



Aetna Health and Life Insurance Company

An Aetna Company

Medicare Supplement Rates

Delaware

Effective February 2017

Household discount now available

Policy Form: AHLMS14A, AHLMS14B, AHLMS14F, AHLMS14G, AHLMS14HF, AHLMS14N

Application Form: AHLMS02538DE

- All Plans: A one time only \$20 policy fee required at time of application
- Rates are Attained Age, male/female, preferred and standard
- Use age last birthday on effective date of coverage
- Tobacco users use standard rates
- Non-tobacco users use preferred rates
- Open Enrollment and Guaranteed Issue use preferred rates
- For rates under age 65 and over age 90, refer to Outline of Coverage
- 12-month rate guarantee

Refer to the Field Guide and Drug List for important underwriting information.

Need Help?

Contact the Agent Services team at 800 264.4000, or go to aetnaseniorproducts.com (agent side).

Modal Premium Options

Semi-Annual.....	Annual x .52
Quarterly.....	Annual x .265
Monthly Electronic Funds Transfer (EFT)	Annual x .0833

Effective Date

The effective date must be on or after the date of the application. If an existing Medicare Supplement policy is being replaced, the date must coordinate with the expiration date of the existing policy.

An application must be received in the Home Office within 30 calendar days from the date of signature.

Applications submitted by E-Application result in faster service. E-Applications must have first premium deducted by monthly EFT. Changes to payment mode can be made after the first premium has been drafted by contacting Policyholder Services.

Applications with a live check must be mailed and not faxed.



To use the Mobile Rate Quote tool, scan the QR code below with your smartphone (iPhone or Android).

Calculating Rates

Follow these steps for each applicant.

STEP 1: Calculate modal premium

Begin here if using the Outline of Coverage rates:

Base rate (found in the Outline of Coverage)
 x Area factor (based on applicant's zip code)
 = **Annual premium** (round to nearest whole dollar)

Example: \$1511 x 1.25 = **\$1888.750 (\$1889)**

Begin here if using the agent rate sheet:

Annual premium (found on agent rate card)
 x Modal factor
 = **Modal premium** (round to nearest whole cent)

Example: \$1889 x .0833 = **\$157.3537 (\$157.35)**

STEP 2: Calculate modal premium with 7% household discount

Modal premium
 x Discount (.93)
 = **Modal premium with discount** (round to nearest whole cent)

Example: \$157.35 x .93 = **\$146.3355 (\$146.34)**

Add application fee to determine total initial premium collected/draft

Modal premium (with discount if discount applies)
 + Application fee
 = **Total initial premium** (amount of check with application or initial bank draft)

Example: \$146.34 + \$20 = **\$166.34**

Aetna Health and Life Insurance Company

An Aetna Company

Delaware

Effective February 2017

Household discount now available

Reminder:

- All Plans: A one time only \$20 policy fee required at time of application
- Tobacco users use standard rates
- Non-tobacco users use preferred rates
- Open Enrollment and Guaranteed Issue use preferred rates
- For rates under age 65 and over age 90, refer to Outline of Coverage

Need Help?

Contact the Agent Services team at 800 264.4000, or go to aetnaseniorproducts.com (agent side).

ATTAINED AGE	PLAN A		All ZIP CODES							
			PREFERRED				STANDARD			
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	1,306	108.79	1,503	125.20	1,451	120.87	1,668	138.94		
66	1,343	111.87	1,545	128.70	1,492	124.28	1,716	142.94		
67	1,379	114.87	1,586	132.11	1,532	127.62	1,762	146.77		
68	1,414	117.79	1,626	135.45	1,572	130.95	1,808	150.61		
69	1,450	120.79	1,667	138.86	1,611	134.20	1,852	154.27		
70	1,486	123.78	1,708	142.28	1,651	137.53	1,898	158.10		
71	1,520	126.62	1,748	145.61	1,689	140.69	1,943	161.85		
72	1,554	129.45	1,787	148.86	1,726	143.78	1,986	165.43		
73	1,583	131.86	1,821	151.69	1,760	146.61	2,023	168.52		
74	1,613	134.36	1,854	154.44	1,792	149.27	2,061	171.68		
75	1,641	136.70	1,887	157.19	1,824	151.94	2,098	174.76		
76	1,670	139.11	1,920	159.94	1,855	154.52	2,134	177.76		
77	1,698	141.44	1,953	162.68	1,887	157.19	2,170	180.76		
78	1,717	143.03	1,974	164.43	1,908	158.94	2,195	182.84		
79	1,735	144.53	1,995	166.18	1,928	160.60	2,217	184.68		
80	1,752	145.94	2,015	167.85	1,947	162.19	2,239	186.51		
81	1,770	147.44	2,036	169.60	1,967	163.85	2,262	188.42		
82	1,788	148.94	2,056	171.26	1,987	165.52	2,285	190.34		
83	1,811	150.86	2,083	173.51	2,013	167.68	2,315	192.84		
84	1,833	152.69	2,108	175.60	2,037	169.68	2,343	195.17		
85	1,851	154.19	2,128	177.26	2,057	171.35	2,366	197.09		
86	1,869	155.69	2,149	179.01	2,077	173.01	2,389	199.00		
87	1,887	157.19	2,170	180.76	2,097	174.68	2,412	200.92		
88	1,906	158.77	2,191	182.51	2,118	176.43	2,436	202.92		
89	1,924	160.27	2,212	184.26	2,138	178.10	2,458	204.75		
90	1,943	161.85	2,234	186.09	2,159	179.84	2,482	206.75		

