

Aetna Health and Life Insurance Company

Annual Premiums

For Use in ZIP Codes: 889-891

Female Rates

Aetna Medicare Supplement Rates NV 2019

Rates Effective 10/1/2018

Attained Age	Preferred						Attained Age	Standard					
	Plan A	Plan B	Plan F	Plan HF	Plan G	Plan N		Plan A	Plan B	Plan F	Plan HF	Plan G	Plan N
65	1,474	1,604	1,998	799	1,655	1,112	65	1,637	1,782	2,220	888	1,838	1,237
66	1,474	1,604	1,998	799	1,655	1,147	66	1,637	1,782	2,220	888	1,838	1,274
67	1,474	1,604	1,998	799	1,655	1,185	67	1,637	1,782	2,220	888	1,838	1,313
68	1,493	1,623	2,022	809	1,675	1,231	68	1,658	1,804	2,246	899	1,861	1,368
69	1,524	1,657	2,065	826	1,710	1,294	69	1,693	1,840	2,294	919	1,901	1,439
70	1,564	1,701	2,119	848	1,755	1,365	70	1,738	1,890	2,355	943	1,950	1,516
71	1,611	1,752	2,184	874	1,809	1,407	71	1,791	1,947	2,427	971	2,010	1,564
72	1,661	1,807	2,252	901	1,864	1,450	72	1,846	2,008	2,502	1,000	2,071	1,611
73	1,716	1,865	2,325	930	1,926	1,497	73	1,906	2,073	2,583	1,034	2,139	1,663
74	1,776	1,931	2,406	962	1,994	1,550	74	1,973	2,146	2,674	1,069	2,215	1,723
75	1,840	2,001	2,495	998	2,066	1,607	75	2,044	2,224	2,771	1,109	2,295	1,785
76	1,905	2,071	2,582	1,034	2,138	1,662	76	2,117	2,303	2,870	1,148	2,377	1,848
77	1,969	2,142	2,682	1,067	2,210	1,719	77	2,187	2,380	2,967	1,186	2,456	1,909
78	2,034	2,212	2,756	1,103	2,283	1,776	78	2,259	2,457	3,062	1,225	2,537	1,972
79	2,101	2,284	2,847	1,138	2,357	1,832	79	2,334	2,538	3,162	1,266	2,618	2,036
80	2,166	2,355	2,935	1,174	2,431	1,890	80	2,406	2,617	3,263	1,305	2,701	2,100
81	2,235	2,430	3,028	1,211	2,508	1,950	81	2,482	2,700	3,364	1,346	2,786	2,166
82	2,304	2,507	3,122	1,248	2,586	2,010	82	2,560	2,785	3,469	1,387	2,873	2,235
83	2,375	2,583	3,219	1,287	2,667	2,073	83	2,638	2,871	3,577	1,430	2,962	2,304
84	2,447	2,662	3,317	1,327	2,748	2,136	84	2,719	2,958	3,686	1,474	3,053	2,373
85	2,533	2,754	3,432	1,374	2,843	2,211	85	2,813	3,061	3,813	1,526	3,159	2,456
86	2,605	2,834	3,532	1,413	2,925	2,273	86	2,894	3,149	3,924	1,569	3,250	2,527
87	2,678	2,915	3,631	1,453	3,008	2,338	87	2,975	3,239	4,035	1,614	3,342	2,598
88	2,754	2,996	3,734	1,494	3,091	2,403	88	3,061	3,330	4,148	1,659	3,434	2,671
89	2,831	3,079	3,836	1,535	3,177	2,470	89	3,145	3,421	4,263	1,704	3,531	2,744
90	2,908	3,164	3,942	1,578	3,265	2,539	90	3,232	3,515	4,379	1,753	3,628	2,821
91	2,988	3,250	4,050	1,619	3,353	2,607	91	3,320	3,610	4,499	1,799	3,726	2,897
92	3,068	3,337	4,158	1,663	3,444	2,678	92	3,410	3,709	4,620	1,849	3,826	2,975
93	3,150	3,427	4,269	1,707	3,536	2,749	93	3,500	3,808	4,743	1,898	3,928	3,054
94	3,234	3,516	4,382	1,753	3,629	2,822	94	3,592	3,907	4,869	1,948	4,033	3,135
95	3,317	3,608	4,496	1,798	3,724	2,895	95	3,686	4,010	4,996	1,998	4,137	3,218
96	3,403	3,701	4,613	1,845	3,820	2,969	96	3,781	4,113	5,126	2,050	4,244	3,300
97	3,491	3,796	4,731	1,892	3,918	3,046	97	3,878	4,218	5,257	2,103	4,353	3,384
98	3,579	3,892	4,850	1,941	4,017	3,123	98	3,977	4,324	5,389	2,156	4,464	3,470
99+	3,669	3,990	4,971	1,989	4,118	3,201	99+	4,076	4,432	5,524	2,210	4,575	3,556

Modal Factors: Semi-Annual: 0.5200 Quarterly: 0.2650 Monthly: 0.0833

The above rates do not include the \$20 one-time policy fee.

