

<STREET ADDRESS
CITY, STATE ZIP>



Date

Addressee
Street Address
City, State, Zip+4

Dear Member:

Your health plan premium will change next year

We want to let you know that the monthly premium for your health plan will change next year and may impact how much you pay. Additionally, depending on your plan, your benefits may change.

What is changing?

The average proposed increase is 14.2%. What you pay will depend on:

- your age
- where you live
- type of plan you have

Assuming no change in these factors, your increase will range between 13.3% and 14.9%. If you have an Aetna Whole Health Bronze plan, your benefits and/or cost sharing may change because Aetna is offering you a new bronze plan and intends to discontinue the outdated one.

When this change will begin

We sent a rate filing to the Maine Bureau of Insurance to review our request. If the Maine Bureau of Insurance approves our request, this will change the amount you pay each month. This change will start with your premium payment for January 2017. You will receive renewal information for your plan before January 2017 and it will show the new approved rates.

There is a public hearing on these changes

The Maine Bureau of Insurance will hold a public hearing on our request. You can go to the hearing and give feedback directly to the Superintendent of Insurance. Below are the details of the hearing:

When: July 22, 2016 at 9:00 A.M.

Where: The Central Conference Room at the Department of Professional
and Financial Regulation

Gardiner Annex
76 Northern Avenue
Gardiner, Maine 04345

The hearing will be handicap accessible. If you need help at the hearing, contact Elena Crowley at the Maine Bureau of Insurance. You can call her at **1-207-624-8421** (TTY 711). Please call in advance so she can make arrangements.

Can't attend? You can provide written comments

If you would like to give written comments to the Superintendent, please note on your comments that they are for consideration by the Superintendent—Eric Cioppa in Docket No. INS-16-1001. You can mail or email them in advance to:

Attention Elena Crowley, Docket No. INS-16-1001
Bureau of Insurance
Maine Department of Professional and Financial Regulation
#34 State House Station
Augusta, Maine 04333-0034
Email: Elena.I.Crowley@maine.gov

You may also deliver them by hand at or before the hearing to the Maine Bureau of Insurance at:

76 Northern Avenue
Gardiner, Maine 04345

We're here to help

We've enclosed steps to help you find out your 2017 plan rates. If you have any questions about this letter or our proposed rates, just call Member Services on your ID card.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna).



Maine Individual Aetna Whole Health 2017 Premium Rates

We want you to know what the 2017 Individual Aetna Whole Health premium rates for each member will be. Below you'll see definitions and instructions to help you determine your 2017 premium rate. Actual rates for each benefit plan and member-specific factors can be found on the second page.

- **Plan rate** – this is the starting premium rate for the benefit plan.
- **Member-specific adjustments** – factors multiplied with the plan rate to calculate your Member premium rate.
 - **Member age factor** - this refers to the member's age at the time of renewal.
 - **Tobacco usage factor** - this refers to if you do or do not use tobacco products.
 - **Area factor** - this is based on the policyholder's home location.
- **Final Member premium rate** – Each person covered under the policy has his or her own Member rate. If your family has more than three dependent children under age 21 as of the renewal date, you only need to calculate a rate for the oldest three children.

To calculate the 2017 premium, refer to the plan rates and member-specific adjustments on the next page and follow these steps:

1. Find the **Plan rate** for the appropriate benefit plan (if you currently have the Aetna Whole Health Bronze plan, you should use the Aetna Leap Basic Whole Health Maine plan as your starting point).
2. Multiply the Plan rate by the **member's age factor**.
3. Take the number from the calculation in step 2 and multiply it by the **tobacco usage factor**.
4. Take the number from the calculation in step 3 and multiply it by the **area factor**.

Your result will be the **final Member premium rate**.

To determine a single Individual's monthly premium rate (no dependents):

The **final Member rate** is the single individual's monthly premium rate for the policy year.

To determine a 'Family' monthly premium rate:

- Calculate the **Member premium rate** for the Individual, any spouse, and all dependent children age 21 and older.
- For dependent children under age 21, calculate the **Member premium rate** for up to three children. You are not charged additional premium if you have more than three dependent under age 21.
- Total: add the **Member premium rates** for every family member age 21 & older and the three oldest dependent children under age 21.