ATTAINED AGE	PLAN B		All ZIP CODES							
			PREFERRED				STANDARD			
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	1,472	122.62	1,693	141.03	1,636	136.28	1,882	156.77		
66	1,520	126.62	1,748	145.61	1,689	140.69	1,943	161.85		
67	1,567	130.53	1,802	150.11	1,741	145.03	2,002	166.77		
68	1,613	134.36	1,854	154.44	1,792	149.27	2,061	171.68		
69	1,659	138.19	1,908	158.94	1,844	153.61	2,120	176.60		
70	1,705	142.03	1,961	163.35	1,894	157.77	2,179	181.51		
71	1,750	145.78	2,013	167.68	1,945	162.02	2,237	186.34		
72	1,794	149.44	2,063	171.85	1,994	166.10	2,293	191.01		
73	1,840	153.27	2,116	176.26	2,044	170.27	2,351	195.84		
74	1,884	156.94	2,166	180.43	2,093	174.35	2,407	200.50		
75	1,928	160.60	2,217	184.68	2,142	178.43	2,463	205.17		
76	1,971	164.18	2,267	188.84	2,190	182.43	2,519	209.83		
77	2,015	167.85	2,317	193.01	2,239	186.51	2,575	214.50		
78	2,055	171.18	2,364	196.92	2,283	190.17	2,625	218.66		
79	2,095	174.51	2,409	200.67	2,328	193.92	2,678	223.08		
80	2,135	177.85	2,455	204.50	2,372	197.59	2,728	227.24		
81	2,175	181.18	2,501	208.33	2,416	201.25	2,778	231.41		
82	2,214	184.43	2,546	212.08	2,460	204.92	2,829	235.66		
83	2,249	187.34	2,586	215.41	2,499	208.17	2,874	239.40		
84	2,285	190.34	2,627	218.83	2,539	211.50	2,920	243.24		
85	2,313	192.67	2,660	221.58	2,570	214.08	2,956	246.23		
86	2,343	195.17	2,694	224.41	2,603	216.83	2,994	249.40		
87	2,372	197.59	2,728	227.24	2,636	219.58	3,031	252.48		
88	2,401	200.00	2,762	230.07	2,668	222.24	3,068	255.56		
89	2,432	202.59	2,796	232.91	2,702	225.08	3,107	258.81		
90	2,460	204.92	2,829	235.66	2,733	227.66	3,143	261.81		

