

SERFF Tracking Number: AETN-127372682 State: Delaware
Filing Company: Aetna Life Insurance Company State Tracking Number: 44846
Company Tracking Number:
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.002A Large Group Only - PPO
Product Name: Aetna Global Benefits Expatriate Trust 2012 Rates
Project Name/Number: 2012 Rate Filing Delaware/

Filing at a Glance

Company: Aetna Life Insurance Company

Product Name: Aetna Global Benefits SERFF Tr Num: AETN-127372682 State: Delaware

Expatriate Trust 2012 Rates

TOI: H16G Group Health - Major Medical SERFF Status: Pending State State Tr Num: 44846
Action

Sub-TOI: H16G.002A Large Group Only - PPO Co Tr Num: State Status: Pending Industry
Response

Filing Type: Rate Reviewer(s): Jennifer Dawson
(LRF)

Authors: Daniel Keller, John Trainer Disposition Date:

Date Submitted: 09/14/2011 Disposition Status:

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2012 Rate Filing Delaware

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode: File & Use

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Group Market Type: Employer

Overall Rate Impact:

Filing Status Changed: 09/16/2011

State Status Changed: 09/16/2011

Deemer Date:

Created By: John Trainer

Submitted By: John Trainer

Corresponding Filing Tracking Number:

PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null

Filing Description:

Aetna Global Benefits Expatriate Trust 2012 Rates

Company and Contact

Filing Contact Information

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John Trainer, TrainerJN@aetna.com
 151 Farmington Ave 860-273-1092 [Phone]
 Hartford, CT 06156

Filing Company Information

Aetna Life Insurance Company	CoCode: 60054	State of Domicile: Connecticut
151 Farmington Avenue	Group Code: 1	Company Type:
Hartford, CT 06156	Group Name:	State ID Number:
(860) 273-7546 ext. [Phone]	FEIN Number: 06-6033492	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	Yes

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Aetna Life Insurance Company	\$50.00	09/14/2011	51569313

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Rate Information

Rate data applies to filing.

Filing Method: Electronic
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 10.3000%
Effective Date of Last Rate Revision: 01/01/2011
Filing Method of Last Filing: Electronic

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):	
Aetna Life Insurance Company	Increase	5.000%	5.000%	\$1,119,172	333	\$22,383,446	%	%	
Product Type:		HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:			2,140						
Policy Holders:			333						

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Rate Review Details

COMPANY:

Company Name: Aetna Life Insurance Company
HHS Issuer Id: 00000
Product Names: Aetna Global Benefits Expatriate Trust 2012
Trend Factors: 13% Annual Trend

FORMS:

New Policy Forms:
Affected Forms:
Other Affected Forms: GR-9N

REQUESTED RATE CHANGE

INFORMATION:

Change Period: Annual
Member Months: 48,249
Benefit Change: Increase
Percent Change Requested: Min: 5.0 Max: 5.0 Avg: 5.0

PRIOR RATE:

Total Earned Premium: 18,936,323.00
Total Incurred Claims: 12,242,346.00
Annual \$: Min: 371.00 Max: 371.00 Avg: 371.00

REQUESTED RATE:

Projected Earned Premium: 23,502,619.00
Projected Incurred Claims: 18,358,887.00
Annual \$: Min: 389.00 Max: 389.00 Avg: 389.00

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Rates 2012		New		Rate Action 2012.pdf Rates 2012.pdf

Rate Actions effective 1/1/2012:

Medical +5%

Dental PASS (0%)

Life and AD&D PASS (0%)

Medical

Proposed Rates - January 1, 2012 - December 31, 2012.

Submitted September 14, 2011

EMPLOYER GROUP PLAN DESIGN AND CLASS BASE RATE TABLE				
Employer Group's Plan:	PPO1	PPO2	PPO3	PPO4
CLASS 1: Employer Group's Average Age is between 0 and 29				
Employee Only	\$314.99	\$259.16	\$241.98	\$217.79
EE + Spouse	\$775.98	\$638.38	\$596.15	\$536.53
EE + Child(ren)	\$661.07	\$543.87	\$507.83	\$457.08
EE + Spouse + Child(ren)	\$1,122.07	\$923.11	\$862.01	\$775.82
CLASS 2: Employer Group's Average Age is between 30 and 39				
Employee Only	\$357.97	\$294.47	\$274.98	\$247.49
EE + Spouse	\$881.83	\$725.46	\$677.45	\$609.68
EE + Child(ren)	\$751.22	\$618.02	\$577.10	\$519.39
EE + Spouse + Child(ren)	\$1,275.09	\$1,048.98	\$979.56	\$881.61
CLASS 3: Employer Group's Average Age is between 40 and 49				
Employee Only	\$477.27	\$392.66	\$366.65	\$329.99
EE + Spouse	\$1,175.74	\$967.24	\$903.26	\$812.92
EE + Child(ren)	\$1,001.63	\$824.04	\$769.46	\$692.55
EE + Spouse + Child(ren)	\$1,700.11	\$1,398.63	\$1,306.08	\$1,175.49
CLASS 4: Employer Group's Average Age is between 50 and 59				
Employee Only	\$658.61	\$541.87	\$505.97	\$455.39
EE + Spouse	\$1,622.51	\$1,334.80	\$1,246.51	\$1,121.82
EE + Child(ren)	\$1,382.24	\$1,137.19	\$1,061.87	\$955.72
EE + Spouse + Child(ren)	\$2,346.14	\$1,930.11	\$1,802.38	\$1,622.17
CLASS 5: Employer Group's Average Age is over 60				
Employee Only	\$787.48	\$647.88	\$604.98	\$544.48
EE + Spouse	\$1,939.98	\$1,595.97	\$1,490.41	\$1,341.32
EE + Child(ren)	\$1,652.68	\$1,359.65	\$1,269.63	\$1,142.68
EE + Spouse + Child(ren)	\$2,805.18	\$2,307.74	\$2,155.06	\$1,939.53

**Basic Life and Accidental Death and Dismemberment
Proposed Rates - January 1, 2012 - December 31, 2012.
Submitted December 23, 2004**

