342
22	\$88	\$119	\$194	\$236	\$265	\$348
23	\$92	\$124	\$203	\$240	\$270	\$357
24	\$97	\$131	\$214	\$245	\$277	\$368
25	\$102	\$137	\$200	\$249	\$282	\$354
26	\$107	\$144	\$206	\$254	\$289	\$360
27	\$112	\$151	\$217	\$259	\$295	\$371
28	\$117	\$158	\$226	\$263	\$302	\$380
29	\$123	\$166	\$238	\$269	\$309	\$392
30	\$129	\$174	\$249	\$275	\$317	\$403
31	\$135	\$183	\$262	\$280	\$325	\$416
32	\$142	\$191	\$275	\$287	\$333	\$429
33	\$149	\$201	\$288	\$293	\$342	\$442
34	\$156	\$211	\$302	\$300	\$352	\$456
35	\$164	\$221	\$317	\$308	\$361	\$471
36	\$172	\$232	\$333	\$315	\$371	\$487
37	\$180	\$243	\$348	\$323	\$382	\$502
38	\$189	\$255	\$366	\$331	\$393	\$520
39	\$198	\$268	\$384	\$339	\$405	\$538
40	\$208	\$281	\$402	\$349	\$417	\$556
41	\$218	\$292	\$422	\$358	\$428	\$576
42	\$229	\$303	\$443	\$369	\$438	\$597
43	\$240	\$311	\$464	\$379	\$445	\$618
44	\$252	\$318	\$488	\$390	\$452	\$642
45	\$264	\$332	\$511	\$401	\$465	\$665
46	\$277	\$339	\$534	\$414	\$472	\$688
47	\$291	\$348	\$557	\$427	\$480	\$711
48	\$305	\$357	\$578	\$440	\$489	\$732
49	\$320	\$369	\$598	\$454	\$500	\$752
50	\$336	\$387	\$626	\$469	\$517	\$780
51	\$352	\$392	\$648	\$484	\$521	\$802
52	\$370	\$398	\$673	\$501	\$527	\$827
53	\$388	\$403	\$699	\$518	\$532	\$853
54	\$407	\$409	\$728	\$535	\$537	\$882
55	\$427	\$414	\$763	\$554	\$542	\$917
56	\$447	\$424	\$787	\$573	\$551	\$941
57	\$469	\$429	\$813	\$594	\$556	\$967
58	\$492	\$437	\$839	\$615	\$564	\$993
59	\$516	\$449	\$867	\$638	\$575	\$1,021
60	\$544	\$470	\$898	\$664	\$594	\$1,052
61	\$575	\$488	\$937	\$693	\$611	\$1,091
62	\$591	\$504	\$956	\$708	\$626	\$1,110
63	\$612	\$519	\$984	\$728	\$640	\$1,138
64	\$636	\$541	\$1,017	\$750	\$661	\$1,171
65 <sup>†</sup>	\$655	\$558	\$1,055	\$768	\$677	\$1,209
65 <sup>††</sup>	\$473	\$403	\$762	\$554	\$489	\$873
66 <sup>†</sup>	\$675	\$575	\$1,091	\$787	\$693	\$1,245
66 <sup>††</sup>	\$487	\$415	\$788	\$568	\$500	\$899
67 <sup>†</sup>	\$695	\$575	\$1,124	\$805	\$693	\$1,278
67 <sup>††</sup>	\$502	\$415	\$812	\$581	\$500	\$923
68 <sup>†</sup>	\$695	\$575	\$1,138	\$805	\$693	\$1,292
68 <sup>††</sup>	\$502	\$415	\$822	\$581	\$500	\$933
69 <sup>†</sup>	\$695	\$575	\$1,159	\$805	\$693	\$1,313
69 <sup>††</sup>	\$502	\$415	\$837	\$581	\$500	\$948
70 <sup>†</sup>	\$695	\$575	\$1,175	\$805	\$693	\$1,329
70 <sup>††</sup>	\$502	\$415	\$848	\$581	\$500	\$960