To calculate a Household discount:

Annual premium x modal factor = modal premium (round to nearest whole cent)

Modal premium x .93 = discounted premium

If applying during Open Enrollment or Guaranteed Issue Period, use Preferred rates.

Questions call 916-682-1117

Aetna Health and Life Insurance Company

Annual Premiums

For Use in ZIP Codes: 889-891

Male Rates

Questions call 916-682-1117

Rates Effective 10/1/2018

Attained Age	Preferred						Attained Age	Standard					
	Plan A	Plan B	Plan F	Plan HF	Plan G	Plan N		Plan A	Plan B	Plan F	Plan HF	Plan G	Plan N
65	1,696	1,844	2,297	920	1,903	1,279	65	1,884	2,049	2,554	1,021	2,114	1,421
66	1,696	1,844	2,297	920	1,903	1,320	66	1,884	2,049	2,554	1,021	2,114	1,467
67	1,696	1,844	2,297	920	1,903	1,360	67	1,884	2,049	2,554	1,021	2,114	1,511
68	1,716	1,866	2,325	930	1,927	1,416	68	1,906	2,074	2,583	1,034	2,139	1,572
69	1,753	1,905	2,375	950	1,967	1,488	69	1,947	2,116	2,637	1,057	2,185	1,655
70	1,798	1,956	2,436	975	2,019	1,569	70	1,998	2,174	2,709	1,084	2,243	1,744
71	1,853	2,015	2,512	1,004	2,080	1,618	71	2,060	2,300	2,791	1,116	2,311	1,798
72	1,911	2,078	2,590	1,036	2,145	1,669	72	2,123	2,309	2,878	1,150	2,382	1,853
73	1,973	2,146	2,674	1,069	2,215	1,722	73	2,192	2,384	2,971	1,188	2,461	1,913
74	2,042	2,220	2,767	1,107	2,293	1,783	74	2,269	2,468	3,076	1,229	2,547	1,981
75	2,116	2,303	2,870	1,148	2,376	1,848	75	2,351	2,557	3,188	1,275	2,640	2,053
76	2,191	2,382	2,970	1,188	2,459	1,912	76	2,434	2,648	3,300	1,320	2,733	2,125
77	2,264	2,463	3,069	1,227	2,541	1,977	77	2,515	2,738	3,411	1,364	2,825	2,196
78	2,338	2,543	3,170	1,268	2,625	2,041	78	2,598	2,826	3,521	1,408	2,918	2,268
79	2,416	2,627	3,273	1,310	2,711	2,107	79	2,684	2,919	3,636	1,455	3,011	2,343
80	2,492	2,709	3,376	1,350	2,796	2,173	80	2,767	3,010	3,752	1,500	3,106	2,415
81	2,569	2,794	3,483	1,392	2,884	2,242	81	2,854	3,105	3,870	1,548	3,204	2,492
82	2,649	2,883	3,590	1,435	2,973	2,312	82	2,944	3,202	3,990	1,594	3,304	2,569
83	2,730	2,971	3,702	1,480	3,066	2,385	83	3,035	3,302	4,113	1,645	3,406	2,649
84	2,814	3,062	3,815	1,526	3,159	2,456	84	3,128	3,402	4,239	1,696	3,511	2,729
85	2,912	3,168	3,947	1,580	3,269	2,542	85	3,236	3,520	4,385	1,755	3,633	2,824
86	2,996	3,259	4,061	1,625	3,363	2,615	86	3,329	3,622	4,512	1,806	3,738	2,905
87	3,080	3,352	4,175	1,671	3,459	2,689	87	3,423	3,724	4,641	1,855	3,843	2,988
88	3,168	3,445	4,293	1,718	3,555	2,764	88	3,520	3,829	4,770	1,907	3,950	3,072
89	3,255	3,540	4,412	1,765	3,654	2,839	89	3,616	3,936	4,902	1,959	4,060	3,156
90	3,346	3,639	4,533	1,814	3,755	2,919	90	3,717	4,042	5,036	2,016	4,172	3,244
91	3,437	3,738	4,657	1,862	3,857	2,998	91	3,818	4,153	5,174	2,069	4,285	3,331
92	3,529	3,837	4,782	1,913	3,961	3,079	92	3,921	4,265	5,313	2,127	4,400	3,421
93	3,623	3,941	4,911	1,965	4,066	3,161	93	4,026	4,379	5,455	2,182	4,518	3,512
94	3,718	4,044	5,039	2,016	4,173	3,245	94	4,131	4,494	5,599	2,241	4,636	3,606
95	3,815	4,149	5,171	2,068	4,283	3,331	95	4,239	4,611	5,746	2,297	4,758	3,700
96	3,914	4,257	5,305	2,122	4,393	3,415	96	4,348	4,730	5,895	2,358	4,881	3,795
97	4,014	4,366	5,441	2,176	4,506	3,504	97	4,460	4,851	6,046	2,418	5,007	3,892
98	4,115	4,476	5,578	2,231	4,619	3,591	98	4,574	4,972	6,197	2,479	5,132	3,991
99+	4,218	4,588	5,718	2,287	4,736	3,681	99+	4,687	5,098	6,353	2,541	5,261	4,090