Basic Life	
<u>EMPLOYER CLASS BASE RATE TABLE</u>	
<u>CLASS 1: Employer Group's Average Age is between 0 and 39</u>	
Employee Only	\$0.23 per 1000
<u>CLASS 2: Employer Group's Average Age is between 40 and 49</u>	
Employee Only	\$0.57 per 1000
<u>CLASS 3: Employer Group's Average Age is over 50</u>	
Employee Only	\$2.26 per 1000
Accidental Death and Dismemberment	
Proposed Rates - January 1, 2012 - December 31, 2012.	
Submitted December 23, 2004	
Employee Only	\$0.08 per 1000

**Dental
Proposed Rates - January 1, 2012 - December 31, 2012.
Submitted August 20, 2008**

<u>EMPLOYER GROUP PLAN DESIGN BASE RATE TABLE</u>		
Employer Group's Plan:	DENT1	DENT2
Employee Only	\$35.05	\$40.30
EE + Spouse	\$73.94	\$85.03
EE + Child(ren)	\$68.33	\$78.58
EE + Spouse + Child(ren)	\$107.22	\$123.30

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Small Employer Carrier Annual Information Filing Form		
Bypass Reason: Does not apply		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Health Actuarial Memorandum		
Comments:		
Attachment: Actuarial Memorandum.pdf		

	Item Status:	Status Date:
Satisfied - Item: PPACA Uniform Compliance Summary		
Comments:		
Attachment: PPACAUniformComplianceSummary.pdf		

	Item Status:	Status Date:
Satisfied - Item: Cover Letter		
Comments:		
Attachment: Cover Letter.pdf		

	Item Status:	Status Date:
Satisfied - Item: Rates		

SERFF Tracking Number: AETN-127372682 State: Delaware
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Company Tracking Number:
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.002A Large Group Only - PPO
Product Name: Aetna Global Benefits Expatriate Trust 2012 Rates
Project Name/Number: 2012 Rate Filing Delaware/

Comments:

Attachment:

Rates 2012.pdf

Item Status:

Status

Date:

Satisfied - Item: Rate Action

Comments:

Attachment:

Rate Action 2012.pdf

Item Status:

Status

Date:

Satisfied - Item: Rate History

Comments:

Attachment:

5-yr Rate History.pdf

Item Status:

Status

Date:

Satisfied - Item: Medical Rate Filing

Comments:

Attachment:

AGBET - Med Rate Filing.pdf

Item Status:

Status

Date:

Satisfied - Item: Dental Rate Filing

Comments:

Attachment:

AGBET - Dent Rate Filing.pdf

Item Status:

Status

Date:

Life and AD&D Rate Filing

SERFF Tracking Number: AETN-127372682 State: Delaware
Filing Company: Aetna Life Insurance Company State Tracking Number: 44846
Company Tracking Number:
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.002A Large Group Only - PPO
Product Name: Aetna Global Benefits Expatriate Trust 2012 Rates
Project Name/Number: 2012 Rate Filing Delaware/

Satisfied - Item:

Comments:

Attachment:

AGBET - Life and ADD Rate Filing.pdf

Item Status:

Status

Date:

Satisfied - Item: Experience Analysis & Review

Comments:

Attachment:

Experience Review.pdf

PPACA Uniform Compliance Summary

Please select the appropriate check box below to indicate which product is amended by this filing.

- INDIVIDUAL HEALTH BENEFIT PLANS** (Complete [SECTION A](#) only)
 SMALL / LARGE GROUP HEALTH BENEFIT PLANS (Complete [SECTION B](#) only)

This form filing compliance summary is to be submitted with your [endorsement][contract] to comply with the immediate market reform requirements of the Patient Protection and Affordable Care Act (PPACA). These PPACA requirements apply only to policies for health insurance coverage referred to as “major medical” in the statute, which is comprehensive health coverage that includes PPO and HMO coverage. This form includes the requirements for grandfathered (coverage in effect prior to March 23, 2010) and non-grandfathered plans, and relevant statutes. Refer to the relevant statute to ensure compliance. Complete each item to confirm that diligent consideration has been given to each. *(If submitting your filings electronically, bookmark the provision(s) in the form(s) that satisfy the requirement and identify the page/paragraph on this form.)*

***For all filings, include the Type of Insurance (TOI) in the first column.**

Check box if this is a paper filing.

COMPANY INFORMATION

Company Name	NAIC Number	SERFF Tracking Number(s) *if applicable	Form Number(s) of Policy being endorsed	Rate Impact
Aetna Life Insurance Company	60054	AETN-127372682		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

PPACA Uniform Compliance Summary

Reset Form

SECTION A – Individual Health Benefit Plans

TOI	Category	Statute Section	Grandfathered	Non-Grandfathered
	Eliminate Pre-existing Condition Exclusions for Enrollees Under Age 19	<i>[Sections 2704 and 1255 of the PHSA/Section 1201 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
	Eliminate Annual Dollar Limits on Essential Benefits Except allows for “restricted” annual dollar limits for essential benefits for plan years prior to January 1, 2014.	<i>[Section 2711 of the PHSA/Section 1001 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
	Eliminate Lifetime Dollar Limits on Essential Benefits	<i>[Section 2711 of the PHSA/Section 1001 of the PPACA]</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
	Prohibit Rescissions – Except for fraud or intentional misrepresentation of material fact.	<i>[Section 2712 of the PHSA/Section 1001 of PPACA]</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			

PPACA Uniform Compliance Summary

SECTION A – Individual Health Benefit Plans

TOI	Category	Statute Section	Grandfathered	Non-Grandfathered
	<p>Preventive Services – Requires coverage and prohibits the imposition of cost-sharing for specified preventative services.</p> <p>Explanation:</p> <p>Page Number:</p>	<i>[Section 2713 of the PHSA/Section 1001 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	<p>Extends Dependent Coverage for Children Until age 26 – If a policy offers dependent coverage, it must include dependent coverage until age 26.</p> <p>Explanation:</p> <p>Page Number:</p>	<i>[Section 2714 of the PHSA/Section 1001 of the PPACA]</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	<p>Appeals Process – Requires establishment of an internal claims appeal process and external review process.</p> <p>Explanation:</p> <p>Page Number:</p>	<i>[Section 2719 of the PHSA/Section 1001 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	<p>Emergency Services – Requires plans that cover emergency services to provide such coverage without the need for prior authorization, regardless of the participating status of the provider, and at the in-network cost-sharing level.</p> <p>Explanation:</p> <p>Page Number:</p>	<i>[Section 2719A of the PHSA/Section 10101 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.