ATTAINED AGE	PLAN F		All ZIP CODES							
			PREFERRED				STANDARD			
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	1,890	157.44	2,173	181.01	2,100	174.93	2,416	201.25		
66	1,955	162.85	2,247	187.18	2,171	180.84	2,497	208.00		
67	2,016	167.93	2,319	193.17	2,241	186.68	2,577	214.66		
68	2,079	173.18	2,391	199.17	2,310	192.42	2,657	221.33		
69	2,141	178.35	2,462	205.08	2,378	198.09	2,735	227.83		
70	2,201	183.34	2,532	210.92	2,446	203.75	2,814	234.41		
71	2,262	188.42	2,602	216.75	2,514	209.42	2,890	240.74		
72	2,322	193.42	2,671	222.49	2,580	214.91	2,966	247.07		
73	2,384	198.59	2,742	228.41	2,649	220.66	3,046	253.73		
74	2,445	203.67	2,813	234.32	2,717	226.33	3,124	260.23		
75	2,507	208.83	2,883	240.15	2,785	231.99	3,203	266.81		
76	2,567	213.83	2,952	245.90	2,853	237.65	3,281	273.31		
77	2,628	218.91	3,022	251.73	2,919	243.15	3,357	279.64		
78	2,687	223.83	3,091	257.48	2,987	248.82	3,435	286.14		
79	2,747	228.83	3,159	263.14	3,051	254.15	3,509	292.30		
80	2,807	233.82	3,229	268.98	3,119	259.81	3,586	298.71		
81	2,866	238.74	3,296	274.56	3,185	265.31	3,663	305.13		
82	2,924	243.57	3,363	280.14	3,248	270.56	3,736	311.21		
83	2,981	248.32	3,428	285.55	3,312	275.89	3,809	317.29		
84	3,039	253.15	3,495	291.13	3,376	281.22	3,882	323.37		
85	3,098	257.31	3,552	295.88	3,432	285.89	3,947	328.79		
86	3,139	261.48	3,610	300.71	3,488	290.55	4,012	334.20		
87	3,190	265.73	3,669	305.63	3,544	295.22	4,076	339.53		
88	3,242	270.06	3,728	310.54	3,603	300.13	4,143	345.11		
89	3,295	274.47	3,788	315.54	3,660	304.88	4,209	350.61		
90	3,345	278.64	3,847	320.46	3,717	309.63	4,275	356.11		

ATTAINED AGE	PLAN HI F		All ZIP CODES							
			PREFERRED				STANDARD			
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	688	57.31	791	65.89	764	63.64	879	73.22		
66	711	59.23	818	68.14	790	65.81	908	75.64		
67	733	61.06	843	70.22	815	67.89	937	78.05		
68	756	62.97	869	72.39	840	69.97	966	80.47		
69	778	64.81	895	74.55	864	71.97	993	82.72		
70	800	66.64	920	76.64	889	74.05	1,023	85.22		
71	822	68.47	945	78.72	914	76.14	1,051	87.55		
72	844	70.31	971	80.88	938	78.14	1,078	89.80		
73	867	72.22	998	83.13	964	80.30	1,109	92.38		
74	889	74.05	1,023	85.22	988	82.30	1,136	94.63		
75	911	75.89	1,048	87.30	1,012	84.30	1,164	96.96		
76	933	77.72	1,073	89.38	1,037	86.38	1,193	99.38		
77	956	79.63	1,099	91.55	1,062	88.46	1,221	101.71		
78	978	81.47	1,125	93.71	1,086	90.46	1,248	103.96		
79	999	83.22	1,149	95.71	1,110	92.46	1,277	106.37		
80	1,021	85.05	1,174	97.79	1,134	94.46	1,304	108.62		
81	1,042	86.80	1,198	99.79	1,157	96.38	1,330	110.79		
82	1,064	88.63	1,223	101.88	1,182	98.46	1,360	113.29		
83	1,084	90.30	1,246	103.79	1,204	100.29	1,385	115.37		
84	1,105	92.05	1,271	105.87	1,227	102.21	1,411	117.54		
85	1,124	93.63	1,293	107.71	1,248	103.96	1,435	119.54		
86	1,141	95.05	1,313	109.37	1,268	105.62	1,458	121.45		
87	1,160	96.63	1,335	111.21	1,289	107.37	1,483	123.53		
88	1,179	98.21	1,356	112.95	1,310	109.12	1,507	125.53		
89	1,198	99.79	1,378	114.79	1,331	110.87	1,531	127.53		
90	1,216	101.29	1,399	116.54	1,351	112.54	1,554	129.45		

Aetna Health and Life Insurance Company

An Aetna Company

Delaware

Effective February 2017

Household discount now available

Reminder:

- All Plans: A one time only \$20 policy fee required at time of application
- Tobacco users use standard rates
- Non-tobacco users use preferred rates
- Open Enrollment and Guaranteed Issue use preferred rates
- For rates under age 65 and over age 90, refer to Outline of Coverage

Need Help?

Contact the Agent Services team at 800 264.4000, or go to aetnaseniorproducts.com (agent side).