## POS Open Access 5000 with Limited Rx

Age	Single Male	Single Female	Couple**	Male & Child(ren)	Female & Child(ren)	Family**
0	\$113	\$113	N/A	N/A	N/A	N/A
1	\$84	\$84	N/A	N/A	N/A	N/A
2-18	\$57	\$57	\$123	\$160	\$176	\$230
19	\$59	\$76	\$127	\$162	\$178	\$234
20	\$60	\$77	\$128	\$163	\$179	\$235
21	\$60	\$80	\$131	\$163	\$182	\$238
22	\$63	\$84	\$138	\$166	\$186	\$245
23	\$66	\$88	\$144	\$169	\$189	\$251
24	\$69	\$93	\$152	\$172	\$194	\$259
25	\$73	\$97	\$141	\$175	\$198	\$248
26	\$76	\$102	\$146	\$178	\$203	\$253
27	\$80	\$107	\$154	\$182	\$207	\$261
28	\$84	\$112	\$161	\$186	\$212	\$268
29	\$88	\$118	\$170	\$189	\$218	\$277
30	\$92	\$124	\$177	\$193	\$223	\$284
31	\$97	\$130	\$187	\$198	\$229	\$294
32	\$101	\$136	\$195	\$202	\$234	\$302
33	\$106	\$143	\$204	\$206	\$241	\$311
34	\$112	\$150	\$216	\$212	\$248	\$323
35	\$117	\$157	\$226	\$217	\$254	\$333
36	\$123	\$165	\$237	\$222	\$262	\$344
37	\$129	\$173	\$248	\$228	\$269	\$355
38	\$135	\$181	\$261	\$233	\$277	\$368
39	\$142	\$190	\$274	\$240	\$285	\$381
40	\$149	\$199	\$287	\$247	\$293	\$394
41	\$156	\$208	\$301	\$253	\$302	\$408
42	\$164	\$215	\$316	\$261	\$308	\$423
43	\$172	\$221	\$331	\$268	\$314	\$438
44	\$180	\$226	\$347	\$276	\$319	\$454
45	\$189	\$237	\$364	\$284	\$329	\$471
46	\$198	\$242	\$381	\$293	\$334	\$488
47	\$208	\$248	\$397	\$302	\$339	\$504
48	\$218	\$254	\$412	\$311	\$345	\$519
49	\$229	\$263	\$427	\$322	\$354	\$534
50	\$240	\$276	\$447	\$332	\$366	\$554
51	\$252	\$280	\$463	\$343	\$369	\$570
52	\$264	\$284	\$480	\$354	\$373	\$587
53	\$277	\$288	\$498	\$367	\$377	\$605
54	\$291	\$292	\$519	\$380	\$381	\$626
55	\$305	\$295	\$545	\$393	\$384	\$652
56	\$320	\$303	\$563	\$407	\$391	\$670
57	\$335	\$306	\$580	\$421	\$394	\$687
58	\$352	\$312	\$600	\$437	\$399	\$707
59	\$369	\$320	\$620	\$453	\$407	\$727
60	\$387	\$336	\$639	\$470	\$422	\$746
61	\$402	\$348	\$661	\$484	\$433	\$768
62	\$413	\$360	\$674	\$494	\$444	\$781
63	\$428	\$371	\$694	\$508	\$455	\$801
64	\$445	\$386	\$717	\$524	\$469	\$824
65 <sup>†</sup>	\$458	\$399	\$745	\$536	\$481	\$852
65 <sup>††</sup>	\$331	\$288	\$548	\$387	\$347	\$615
66 <sup>†</sup>	\$472	\$411	\$769	\$549	\$492	\$876
66 <sup>††</sup>	\$341	\$297	\$555	\$396	\$355	\$632
67 <sup>†</sup>	\$486	\$423	\$793	\$563	\$504	\$900
67 <sup>††</sup>	\$351	\$305	\$573	\$406	\$364	\$650
68 <sup>†</sup>	\$501	\$436	\$818	\$577	\$516	\$925
68 <sup>††</sup>	\$362	\$315	\$591	\$417	\$373	\$668
69 <sup>†</sup>	\$516	\$449	\$846	\$591	\$528	\$953
69 <sup>††</sup>	\$373	\$324	\$611	\$427	\$381	\$688
70 <sup>†</sup>	\$531	\$462	\$872	\$605	\$540	\$979
70 <sup>††</sup>	\$383	\$334	\$630	\$437	\$390	\$707