PPACA Uniform Compliance Summary

SECTION A – Individual Health Benefit Plans

TOI	Category	Statute Section	Grandfathered	Non-Grandfathered
	<p>Access to Pediatricians – Mandates that if designation of a PCP for a child is required, the person be permitted to designate a physician who specialized in pediatrics as the child’s PCP if the provider is in-network.</p> <p>Explanation:</p> <p>Page Number:</p>	<p><i>[Section 2719A of the PHSA/Section 10101 of the PPACA]</i></p>	N/A	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If no, please explain.</p>
	<p>Access to OB/GYNs – Prohibits authorization or referral requirements for obstetrical or gynecological care provided by in-network providers who specialize in obstetrics or gynecology.</p> <p>Explanation:</p> <p>Page Number:</p>	<p><i>[Section 2719A of the PHSA/Section 10101 of the PPACA]</i></p>	N/A	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If no, please explain.</p>

PPACA Uniform Compliance Summary

Reset Form

SECTION B – Group Health Benefit Plans (Small and Large)

TOI	Category	Statute Section	Grandfathered	Non-Grandfathered
H16G Group Health - Major Medical	Eliminate Pre-existing Condition Exclusions for Enrollees Under Age 19	<i>[Sections 2704 of the PHSA/Section 1201 of the PPACA]</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
H16G Group Health - Major Medical	Eliminate Annual Dollar Limits on Essential Benefits – Except allows for “restricted” annual dollar limits for essential benefits for plan years prior to January 1, 2014.	<i>[Section 2711 of the PHSA/Section 1001 of the PPACA]</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
H16G Group Health - Major Medical	Eliminate Lifetime Dollar Limits on Essential Benefits	<i>[Section 2711 of the PHSA/Section 1001 of the PPACA]</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
H16G Group Health - Major Medical	Prohibit Rescissions – Except for fraud or intentional misrepresentation of material fact.	<i>[Section 2712 of the PHSA/Section 1001 of PPACA]</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			

PPACA Uniform Compliance Summary

SECTION B – Group Health Benefit Plans (Small and Large)

TOI	Category	Statute Section	Grandfathered	Non-Grandfathered
H16G Group Health - Major Medical	Preventive Services – Requires coverage and prohibits the imposition of cost-sharing for specified preventative services	<i>[Section 2713 of the PHSA/Section 1001 of the PPACA]</i>	N/A	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
H16G Group Health - Major Medical	Extends Dependent Coverage for Children Until age 26 – If a policy offers dependent coverage, it must include dependent coverage until age 26. ◇	<i>[Section 2714 of the PHSA/Section 1001 of the PPACA]</i>	<input type="checkbox"/> Yes [◇] <input type="checkbox"/> No If no , please explain.	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
H16G Group Health - Major Medical	Appeals Process – Requires establishment of an internal claims appeal process and external review process.	<i>[Section 2719 of the PHSA/Section 1001 of the PPACA]</i>	N/A	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			

◇ For plan years beginning before January 1, 2014, grandfathered group plans are not required to extend coverage to a child until the age of 26 if such child is eligible to enroll in another employee-sponsored plan

PPACA Uniform Compliance Summary

SECTION B – Group Health Benefit Plans (Small and Large)

TOI	Category	Statute Section	Grandfathered	Non-Grandfathered
H16G Group Health - Major Medical	Emergency Services – Requires plans that cover emergency services to provide such coverage without the need for prior authorization, regardless of the participating status of the provider, and at the in-network cost-sharing level.	<i>[Section 2719A of the PHSA/Section 10101 of the PPACA]</i>	N/A	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			
H16G Group Health - Major Medical	Access to Pediatricians – Mandates that if designation of a PCP for a child is required, the person be permitted to designate a physician who specialized in pediatrics as the child’s PCP if the provider is in-network.	<i>[Section 2719A of the PHSA/Section 10101 of the PPACA]</i>	N/A	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
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H16G Group Health - Major Medical	Access to OB/GYNs – Prohibits authorization or referral requirements for obstetrical or gynecological care provided by in-network providers who specialize in obstetrics or gynecology.	<i>[Section 2719A of the PHSA/Section 10101 of the PPACA]</i>	N/A	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If no , please explain.
	Explanation:			
	Page Number:			

Aetna Global Benefits

151 Farmington Ave
Hartford, CT 06156

September 13, 2011

Laura Wilcox
Life-Health Rates & Forms
Delaware Insurance Department
841 Silver Lake Blvd
Dover DE 19904

Subject: Aetna Global Benefits Expatriate Trust 2012 Rate Changes

Dear Ms. Wilcox:

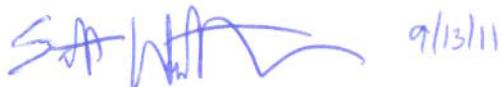
Enclosed is a revision to the existing rate filing for the Aetna Global Benefits Expatriate Trust.

We are revising the deterioration factor to be applied as of January 1, 2012 for all products. Please replace the existing rate filing with the enclosed documents.

The purpose of this rate filing is to comply with regulatory rate filing requirements. This filing is not intended to be used for other purposes. The information included in this rate filing is considered proprietary and we request that it not be publicly disclosed to the extent possible.

Please contact me if you have any questions or comments regarding the attached rate filing documents.

Sincerely,



Scott Worthen, FSA, MAAA
Aetna Global Benefits
860-273-0923
worthens@aetna.com

Medical

Proposed Rates - January 1, 2012 - December 31, 2012.

Submitted September 14, 2011

EMPLOYER GROUP PLAN DESIGN AND CLASS BASE RATE TABLE				
Employer Group's Plan:	PPO1	PPO2	PPO3	PPO4
CLASS 1: Employer Group's Average Age is between 0 and 29				
Employee Only	\$314.99	\$259.16	\$241.98	\$217.79
EE + Spouse	\$775.98	\$638.38	\$596.15	\$536.53
EE + Child(ren)	\$661.07	\$543.87	\$507.83	\$457.08
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CLASS 2: Employer Group's Average Age is between 30 and 39				
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EE + Child(ren)	\$1,652.68	\$1,359.65	\$1,269.63	\$1,142.68
EE + Spouse + Child(ren)	\$2,805.18	\$2,307.74	\$2,155.06	\$1,939.53

**Basic Life and Accidental Death and Dismemberment
Proposed Rates - January 1, 2012 - December 31, 2012.
Submitted December 23, 2004**