Modal Factors:

Semi-Annual: 0.5200

Quarterly: 0.2650

Monthly: 0.0833

The above rates do not include the \$20 one-time policy fee.

To calculate a Household discount:

Annual premium x modal factor = modal premium (round to nearest whole cent)

Modal premium x .93 = discounted premium

If applying during Open Enrollment or Guaranteed Issue Period, use Preferred rates.

Aetna Health and Life Insurance Company

Annual Premiums
For Use in: Rest of State
Female Rates

Rates Effective 10/1/2018

Attained Age	Preferred						Attained Age	Standard					
	Plan A	Plan B	Plan F	Plan HF	Plan G	Plan N		Plan A	Plan B	Plan F	Plan HF	Plan G	Plan N
65	1,365	1,485	1,850	740	1,532	1,030	65	1,516	1,650	2,056	822	1,702	1,145
66	1,365	1,485	1,850	740	1,532	1,062	66	1,516	1,650	2,056	822	1,702	1,180
67	1,365	1,485	1,850	740	1,532	1,095	67	1,516	1,650	2,056	822	1,702	1,216
68	1,382	1,503	1,872	749	1,551	1,140	68	1,535	1,682	2,080	832	1,723	1,267
69	1,411	1,534	1,912	765	1,583	1,198	69	1,568	1,704	2,124	851	1,760	1,332
70	1,448	1,575	1,962	785	1,625	1,264	70	1,609	1,750	2,181	873	1,806	1,404
71	1,492	1,622	2,022	809	1,675	1,303	71	1,658	1,803	2,247	899	1,861	1,448
72	1,538	1,673	2,085	834	1,726	1,343	72	1,709	1,859	2,317	926	1,918	1,492
73	1,589	1,727	2,153	861	1,783	1,386	73	1,765	1,919	2,392	957	1,981	1,540
74	1,644	1,788	2,228	891	1,846	1,435	74	1,827	1,987	2,476	990	2,051	1,595
75	1,704	1,853	2,310	924	1,913	1,488	75	1,893	2,059	2,566	1,027	2,125	1,653
76	1,764	1,918	2,391	957	1,980	1,539	76	1,960	2,132	2,657	1,063	2,201	1,711
77	1,823	1,983	2,472	988	2,046	1,592	77	2,025	2,204	2,747	1,098	2,274	1,768
78	1,883	2,048	2,552	1,021	2,114	1,644	78	2,092	2,275	2,835	1,134	2,349	1,826
79	1,945	2,115	2,636	1,054	2,182	1,696	79	2,161	2,350	2,928	1,172	2,424	1,885
80	2,006	2,181	2,718	1,087	2,251	1,750	80	2,228	2,423	3,021	1,208	2,501	1,944
81	2,069	2,250	2,804	1,121	2,322	1,806	81	2,298	2,500	3,115	1,246	2,580	2,006
82	2,133	2,321	2,891	1,156	2,394	1,861	82	2,370	2,579	3,212	1,284	2,660	2,069
83	2,199	2,392	2,981	1,192	2,469	1,919	83	2,443	2,658	3,312	1,324	2,743	2,133
84	2,266	2,465	3,071	1,229	2,544	1,978	84	2,518	2,739	3,413	1,365	2,827	2,197
85	2,345	2,550	3,178	1,272	2,632	2,047	85	2,605	2,834	3,531	1,413	2,925	2,274
86	2,412	2,624	3,270	1,308	2,708	2,105	86	2,680	2,916	3,633	1,453	3,009	2,340
87	2,480	2,699	3,362	1,345	2,785	2,165	87	2,755	2,999	3,736	1,494	3,094	2,406
88	2,550	2,774	3,457	1,383	2,862	2,225	88	2,834	3,083	3,841	1,536	3,180	2,473
89	2,621	2,851	3,552	1,421	2,942	2,287	89	2,912	3,168	3,947	1,578	3,269	2,541
90	2,693	2,930	3,650	1,461	3,023	2,351	90	2,993	3,255	4,055	1,623	3,359	2,612
91	2,767	3,009	3,750	1,499	3,105	2,414	91	3,074	3,343	4,166	1,666	3,450	2,682
92	2,841	3,090	3,850	1,540	3,189	2,480	92	3,157	3,434	4,278	1,712	3,543	2,755
93	2,917	3,173	3,953	1,581	3,274	2,545	93	3,241	3,526	4,392	1,757	3,637	2,828
94	2,994	3,256	4,057	1,623	3,360	2,613	94	3,326	3,618	4,508	1,804	3,734	2,903
95	3,071	3,341	4,163	1,665	3,448	2,681	95	3,413	3,713	4,626	1,850	3,831	2,980
96	3,151	3,427	4,271	1,708	3,537	2,749	96	3,501	3,808	4,746	1,898	3,930	3,056
97	3,232	3,515	4,381	1,752	3,628	2,820	97	3,591	3,906	4,868	1,947	4,031	3,133
98	3,314	3,604	4,491	1,797	3,719	2,892	98	3,682	4,004	4,990	1,996	4,133	3,213
99+	3,397	3,694	4,603	1,842	3,813	2,964	99+	3,774	4,104	5,115	2,046	4,236	3,293