ATTAINED AGE	PLAN G		All ZIP CODES							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	1,467	122.20	1,686	140.44	1,630	135.78	1,874	156.10		
66	1,518	126.45	1,745	145.36	1,686	140.44	1,939	161.52		
67	1,568	130.61	1,802	150.11	1,741	145.03	2,002	166.77		
68	1,617	134.70	1,860	154.94	1,797	149.69	2,066	172.10		
69	1,665	138.69	1,916	159.60	1,851	154.19	2,129	177.35		
70	1,714	142.78	1,970	164.10	1,904	158.60	2,191	182.51		
71	1,762	146.77	2,027	168.85	1,957	163.02	2,251	187.51		
72	1,810	150.77	2,081	173.35	2,011	167.52	2,312	192.59		
73	1,861	155.02	2,140	178.26	2,067	172.18	2,378	198.09		
74	1,910	159.10	2,196	182.93	2,122	176.76	2,440	203.25		
75	1,960	163.27	2,254	187.76	2,178	181.43	2,505	208.67		
76	2,008	167.27	2,310	192.42	2,232	185.93	2,567	213.83		
77	2,057	171.35	2,366	197.09	2,286	190.42	2,629	219.00		
78	2,108	175.60	2,425	202.00	2,343	195.17	2,694	224.41		
79	2,158	179.76	2,482	206.75	2,398	199.75	2,758	229.74		
80	2,208	183.93	2,539	211.50	2,453	204.33	2,821	234.99		
81	2,257	188.01	2,595	216.16	2,507	208.83	2,884	240.24		
82	2,306	192.09	2,652	220.91	2,562	213.41	2,945	245.32		
83	2,357	196.34	2,710	225.74	2,618	218.08	3,011	250.82		
84	2,407	200.50	2,768	230.57	2,673	222.66	3,075	256.15		
85	2,450	204.09	2,818	234.74	2,722	226.74	3,130	260.73		
86	2,496	207.92	2,869	238.99	2,772	230.91	3,189	265.64		
87	2,541	211.67	2,922	243.40	2,823	235.16	3,247	270.48		
88	2,588	215.58	2,976	247.90	2,875	239.49	3,306	275.39		
89	2,633	219.33	3,029	252.32	2,926	243.74	3,366	280.39		
90	2,680	223.24	3,081	256.65	2,977	247.98	3,423	285.14		

ATTAINED AGE	PLAN N		All ZIP CODES							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	1,176	97.96	1,352	112.62	1,307	108.87	1,503	125.20		
66	1,217	101.38	1,400	116.62	1,352	112.62	1,555	129.53		
67	1,258	104.79	1,447	120.54	1,398	116.45	1,608	133.95		
68	1,299	108.21	1,494	124.45	1,443	120.20	1,659	138.19		
69	1,339	111.54	1,540	128.28	1,488	123.95	1,711	142.53		
70	1,379	114.87	1,586	132.11	1,532	127.62	1,762	146.77		
71	1,418	118.12	1,631	135.86	1,576	131.28	1,812	150.94		
72	1,457	121.37	1,676	139.61	1,619	134.86	1,862	155.10		
73	1,499	124.87	1,724	143.61	1,666	138.78	1,916	159.60		
74	1,541	128.37	1,772	147.61	1,712	142.61	1,969	164.02		
75	1,583	131.86	1,820	151.61	1,759	146.52	2,023	168.52		
76	1,624	135.28	1,868	155.60	1,804	150.27	2,075	172.85		
77	1,665	138.69	1,915	159.52	1,850	154.11	2,128	177.26		
78	1,708	142.28	1,964	163.60	1,898	158.10	2,183	181.84		
79	1,751	145.86	2,014	167.77	1,946	162.10	2,238	186.43		
80	1,794	149.44	2,063	171.85	1,993	166.02	2,292	190.92		
81	1,836	152.94	2,111	175.85	2,040	169.93	2,346	195.42		
82	1,878	156.44	2,160	179.93	2,087	173.85	2,400	199.92		
83	1,923	160.19	2,211	184.18	2,137	178.01	2,458	204.75		
84	1,968	163.93	2,263	188.51	2,187	182.18	2,515	209.50		
85	2,007	167.18	2,308	192.26	2,230	185.76	2,565	213.66		
86	2,048	170.60	2,355	196.17	2,276	189.59	2,617	218.00		
87	2,090	174.10	2,404	200.25	2,322	193.42	2,670	222.41		
88	2,132	177.60	2,452	204.25	2,369	197.34	2,724	226.91		
89	2,174	181.09	2,500	208.25	2,416	201.25	2,778	231.41		
90	2,216	184.59	2,548	212.25	2,462	205.08	2,831	235.82		