Basic Life	
<u>EMPLOYER CLASS BASE RATE TABLE</u>	
<u>CLASS 1: Employer Group's Average Age is between 0 and 39</u>	
Employee Only	\$0.23 per 1000
<u>CLASS 2: Employer Group's Average Age is between 40 and 49</u>	
Employee Only	\$0.57 per 1000
<u>CLASS 3: Employer Group's Average Age is over 50</u>	
Employee Only	\$2.26 per 1000
Accidental Death and Dismemberment	
Proposed Rates - January 1, 2012 - December 31, 2012.	
Submitted December 23, 2004	
Employee Only	\$0.08 per 1000

**Dental
Proposed Rates - January 1, 2012 - December 31, 2012.
Submitted August 20, 2008**

<u>EMPLOYER GROUP PLAN DESIGN BASE RATE TABLE</u>		
Employer Group's Plan:	DENT1	DENT2
Employee Only	\$35.05	\$40.30
EE + Spouse	\$73.94	\$85.03
EE + Child(ren)	\$68.33	\$78.58
EE + Spouse + Child(ren)	\$107.22	\$123.30

Rate Actions effective 1/1/2012:

Medical +5%

Dental PASS (0%)

Life and AD&D PASS (0%)

**Approved Rates - January 1, 2005 - December 31, 2005.
Submitted December 23, 2004**

<u>EMPLOYER GROUP PLAN DESIGN AND CLASS BASE RATE TABLE</u>				
Employer Group's Plan:	PPO1	PPO2	PPO3	PPO4
<u>CLASS 1: Employer Group's Average Age is between 0 and 39</u>				
Employee Only	\$187.67	\$154.39	\$144.17	\$129.75
EE + Spouse	\$462.32	\$380.34	\$355.18	\$319.65
EE + Child(ren)	\$393.85	\$324.02	\$302.57	\$272.31
EE + Spouse + Child(ren)	\$668.50	\$549.96	\$513.57	\$462.21
<u>CLASS 2: Employer Group's Average Age is between 40 and 49</u>				
Employee Only	\$250.22	\$205.86	\$192.23	\$173.01
EE + Spouse	\$616.42	\$507.11	\$473.57	\$426.20
EE + Child(ren)	\$525.14	\$432.02	\$403.42	\$363.09
EE + Spouse + Child(ren)	\$891.34	\$733.28	\$684.76	\$616.28
<u>CLASS 3: Employer Group's Average Age is over 50</u>				
Employee Only	\$412.87	\$339.67	\$317.18	\$285.46
EE + Spouse	\$1,017.10	\$836.74	\$781.39	\$703.23
EE + Child(ren)	\$866.47	\$712.84	\$665.65	\$599.09
EE + Spouse + Child(ren)	\$1,470.71	\$1,209.91	\$1,129.86	\$1,016.86

**Approved Rates - January 1, 2006 - December 31, 2006.
Submitted September 1, 2005**

<u>EMPLOYER GROUP PLAN DESIGN AND CLASS BASE RATE TABLE</u>				
Employer Group's Plan:	PPO1	PPO2	PPO3	PPO4
<u>CLASS 1: Employer Group's Average Age is between 0 and 39</u>				
Employee Only	\$206.44	\$169.83	\$158.59	\$142.73
EE + Spouse	\$508.55	\$418.37	\$390.70	\$351.62
EE + Child(ren)	\$433.24	\$356.42	\$332.83	\$299.54
EE + Spouse + Child(ren)	\$735.35	\$604.96	\$564.93	\$508.43
<u>CLASS 2: Employer Group's Average Age is between 40 and 49</u>				
Employee Only	\$275.24	\$226.45	\$211.45	\$190.31
EE + Spouse	\$678.06	\$557.82	\$520.93	\$468.82
EE + Child(ren)	\$577.65	\$475.22	\$443.76	\$399.40
EE + Spouse + Child(ren)	\$980.47	\$806.61	\$753.24	\$677.91
<u>CLASS 3: Employer Group's Average Age is over 50</u>				
Employee Only	\$454.16	\$373.64	\$348.90	\$314.01
EE + Spouse	\$1,118.81	\$920.41	\$859.53	\$773.55
EE + Child(ren)	\$953.12	\$784.12	\$732.22	\$659.00
EE + Spouse + Child(ren)	\$1,617.78	\$1,330.90	\$1,242.85	\$1,118.55

**Approved Rates - January 1, 2007 - December 31, 2007.
Submitted September 15, 2006**

EMPLOYER GROUP PLAN DESIGN AND CLASS BASE RATE TABLE				
Employer Group's Plan:	PPO1	PPO2	PPO3	PPO4
CLASS 1: Employer Group's Average Age is between 0 and 39				
Employee Only	\$230.16	\$189.34	\$176.81	\$159.13
EE + Spouse	\$566.99	\$466.45	\$435.59	\$392.02
EE + Child(ren)	\$483.02	\$397.38	\$371.07	\$333.96
EE + Spouse + Child(ren)	\$819.85	\$674.47	\$629.84	\$566.85
CLASS 2: Employer Group's Average Age is between 40 and 49				
Employee Only	\$306.87	\$252.47	\$235.75	\$212.18
EE + Spouse	\$755.98	\$621.92	\$580.79	\$522.69
EE + Child(ren)	\$644.03	\$529.83	\$494.75	\$445.29
EE + Spouse + Child(ren)	\$1,093.14	\$899.29	\$839.79	\$755.81
CLASS 3: Employer Group's Average Age is over 50				
Employee Only	\$506.34	\$416.57	\$388.99	\$350.09
EE + Spouse	\$1,247.37	\$1,026.18	\$958.30	\$862.44
EE + Child(ren)	\$1,062.64	\$874.23	\$816.35	\$734.72
EE + Spouse + Child(ren)	\$1,803.68	\$1,483.83	\$1,385.66	\$1,247.08