Modal Factors: Semi-Annual: 0.5200 Quarterly: 0.2650 Monthly: 0.0833

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For Use in: Rest of State
Male Rates

Questions call 916-682-1117

Rates Effective 10/1/2018

Attained Age	Preferred						Attained Age	Standard					
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65	1,570	1,707	2,127	852	1,762	1,184	65	1,744	1,897	2,365	945	1,957	1,316
66	1,570	1,707	2,127	852	1,762	1,222	66	1,744	1,897	2,365	945	1,957	1,358
67	1,570	1,707	2,127	852	1,762	1,259	67	1,744	1,897	2,365	945	1,957	1,399
68	1,589	1,728	2,153	861	1,784	1,311	68	1,765	1,920	2,392	957	1,981	1,456
69	1,623	1,764	2,199	880	1,821	1,378	69	1,803	1,959	2,442	979	2,023	1,532
70	1,665	1,811	2,256	903	1,869	1,453	70	1,850	2,013	2,508	1,004	2,077	1,615
71	1,716	1,866	2,326	930	1,926	1,498	71	1,907	2,074	2,584	1,033	2,140	1,665
72	1,769	1,924	2,398	959	1,986	1,545	72	1,966	2,138	2,665	1,065	2,206	1,716
73	1,827	1,987	2,476	990	2,051	1,594	73	2,030	2,207	2,751	1,100	2,279	1,771
74	1,891	2,056	2,562	1,025	2,123	1,651	74	2,101	2,285	2,848	1,138	2,358	1,834
75	1,959	2,132	2,657	1,063	2,200	1,711	75	2,177	2,368	2,952	1,181	2,444	1,901
76	2,029	2,206	2,750	1,100	2,277	1,770	76	2,254	2,452	3,056	1,222	2,531	1,968
77	2,096	2,281	2,842	1,136	2,353	1,831	77	2,329	2,535	3,158	1,263	2,616	2,033
78	2,165	2,355	2,935	1,174	2,431	1,890	78	2,406	2,617	3,260	1,304	2,702	2,100
79	2,237	2,432	3,031	1,213	2,510	1,951	79	2,485	2,703	3,367	1,347	2,788	2,169
80	2,307	2,508	3,126	1,250	2,589	2,012	80	2,562	2,787	3,474	1,389	2,876	2,236
81	2,379	2,587	3,225	1,289	2,682	2,076	81	2,643	2,875	3,583	1,433	2,967	2,307
82	2,453	2,669	3,324	1,329	2,753	2,141	82	2,726	2,965	3,694	1,476	3,059	2,379
83	2,528	2,751	3,428	1,370	2,839	2,208	83	2,810	3,057	3,808	1,523	3,154	2,453
84	2,606	2,835	3,532	1,413	2,925	2,274	84	2,896	3,150	3,925	1,570	3,251	2,527
85	2,696	2,933	3,655	1,463	3,027	2,354	85	2,996	3,259	4,060	1,625	3,364	2,615
86	2,774	3,018	3,760	1,505	3,114	2,421	86	3,082	3,354	4,178	1,672	3,461	2,690
87	2,852	3,104	3,866	1,547	3,203	2,490	87	3,169	3,448	4,297	1,718	3,558	2,767
88	2,933	3,190	3,975	1,591	3,292	2,559	88	3,259	3,545	4,417	1,766	3,657	2,844
89	3,014	3,278	4,085	1,634	3,383	2,629	89	3,348	3,644	4,539	1,814	3,759	2,922
90	3,098	3,369	4,197	1,680	3,477	2,703	90	3,442	3,743	4,663	1,867	3,863	3,004
91	3,182	3,461	4,312	1,724	3,571	2,776	91	3,535	3,845	4,791	1,916	3,968	3,084
92	3,268	3,553	4,428	1,771	3,668	2,851	92	3,631	3,949	4,919	1,969	4,074	3,168
93	3,355	3,649	4,547	1,819	3,765	2,927	93	3,728	4,055	5,051	2,020	4,185	3,252
94	3,443	3,744	4,666	1,867	3,864	3,005	94	3,825	4,161	5,184	2,075	4,293	3,339
95	3,532	3,842	4,788	1,915	3,966	3,084	95	3,925	4,269	5,320	2,127	4,406	3,426
96	3,624	3,942	4,912	1,965	4,068	3,162	96	4,026	4,380	5,458	2,185	4,519	3,514
97	3,717	4,043	5,038	2,015	4,172	3,244	97	4,130	4,492	5,598	2,239	4,636	3,604
98	3,810	4,144	5,165	2,066	4,277	3,325	98	4,235	4,604	5,738	2,295	4,752	3,695
99+	3,906	4,248	5,294	2,118	4,385	3,408	99+	4,340	4,720	5,882	2,353	4,871	3,787