Maine Individual - Aetna Whole Health 2017 Premium Rates

Step 1: Base Rates and Additional Plan Information*

Plan Name	HIOS ID	Base Rates	Tier 1 Medical Cost-Share			Tier 2 Medical			Pharmacy Cost-Share***				
			Deductible	Member Cost-Share after Deductible	Out of Pocket Maximum	Deductible	Member Cost-Share after Deductible	Out of Pocket Maximum	Subject to Medical Deductible?	Formulary Generic	Formulary Brand	All Non-Formulary	Specialty / Injectables
Aetna Leap Gold Whole Health Maine	73250ME0070003	409.31	\$3,950	0%	\$3,950	n/a	n/a	n/a	Yes	\$5, ded. waived	\$50, ded. waived	Ded	Ded
Aetna Leap Everyday Plus Whole Health Maine	73250ME0070006	316.12	\$5,050	0%	\$5,050	n/a	n/a	n/a	Yes	\$5, ded. waived	Ded	Ded	Ded
Aetna Leap Everyday Whole Health Maine	73250ME0070005	284.26	\$6,075	0%	\$6,075	n/a	n/a	n/a	Yes	\$5, ded. waived	Ded	Ded	Ded
Aetna Leap Basic Whole Health Maine	73250ME0070001	243.64	\$7,050	0%	\$7,050	n/a	n/a	n/a	Yes	\$5, ded. waived	Ded	Ded	Ded
Aetna Leap Catastrophic Whole Health Maine	73250ME0070002	205.39	\$7,150	0%	\$7,150	n/a	n/a	n/a	Yes	Ded	Ded	Ded	Ded
ME Aetna Whole Health Gold \$5 Copay PD**	73250ME0040006	420.54	\$1,500	20%	\$4,500	\$3,750	40%	\$6,000	No	\$3 / \$10	\$30	\$50	40% / 50%
ME Aetna Whole Health Silver \$10 Copay PD**	73250ME0040007	292.34	\$4,000	20%	\$6,000	\$5,750	40%	\$6,850	Separate \$500 for Rx	\$3 / \$10	\$40	\$50	40% / 50%

*Rates not final.
 **Renewed off-Marketplace only.
 *** "Ded" means deductible.

Step 2: Multiply by Member Age Factor

Age	Factor
0 - 20	0.635
21 - 24	1.000
25	1.004
26	1.024
27	1.048
28	1.087
29	1.119
30	1.135
31	1.159
32	1.183
33	1.198
34	1.214
35	1.222
36	1.230
37	1.238
38	1.246
39	1.262
40	1.278
41	1.302
42	1.325
43	1.357

Age	Factor
44	1.397
45	1.444
46	1.500
47	1.563
48	1.635
49	1.706
50	1.786
51	1.865
52	1.952
53	2.040
54	2.135
55	2.230
56	2.333
57	2.437
58	2.548
59	2.603
60	2.714
61	2.810
62	2.873
63	2.952
64 & Older	3.000

Step 3: Multiply by Tobacco Usage Factor if Applicable

Status/Usage	Factor
Tobacco User	1.20
Non-User	1.0

Step 4: Multiply by Area Factor

Region	County^	Factor
Region #1	Cumberland, Sagadahoc, & York	0.845
Region #2	Knox, Lincoln, & Oxford	0.908
Region #3	Androscoggin, Franklin & Waldo	0.926

^Coverage not available in the following counties:
 Kennebec Piscataquis
 Penobscot Washington
 Somerset Aroostook
 Hancock

If you are an individual member with no dependents, the rate calculated above is the final member rate.
 To determine a family premium rate, proceed to Step 5.

Step 5: Calculate Family Premium Rate if Applicable

- Calculate the Member premium rate for the individual, any spouse, and each dependent child age 21 and older.
- Calculate the Member premium rate for each of the three oldest dependents under 21. You are not charged additional premium if you have more than three dependents under age 21.
- To get the total Family Premium, add the Member premium rates for each family member age 21 and older, plus the three oldest dependent children under age 21.