**Approved Rates - January 1, 2008 - December 31, 2008.
Submitted August 22, 2007**

EMPLOYER GROUP PLAN DESIGN AND CLASS BASE RATE TABLE				
Employer Group's Plan:	PPO1	PPO2	PPO3	PPO4
CLASS 1: Employer Group's Average Age is between 0 and 39				
Employee Only	\$257.78	\$212.06	\$198.03	\$178.23
EE + Spouse	\$635.03	\$522.42	\$487.87	\$439.07
EE + Child(ren)	\$540.98	\$445.06	\$415.60	\$374.04
EE + Spouse + Child(ren)	\$918.23	\$755.41	\$705.42	\$634.88
CLASS 2: Employer Group's Average Age is between 40 and 49				
Employee Only	\$343.69	\$282.77	\$264.04	\$237.64
EE + Spouse	\$846.69	\$696.55	\$650.48	\$585.41
EE + Child(ren)	\$721.31	\$593.42	\$554.12	\$498.73
EE + Spouse + Child(ren)	\$1,224.31	\$1,007.21	\$940.56	\$846.51
CLASS 3: Employer Group's Average Age is over 50				
Employee Only	\$567.10	\$466.56	\$435.67	\$392.10
EE + Spouse	\$1,397.05	\$1,149.31	\$1,073.30	\$965.94
EE + Child(ren)	\$1,190.16	\$979.13	\$914.31	\$822.89
EE + Spouse + Child(ren)	\$2,020.12	\$1,661.89	\$1,551.94	\$1,396.73

**Approved Rates - January 1, 2009 - December 31, 2009.
Submitted August 20, 2008**

EMPLOYER GROUP PLAN DESIGN AND CLASS BASE RATE TABLE				
Employer Group's Plan:	PPO1	PPO2	PPO3	PPO4
CLASS 1: Employer Group's Average Age is between 0 and 39				
Employee Only	\$283.56	\$233.27	\$217.83	\$196.05
EE + Spouse	\$698.54	\$574.67	\$536.65	\$482.97
EE + Child(ren)	\$595.08	\$489.57	\$457.16	\$411.44
EE + Spouse + Child(ren)	\$1,010.06	\$830.96	\$775.96	\$698.37
CLASS 2: Employer Group's Average Age is between 40 and 49				
Employee Only	\$378.06	\$311.05	\$290.44	\$261.40
EE + Spouse	\$931.36	\$766.21	\$715.52	\$643.95
EE + Child(ren)	\$793.44	\$652.77	\$609.53	\$548.60
EE + Spouse + Child(ren)	\$1,346.74	\$1,107.93	\$1,034.61	\$931.16
CLASS 3: Employer Group's Average Age is over 50				
Employee Only	\$623.81	\$513.22	\$479.24	\$431.31
EE + Spouse	\$1,536.76	\$1,264.25	\$1,180.63	\$1,062.53
EE + Child(ren)	\$1,309.18	\$1,077.05	\$1,005.74	\$905.18
EE + Spouse + Child(ren)	\$2,222.13	\$1,828.08	\$1,707.14	\$1,536.40

**Approved Rates - January 1, 2010 - December 31, 2010.
Submitted August 31, 2009**

EMPLOYER GROUP PLAN DESIGN AND CLASS BASE RATE TABLE				
Employer Group's Plan:	PPO1	PPO2	PPO3	PPO4
CLASS 1: Employer Group's Average Age is between 0 and 29				
Employee Only	\$271.98	\$223.77	\$208.94	\$188.05
EE + Spouse	\$670.02	\$551.21	\$514.74	\$463.26
EE + Child(ren)	\$570.80	\$469.60	\$438.49	\$394.66
EE + Spouse + Child(ren)	\$968.85	\$797.05	\$744.30	\$669.88
CLASS 2: Employer Group's Average Age is between 30 and 39				
Employee Only	\$309.08	\$254.26	\$237.43	\$213.69
EE + Spouse	\$761.41	\$626.39	\$584.94	\$526.43
EE + Child(ren)	\$648.64	\$533.63	\$498.30	\$448.47
EE + Spouse + Child(ren)	\$1,100.97	\$905.74	\$845.79	\$761.22
CLASS 3: Employer Group's Average Age is between 40 and 49				
Employee Only	\$412.09	\$339.04	\$316.58	\$284.93
EE + Spouse	\$1,015.19	\$835.16	\$779.92	\$701.91
EE + Child(ren)	\$864.85	\$711.51	\$664.39	\$597.98
EE + Spouse + Child(ren)	\$1,467.95	\$1,207.64	\$1,127.73	\$1,014.97
CLASS 4: Employer Group's Average Age is between 50 and 59				
Employee Only	\$568.68	\$467.88	\$436.88	\$393.20
EE + Spouse	\$1,400.95	\$1,152.53	\$1,076.29	\$968.63
EE + Child(ren)	\$1,193.49	\$981.90	\$916.86	\$825.21
EE + Spouse + Child(ren)	\$2,025.77	\$1,666.55	\$1,556.26	\$1,400.65
CLASS 5: Employer Group's Average Age is over 60				
Employee Only	\$679.95	\$559.41	\$522.37	\$470.13
EE + Spouse	\$1,675.07	\$1,378.03	\$1,286.89	\$1,158.16
EE + Child(ren)	\$1,427.00	\$1,173.98	\$1,096.26	\$986.65
EE + Spouse + Child(ren)	\$2,422.12	\$1,992.61	\$1,860.78	\$1,674.68

Approved Rates - January 1, 2011 - December 31, 2011.
 Submitted August 31, 2010

EMPLOYER GROUP PLAN DESIGN AND CLASS BASE RATE TABLE				
Employer Group's Plan:	PPO1	PPO2	PPO3	PPO4
CLASS 1: Employer Group's Average Age is between 0 and 29				
Employee Only	\$299.99	\$246.82	\$230.46	\$207.42
EE + Spouse	\$739.03	\$607.98	\$567.76	\$510.98
EE + Child(ren)	\$629.59	\$517.97	\$483.65	\$435.31
EE + Spouse + Child(ren)	\$1,068.64	\$879.15	\$820.96	\$738.88
CLASS 2: Employer Group's Average Age is between 30 and 39				
Employee Only	\$340.92	\$280.45	\$261.89	\$235.70
EE + Spouse	\$839.84	\$690.91	\$645.19	\$580.65
EE + Child(ren)	\$715.45	\$588.59	\$549.62	\$494.66
EE + Spouse + Child(ren)	\$1,214.37	\$999.03	\$932.91	\$839.63
CLASS 3: Employer Group's Average Age is between 40 and 49				
Employee Only	\$454.54	\$373.96	\$349.19	\$314.28
EE + Spouse	\$1,119.75	\$921.18	\$860.25	\$774.21
EE + Child(ren)	\$953.93	\$784.80	\$732.82	\$659.57
EE + Spouse + Child(ren)	\$1,619.15	\$1,332.03	\$1,243.89	\$1,119.51
CLASS 4: Employer Group's Average Age is between 50 and 59				
Employee Only	\$627.25	\$516.07	\$481.88	\$433.70
EE + Spouse	\$1,545.25	\$1,271.24	\$1,187.15	\$1,068.40
EE + Child(ren)	\$1,316.42	\$1,083.04	\$1,011.30	\$910.21
EE + Spouse + Child(ren)	\$2,234.42	\$1,838.20	\$1,716.55	\$1,544.92
CLASS 5: Employer Group's Average Age is over 60				
Employee Only	\$749.98	\$617.03	\$576.17	\$518.55
EE + Spouse	\$1,847.60	\$1,519.97	\$1,419.44	\$1,277.45
EE + Child(ren)	\$1,573.98	\$1,294.90	\$1,209.17	\$1,088.27
EE + Spouse + Child(ren)	\$2,671.60	\$2,197.85	\$2,052.44	\$1,847.17