Modal Factors: Semi-Annual: 0.5200 Quarterly: 0.2650 Monthly: 0.0833

The above rates do not include the \$20 one-time policy fee.

To calculate a Household discount:

Annual premium x modal factor = modal premium (round to nearest whole cent)

Modal premium x .93 = discounted premium

If applying during Open Enrollment or Guaranteed Issue Period, use Preferred rates.

PREMIUM INFORMATION

Aetna Health and Life Insurance Company can only raise your premium if we raise the premium for all policies like yours in this state. Premiums for this policy will increase due to the increase in your age. Upon attainment of an age requiring a rate increase, the renewal premium for the policy will be the renewal premium then in effect for your attained age. Other policies may be provided with Issue Age rating and do not increase with age. You should compare Issue Age with Attained Age policies.

Premiums payable other than annually will be determined according to the following factors:

Semi-annual: 0.5200 Quarterly: 0.2650 Monthly
EFT: 0.0833.

HOUSEHOLD DISCOUNT

In order to be eligible for the Household discount under an Aetna Health and Life Insurance Company Medicare supplement plan, you must apply for a Medicare supplement plan at the same time as another Medicare eligible adult or the other Medicare eligible adult must currently be covered by an Aetna Medicare supplement policy. The Medicare eligible adult must be either (a) your spouse; or (b) be someone with whom you are in a civil union partnership; and (c) someone with whom you have continuously resided for the past 12 months. The household discount will only be applicable if a policy for each applicant is issued. The discounted rate will be 7 percent lower than the individual rates and will apply as long as both policies remain in force.

DISCLOSURES

Use this outline to compare benefits and premium among policies.

READ YOUR POLICY VERY CAREFULLY

This is only an outline describing your policy's most important features. The policy is your insurance contract. You must read the policy itself to understand all of the rights and duties of both you and your insurance company.

RIGHT TO RETURN POLICY

If you find that you are not satisfied with your policy, you may return it to American Continental Insurance Company, P.O. Box 14770, Lexington, KY 40512-4770. If you send the policy back to us within 30 days after you receive it, we will treat the policy as if it had never been issued and return all your payments.

POLICY REPLACEMENT

If you are replacing another health insurance policy, do **NOT** cancel it until you have actually received your new policy and are sure you want to keep it.

NOTICE

The policy may not cover all of your medical costs.

Neither Aetna Health and Life Insurance Company nor its agents are connected with Medicare.

This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security Office or consult *Medicare & You* for more details.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new policy, be sure to answer truthfully and completely any questions about your medical and health history. The company may cancel your policy and refuse to pay any claims if you leave out or falsify important medical information.

Review the application carefully before you sign it. Be certain that all information has been properly recorded.

THE FOLLOWING CHARTS DESCRIBE PLANS A, B, F, HIGH DEDUCTIBLE F, G and N OFFERED BY AETNA HEALTH AND LIFE INSURANCE COMPANY.