



[Group Policyholder]

[Date]

[Contact Name]

[Group Name]

[Address]

[City State Zip]

Re: Notice of Proposed Premium Rate Change
Aetna Life Insurance Company and
Health Insurance Oversight System (HIOS) Plan ID number:

Dear [Name]:

Aetna Life Insurance Company is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2021. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify or disapprove the requested rate change.

Proposed Premium Rate Changes

If approved, the proposed monthly premium is shown in the chart below.

Renewal Date	Increase	Renewal Date	Increase
1st Quarter, 2019:	<1q>%	3rd Quarter, 2019:	<3q>%
2nd Quarter, 2019:	<2q>%	4th Quarter, 2019:	<4q>%

Please note that while we try to provide you with the most accurate information possible, the final approved rate may differ based on the benefit plan design and other features you select on renewal. Also, the final approved rate may differ because DFS may modify the proposed rate.

Why We Are Requesting a Rate Change

Every year, we spend considerable time evaluating both medical cost history and rates to ensure we account for current cost trends in the plan premium. The requested increase is due to our view as to the overall rising cost of health care services in New York, and an adjustment to reflect changes in the type and quantity of medical services used by our members which results in increased claim expenses. DFS's view of these matters may differ.

30-day Comment Period

You can contact us or DFS to ask for more information or submit comments to DFS about the proposed rate change. The comments must be made within 30 days from the date of this notice.

You can contact Aetna Life Insurance Company for additional information at:

Aetna
9000 Southside Blvd, Building 100
Mail Code, F434
Jacksonville, FL 32256
Phone: 800-297-7145
Website Address: Aetna.com

Comments or requests for more information on the proposed rate change may be submitted to DFS by visiting the DFS Website or via standard mail as follows:

DFS Website:

https://www.dfs.ny.gov/consumers/health_insurance/health_insurance_premiums

United States Postal Service:

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments
One Commerce Plaza
Albany, NY, 12257

If you choose to submit comments to DFS, please include the following information:

1. The name of your insurer
2. The name of your plan
3. Whether you have individual or group coverage
4. Your HIOS Plan ID number, which is **[Insert the HIOS Plan ID #]**

Written comments submitted to DFS will be posted on the DFS website without your personal information.

Plain English Summary of Rate Change

We have prepared a plain-English summary that provides a more detailed explanation of the reasons why a premium rate change is being requested. You can find this information at the following websites:

Aetna Life Insurance Company website: Aetna.com

DFS website: <https://myportal.dfs.ny.gov/web/prior-approval/aetna-life-insurance-company>

Notice of Approved Premium Rate

After DFS approves the final premium rate, which may differ from the requested rates noted above, you will receive final rate information at least 60 days before your 2021 renewal date.

Sincerely,

Aetna