**Proposed Rates - January 1, 2012 - December 31, 2012.
Submitted September 14, 2011**

EMPLOYER GROUP PLAN DESIGN AND CLASS BASE RATE TABLE				
Employer Group's Plan:	PPO1	PPO2	PPO3	PPO4
CLASS 1: Employer Group's Average Age is between 0 and 29				
Employee Only	\$314.99	\$259.16	\$241.98	\$217.79
EE + Spouse	\$775.98	\$638.38	\$596.15	\$536.53
EE + Child(ren)	\$661.07	\$543.87	\$507.83	\$457.08
EE + Spouse + Child(ren)	\$1,122.07	\$923.11	\$862.01	\$775.82
CLASS 2: Employer Group's Average Age is between 30 and 39				
Employee Only	\$357.97	\$294.47	\$274.98	\$247.49
EE + Spouse	\$881.83	\$725.46	\$677.45	\$609.68
EE + Child(ren)	\$751.22	\$618.02	\$577.10	\$519.39
EE + Spouse + Child(ren)	\$1,275.09	\$1,048.98	\$979.56	\$881.61
CLASS 3: Employer Group's Average Age is between 40 and 49				
Employee Only	\$477.27	\$392.66	\$366.65	\$329.99
EE + Spouse	\$1,175.74	\$967.24	\$903.26	\$812.92
EE + Child(ren)	\$1,001.63	\$824.04	\$769.46	\$692.55
EE + Spouse + Child(ren)	\$1,700.11	\$1,398.63	\$1,306.08	\$1,175.49
CLASS 4: Employer Group's Average Age is between 50 and 59				
Employee Only	\$658.61	\$541.87	\$505.97	\$455.39
EE + Spouse	\$1,622.51	\$1,334.80	\$1,246.51	\$1,121.82
EE + Child(ren)	\$1,382.24	\$1,137.19	\$1,061.87	\$955.72
EE + Spouse + Child(ren)	\$2,346.14	\$1,930.11	\$1,802.38	\$1,622.17
CLASS 5: Employer Group's Average Age is over 60				
Employee Only	\$787.48	\$647.88	\$604.98	\$544.48
EE + Spouse	\$1,939.98	\$1,595.97	\$1,490.41	\$1,341.32
EE + Child(ren)	\$1,652.68	\$1,359.65	\$1,269.63	\$1,142.68
EE + Spouse + Child(ren)	\$2,805.18	\$2,307.74	\$2,155.06	\$1,939.53

Approved Rates - January 1, 2005 - December 31, 2007.
Submitted December 23, 2004

<u>EMPLOYER GROUP PLAN DESIGN BASE RATE TABLE</u>		
Employer Group's Plan:	DENT1	DENT2
Employee Only	\$32.25	\$37.08
EE + Spouse	\$68.03	\$78.24
EE + Child(ren)	\$62.87	\$72.30
EE + Spouse + Child(ren)	\$98.66	\$113.45

Approved Rates - January 1, 2008 - December 31, 2008.
Submitted August 22, 2007

<u>EMPLOYER GROUP PLAN DESIGN BASE RATE TABLE</u>		
Employer Group's Plan:	DENT1	DENT2
Employee Only	\$33.54	\$38.56
EE + Spouse	\$70.75	\$81.37
EE + Child(ren)	\$65.38	\$75.19
EE + Spouse + Child(ren)	\$102.61	\$117.99

Approved Rates - January 1, 2009 - December 31, 2011.
Submitted August 20, 2008

<u>EMPLOYER GROUP PLAN DESIGN BASE RATE TABLE</u>		
Employer Group's Plan:	DENT1	DENT2
Employee Only	\$35.05	\$40.30
EE + Spouse	\$73.94	\$85.03
EE + Child(ren)	\$68.33	\$78.58
EE + Spouse + Child(ren)	\$107.22	\$123.30

Basic Life

Approved Rates - January 1, 2005 - December 31, 2011.

Submitted December 23, 2004

<u>EMPLOYER GROUP PLAN DESIGN AND CLASS BASE RATE TABLE</u>	
<u>CLASS 1: Employer Group's Average Age is between 0 and 39</u>	
Employee Only	\$0.23 per 1000
<u>CLASS 2: Employer Group's Average Age is between 40 and 49</u>	
Employee Only	\$0.57 per 1000
<u>CLASS 3: Employer Group's Average Age is over 50</u>	
Employee Only	\$2.26 per 1000

Proposed Rates - January 1, 2012 - December 31, 2012.

Submitted December 23, 2004

<u>EMPLOYER GROUP PLAN DESIGN AND CLASS BASE RATE TABLE</u>	
<u>CLASS 1: Employer Group's Average Age is between 0 and 39</u>	
Employee Only	\$0.23 per 1000
<u>CLASS 2: Employer Group's Average Age is between 40 and 49</u>	
Employee Only	\$0.57 per 1000
<u>CLASS 3: Employer Group's Average Age is over 50</u>	
Employee Only	\$2.26 per 1000

Accidental Death and Dismemberment

Approved Rates - January 1, 2005 - December 31, 2011.

Submitted December 23, 2004

Employee Only	\$0.08 per 1000
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Accidental Death and Dismemberment

Proposed Rates - January 1, 2012 - December 31, 2012.