## POS Open Access Value 2000

Age	Single Male	Single Female	Couple**	Male & Child(ren)	Female & Child(ren)	Family**
0	\$160	\$160	N/A	N/A	N/A	N/A
1	\$120	\$120	N/A	N/A	N/A	N/A
2-18	\$81	\$81	\$174	\$228	\$250	\$326
19	\$83	\$108	\$179	\$230	\$253	\$331
20	\$84	\$109	\$181	\$231	\$254	\$333
21	\$85	\$111	\$184	\$232	\$256	\$336
22	\$86	\$116	\$189	\$233	\$261	\$341
23	\$90	\$122	\$199	\$236	\$266	\$351
24	\$95	\$128	\$209	\$241	\$272	\$361
25	\$99	\$134	\$195	\$245	\$278	\$347
26	\$104	\$141	\$202	\$249	\$284	\$354
27	\$109	\$147	\$211	\$254	\$290	\$363
28	\$115	\$155	\$222	\$260	\$297	\$374
29	\$120	\$162	\$233	\$264	\$304	\$385
30	\$126	\$170	\$244	\$270	\$311	\$396
31	\$132	\$178	\$256	\$276	\$319	\$408
32	\$139	\$187	\$268	\$282	\$327	\$420
33	\$146	\$196	\$282	\$289	\$336	\$434
34	\$153	\$206	\$295	\$295	\$345	\$447
35	\$160	\$216	\$309	\$302	\$354	\$461
36	\$168	\$227	\$324	\$309	\$365	\$476
37	\$176	\$238	\$340	\$317	\$375	\$492
38	\$185	\$249	\$357	\$325	\$385	\$509
39	\$194	\$262	\$375	\$334	\$398	\$527
40	\$204	\$275	\$394	\$343	\$410	\$546
41	\$213	\$286	\$413	\$352	\$420	\$565
42	\$224	\$297	\$433	\$362	\$430	\$585
43	\$235	\$304	\$454	\$372	\$437	\$606
44	\$246	\$311	\$476	\$383	\$444	\$628
45	\$259	\$324	\$501	\$395	\$456	\$653
46	\$271	\$332	\$522	\$406	\$463	\$674
47	\$284	\$340	\$545	\$418	\$471	\$697
48	\$298	\$349	\$564	\$431	\$479	\$716
49	\$313	\$361	\$585	\$445	\$490	\$737
50	\$328	\$378	\$611	\$459	\$506	\$763
51	\$344	\$384	\$634	\$474	\$512	\$786
52	\$361	\$389	\$657	\$490	\$517	\$809
53	\$379	\$394	\$683	\$507	\$521	\$835
54	\$398	\$400	\$712	\$525	\$527	\$864
55	\$417	\$405	\$745	\$543	\$532	\$897
56	\$438	\$415	\$771	\$563	\$541	\$923
57	\$459	\$420	\$795	\$582	\$546	\$947
58	\$481	\$427	\$820	\$603	\$552	\$972
59	\$505	\$439	\$849	\$625	\$564	\$1,001
60	\$532	\$460	\$879	\$651	\$583	\$1,031
61	\$562	\$477	\$916	\$679	\$599	\$1,068
62	\$578	\$493	\$936	\$694	\$614	\$1,088
63	\$598	\$508	\$961	\$713	\$628	\$1,113
64	\$622	\$529	\$995	\$735	\$648	\$1,147
65 <sup>†</sup>	\$640	\$546	\$1,031	\$752	\$664	\$1,183
65 <sup>††</sup>	\$462	\$394	\$744	\$543	\$479	\$854
66 <sup>†</sup>	\$660	\$562	\$1,066	\$771	\$679	\$1,218
66 <sup>††</sup>	\$477	\$406	\$770	\$557	\$490	\$879
67 <sup>†</sup>	\$679	\$562	\$1,099	\$789	\$679	\$1,251
67 <sup>††</sup>	\$490	\$406	\$793	\$570	\$490	\$903
68 <sup>†</sup>	\$679	\$562	\$1,113	\$789	\$679	\$1,265
68 <sup>††</sup>	\$490	\$406	\$804	\$570	\$490	\$913
69 <sup>†</sup>	\$679	\$562	\$1,133	\$789	\$679	\$1,285
69 <sup>††</sup>	\$490	\$406	\$818	\$570	\$490	\$928
70 <sup>†</sup>	\$679	\$562	\$1,149	\$789	\$679	\$1,301
70 <sup>††</sup>	\$490	\$406	\$830	\$570	\$490	\$939

\* Rates are subject to increase upon underwriting review. Networks may not be available in all Zip codes and are subject to change.  
 \*\* Couple and Family contracts are rated based on age of the oldest spouse.  
 † Non-Medicare Eligible; Age 65+ rates are not available to new applicants.  
 †† Medicare Eligible; Age 65+ rates are not available to new applicants.

**Aetna Advantage Plans for Individuals, Families and the Self-Employed are underwritten by Aetna Life Insurance Company (Aetna) directly and/or through an out-of-state blanket trust. In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans. These plans are medically underwritten and you may be declined coverage in accordance with your health condition.**

If you need this material translated into another language, please call Member Services at 1-866-565-1236.

Si usted necesita este material en otro lenguaje, por favor llame a Servicios al Miembro al 1-866-565-1236.

This material is for information only. Rates are subject to change on rate increases implemented to the whole book of business in accordance with state laws and regulations based on your medical history, Aetna's underwriting guidelines and any optional benefits selected. Health/Dental insurance plans contain exclusions and limitations. Information is believed to be accurate as of the production date; however, it