



**MONTHLY PREMIUM RATES EFFECTIVE 01/01/2009**

**Based on Zip Code 98119**

**POST-65 AETNA PLAN OPTIONS**

Emeriti enables you to build your own coverage from a menu of options. All plan combinations must include Medicare Part D prescription drug coverage. You and your spouse or eligible dependents must select the same option if they are also covered by Medicare.

**A. Medical Options:** If you select a medical option, you must also select an Rx option from B.

	<b>AGE-BANDED RATE</b>		
	<b>65 - 69 Years</b>	<b>70 - 74 Years</b>	<b>75+ Years</b>
<b>Medicare Supplement High Plan</b>	<b>\$110.23</b>	<b>\$149.65</b>	<b>\$196.05</b>
<b>Medicare Supplement Low Plan</b>	<b>\$99.96</b>	<b>\$135.84</b>	<b>\$177.78</b>
		<b>PFFS Rate</b>	
<b>Private Fee-for-Service (PFFS) High Plan</b>		<b>\$87.42</b>	
<b>Private Fee-for-Service (PFFS) Low Plan</b>		<b>\$55.93</b>	

**B. RX Options (Medicare-approved Part D):**

RX Low plan is also available on a stand-alone basis. The Mid-High Plan is available to all in 2009, but will be closing to new entrants in 2010.

	<b>RX Rate</b>
<b>Rx High Plan</b>	<b>\$159.00</b>
<b>Rx Mid-High Plan</b>	<b>\$122.20</b>
<b>Rx Mid Plan</b>	<b>\$95.40</b>
<b>Rx Low Plan</b>	<b>\$30.20</b>

**C. Dental Coverage:** Dental may be added to any Medical + Rx Combination or to stand-alone Rx Low Plan. It is not available on a stand-alone basis.

	<b>AGE-BANDED RATE</b>		
	<b>0 - 69 Years</b>	<b>70 - 74 Years</b>	<b>75 + Years</b>
<b>Dental PPO</b>	<b>\$62.73</b>	<b>\$56.46</b>	<b>\$50.81</b>

**PRE-65 AETNA PLAN OPTIONS**

Rates for the coverage available in your area are shown below. In most areas of the country, you have a choice of high, middle, or low coverage options. In areas where Aetna has no network of providers, the only option is the Out-of-Area plan. Prescription drug benefits are included in all plans. NA Means the option is not available in this zip code. For more information about the pre-65 plans that are available, call the Emeriti Service Center at 1-866-Emeriti ( 1-866-363-7484 ) or consult the Emeriti website ( www.emeritihealth.org ).

	<b>Spouse Rate</b>	<b>Child Rate</b>
<b>Pre-65 High Plan</b>	<b>\$698.00</b>	<b>\$182.90</b>
<b>Pre-65 Middle Plan</b>	<b>\$613.50</b>	<b>\$160.70</b>
<b>Pre-65 Low Plan</b>	<b>\$564.10</b>	<b>\$147.80</b>

**Dental Coverage:** Dental may be added to any pre-65 option. It is not available on a stand-alone basis. The rates are shown in C above.

NOTES: Rates shown are on a per-person per month basis. Premium rates are subject to regulatory review and approval. Please consult the Emeriti website ( www.emeritihealth.org ) or call 1-866-EMERITI ( 1-866-363-7484 ) for final rates for your zip code. These rates also do not reflect any subsidy payments that your institution may make on your behalf. Medicare Part D rates do not include CMS late enrollment penalty or low income subsidy adjustments. Aetna provides medical, Rx and dental benefits in 48 states and D.C. Aetna also provides stand-alone post-65 RX coverage to institutions and their retirees in all 50 states and D.C. Emeriti will select a provider for New Mexico institutions.

**FOR MINNESOTA RESIDENTS: If you retired from a Minnesota institution AND live in Minnesota, you are eligible for comprehensive coverage provided by HealthPartners or a stand-alone RX plan from Aetna. Please call 1-866-EMERITI ( 1-866-363-7484 ) for more information. Otherwise your insurance options are those shown above.**