Submitted December 23, 2004

Employee Only	\$0.08 per 1000
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**Aetna Global Benefits Expatriate Trust
PPO Medical Plan Rating**

1. EMPLOYER GROUP AVERAGE EMPLOYEE AGE:

The average age of the employees within an employer group is the first step within this rating methodology. Only the employees eligible to be covered under this benefit program, by living and working outside their home country, will be used in the calculation. The average age is to be calculated within the employer group rating model by summing the ages of the primary insured employees within the employer group and dividing by the number of employees used. The age will be determined using the end of the calendar year within the policy renewal period.

For new business this employer group's average age will be used to determine the employer group starting base rate within the rate table below.

For renewing employer groups, a current period employer group's average age will be compared to the employer group's current average age base premium class. This annual analysis of each individual employer group's average age will require a significant change in the average age of the employer group relative to the assigned class in order to result in a change to the employer group's base rate during the policy renewal year.

2. EMPLOYER GROUP BASE PREMIUM RATE TABLE:

The second step of this rating methodology is to use the plan design that the employer group has requested to cover all of the employees eligible for the program, and the employer group's average age, and look up the employer group's base rate. This base rate will be the starting point for the calculation of the PPO medical premium, and is specific to the employer group.

**Aetna Global Benefits Expatriate Trust
PPO Medical Plan Rating**

EMPLOYER GROUP PLAN DESIGN AND CLASS BASE RATE TABLE				
Employer Group's Plan:	PPO1	PPO2	PPO3	PPO4
<u>CLASS 1: Employer Group's Average Age is between 0 and 29</u>				
Employee Only	\$165.15	\$135.87	\$126.87	\$114.18
EE + Spouse	\$406.83	\$334.69	\$312.55	\$281.29
EE + Child(ren)	\$346.59	\$285.14	\$266.25	\$239.64
EE + Spouse + Child(ren)	\$588.28	\$483.97	\$451.94	\$406.75
<u>CLASS 2: Employer Group's Average Age is between 30 and 39</u>				
Employee Only	\$187.67	\$154.39	\$144.17	\$129.75
EE + Spouse	\$462.32	\$380.34	\$355.18	\$319.65
EE + Child(ren)	\$393.85	\$324.02	\$302.57	\$272.31
EE + Spouse + Child(ren)	\$668.50	\$549.96	\$513.57	\$462.21
<u>CLASS 3: Employer Group's Average Age is between 40 and 49</u>				
Employee Only	\$250.22	\$205.86	\$192.23	\$173.01
EE + Spouse	\$616.42	\$507.11	\$473.57	\$426.20
EE + Child(ren)	\$525.14	\$432.02	\$403.42	\$363.09
EE + Spouse + Child(ren)	\$891.34	\$733.28	\$684.76	\$616.28
<u>CLASS 4: Employer Group's Average Age is between 50 and 59</u>				
Employee Only	\$345.30	\$284.10	\$265.27	\$238.75
EE + Spouse	\$850.65	\$699.81	\$653.52	\$588.15
EE + Child(ren)	\$724.68	\$596.21	\$556.72	\$501.07
EE + Spouse + Child(ren)	\$1,230.04	\$1,011.92	\$944.96	\$850.47
<u>CLASS 5: Employer Group's Average Age is over 60</u>				
Employee Only	\$412.87	\$339.67	\$317.18	\$285.46
EE + Spouse	\$1,017.10	\$836.74	\$781.39	\$703.23
EE + Child(ren)	\$866.47	\$712.84	\$665.65	\$599.09
EE + Spouse + Child(ren)	\$1,470.71	\$1,209.91	\$1,129.86	\$1,016.86

**Aetna Global Benefits Expatriate Trust
PPO Medical Plan Rating**

3. POLICY PERIOD DETERIORATION FACTORS:

The next step in the rating methodology is to multiply the employer group's base premium rate by the appropriate adjustment factors based on the new business effective date or renewal date of the employer group. This factor, derived through actuarial analysis, will be adjusted and filed in the future in conjunction or independently with the base premium rate. The purpose of this factor is to reflect annual expected changes in the trust's medical claims experience, and administration expenses incurred by the employer groups both within the trust and the new groups joining over the coming policy period.

Policy Period Effective Date	Deterioration Factor
January 1, 2006 – December 31, 2006	1.1000
January 1, 2007 – December 31, 2007	1.2264
January 1, 2008 – December 31, 2008	1.3736
January 1, 2009 – December 31, 2009	1.5110
January 1, 2010 – December 31, 2010	1.6469
January 1, 2011 – December 31, 2011	1.8165
January 1, 2012 – December 31, 2012	1.9074

4. UNDERWRITING ADJUSTMENT:

The next step in the rating methodology is to apply any underwriting adjustments to the employer group's policy period base rate. These adjustments include reflecting any group specific characteristics not captured within the rating methodology which are actuarially determined to significantly affect the trust. This adjustment will also be used to reflect specific situations around the competitive positioning of the employer group's base rate premium. These adjustments can be both financial and medical under the general term of group specific underwriting adjustments.

5. COMMISSION:

The last step in the rating methodology is to reflect the agreed upon level of commission for the broker. In most cases the final premium rate for the PPO plan will take the employer group's policy period rates from the prior step 4 and divide by one minus the commission percentage. Or in the case of a different commission structure the appropriate adjustments will be made.

The employer group's final rates will be based on the primary insured tier and specific to the employer group's average age, plan design, underwriting, and commission arrangement. The enrollment of the employer group will be captured and billed on a monthly basis reflecting any monthly changes of the employer group

**Aetna Global Benefits Expatriate Trust
PPO Medical Plan Rating**

enrollment by tier. The rates by tier, however, will only be renewed for the trust at the close of the trust policy period.

**Aetna Global Benefits Expatriate Trust
Dental Plan Rating**

1. EMPLOYER GROUP BASE PREMIUM RATE TABLE:

The first step in this rating methodology is to use the plan design that the employer group has requested to cover all of the employees eligible for this program, and look up the employer group's base rate. This base rate will be the starting point for the calculation of the indemnity dental premium.

**EMPLOYER GROUP PLAN DESIGN BASE RATE
TABLE**

	DENT1	DENT2
Employee Only	\$32.25	\$37.08
EE + Spouse	\$68.03	\$78.24
EE + Child(ren)	\$62.87	\$72.30
EE + Spouse + Child(ren)	\$98.66	\$113.45

2. POLICY PERIOD DETERIORATION FACTORS:

The next step in the rating methodology is to multiply the employer group's base premium rate by the appropriate adjustment factor based on the new business effective date or renewal date of the employer group. This factor, derived through actuarial analysis, will be adjusted and filed in the future in conjunction or independently with the base premium rate. The purpose of this factor is to reflect expected yearly policy period changes in the trust's medical claims experience, and administration expenses incurred by the employer groups both within the trust and the new groups joining over the coming policy period.

Effective Date	Deterioration Factor
January 1, 2006 – December 31, 2006	1.0000
January 1, 2007 – December 31, 2007	1.0000
January 1, 2008 – December 31, 2008	1.0400
January 1, 2009 – December 31, 2009	1.0868
January 1, 2010 – December 31, 2010	1.0868
January 1, 2011 – December 31, 2011	1.0868
January 1, 2012 – December 31, 2012	1.0868

3. UNDERWRITING ADJUSTMENT:

The next step in the rating methodology is to apply any underwriting adjustments to the employer group's policy period base rate. These adjustments include reflecting any group specific characteristics not captured within the rating methodology which are actuarially determined to significantly affect the trust. One example of this would be the existence of a prior carrier dental plan. This adjustment will also be used to reflect specific situations around the competitive positioning of the employer group's base rate premium.

**Aetna Global Benefits Expatriate Trust
Dental Plan Rating**

4. COMMISSION:

The last step in the rating methodology is to reflect the agreed upon level of commission for the broker. In most cases the final premium rate for the dental plan will take the employer group's policy period rates from the prior step 3 and divide by one minus the commission percentage. Or in the case of a different commission structure the appropriate adjustments will be made with the final rates calculated by each primary insured tier.

The employer group's final rates will be based on the primary insured tier and specific to the employer group's plan design, underwriting, and commission arrangement. The enrollment of the employer group will be captured and billed on a monthly basis reflecting any monthly changes of the employer group enrollment by tier. The rates by tier, however, will only be renewed for the trust at the close of the trust policy period.

Aetna Global Benefits Expatriate Trust
Basic Life and Accidental Death and Dismemberment Plan Rating

1. EMPLOYER GROUP AVERAGE EMPLOYEE AGE:

The average age of the employees within an employer group is the first step within this rating methodology. Only the employees eligible to be covered under this benefit program, by living and working outside of their home country, will be used in the calculation. The average age is to be calculated within the employer group rating model by summing the ages of the primary insured employees within the employer group and dividing by the number of employees used. The age will be determined using the end of the calendar year within the policy renewal period.

For new business this employer group's average age will be used to determine the employer group starting base rate within the rate table below.

For renewing employer groups, a current period employer group's average age will be compared to the prior employer group's average age last calculated either from the new business quotation (at the first renewal) or the most recent renewal. This annual analysis of each individual employer group's average age will require a significant change in the average age of the employer group in order to result in a change to the employer group's base rate during the following policy year.

2. EMPLOYER GROUP BASE PREMIUM RATE TABLE:

The second step of this rating methodology is to use the employer group's average age and look up the employer group's base rate. This base rate will be the starting point for the calculation of the basic life premium, and is specific to the employer group.

EMPLOYER GROUP PLAN DESIGN AND CLASS BASE RATE TABLE

CLASS 1: Employer Group's Average Age is between 0 and 39

Employee Only \$0.23 per 1000

CLASS 2: Employer Group's Average Age is between 40 and 49

Employee Only \$0.57 per 1000

CLASS 3: Employer Group's Average Age is over 50

Employee Only \$2.26 per 1000

3. POLICY PERIOD DETERIORATION FACTORS:

The next step in the rating methodology is to multiply the employer group's base premium rate by the appropriate adjustment factor based on the new business effective date or renewal date of the employer group. This factor, derived through actuarial analysis, will be adjusted and filed in the future in conjunction or independently with the base premium rate. The purpose of this factor is to reflect annual expected changes in the trust's medical claims experience, and administration expenses incurred by the employer groups both within the trust and the new groups joining over the coming policy period.

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Policy Period Effective Date	Deterioration Factor
January 1, 2006 – December 31, 2006	1.0000
January 1, 2007 – December 31, 2007	1.0000
January 1, 2008 – December 31, 2008	1.0000
January 1, 2009 – December 31, 2009	1.0000
January 1, 2010– December 31, 2010	1.0000
January 1, 2011– December 31, 2011	1.0000
January 1, 2012– December 31, 2012	1.0000

4. UNDERWRITING ADJUSTMENT:

The next step in the rating methodology is to apply any underwriting adjustments to the employer group's policy period base rate. These adjustments include reflecting any group specific characteristics not captured within the rating methodology which are actuarially determined to significantly affect the trust. This adjustment will also be used to reflect specific situations around the competitive positioning of the employer group's base rate premium. These adjustments can also be medical in nature under the general term of group specific underwriting adjustments.

Each primary insured employee requesting an amount of insurance in excess of \$75,000 will be required to submit an evidence of insurability form, subject to medical review. Those primary insured employees requesting benefit amounts in excess of \$150,000 will be required to complete a medical examination which will also be subject to medical review. The total volume for the group will reflect all of the amounts approved through medical underwriting.

5. COMMISSION:

The last step in the rating methodology is to reflect the agreed upon level of commission for the broker. In most cases the final premium rate for the Basic Life plan will take the employer group's policy period rates from the prior step 4 and divide by one minus the commission percentage. Or in the case of a different commission structure the appropriate adjustments will be made.

A1. EMPLOYER GROUP BASE PREMIUM RATE:

The first step of the rating methodology for the Accidental Death and Dismemberment program is to start with the base rate of \$0.08 per 1000 of coverage amount requested for each primary insured employee within the employer group.

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A2. COMMISSION:

The next and last step in the rating methodology is to reflect the agreed upon level of commission for the broker. In most cases the final premium rate for the AD&D plan will take the employer group's policy period rates from the prior step A1 and divide by one minus the commission percentage. Or in the case of a different commission structure the appropriate adjustments will be made.

The employer group's final active rates for both the Basic Life and AD&D program will be per 1000 of coverage, and in the case of Basic Life specific to the employer group's average age, plan design, underwriting, while both products reflect the specific commission arrangement. The total volume of the employer group will be captured and billed separately on a monthly basis reflecting any monthly changes of the employer group volume. The active rates will be renewed at the employer group level under the trust at the close of the trust policy period.