



Arkansas

Effective August 2022

7% Household discount available

- All plans: a one time only \$20 policy fee required at time of application
- Rates are issue age, 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, refer to Outline of Coverage
- 12-month rate guarantee

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

Need help?

Contact the Agent Services team at **866-272-6630**, 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

Calculating rates

Follow these steps for each applicant.

STEP 1: Calculate modal premium

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

Mobile rate quote app available

You can get a real-time quote for all of our products by downloading our free mobile app. To get started, just search for "Quotes on the go" on either the Apple App Store or Android Play Store.

Aetna Health and Life Insurance Company

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Reminder:

- Tobacco users use standard rates
- Non-tobacco users use preferred rates
- Open Enrollment and Guaranteed Issue use preferred rates
- For rates under age 65 refer to the Outline of Coverage

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ISSUE AGE	PLAN A ZIP CODES 720-722			
	PREFERRED		STANDARD	
	ANNUAL	EFT	ANNUAL	EFT
All	2,212	184.26	2,456	204.58

ISSUE AGE	PLAN A ALL OTHER ZIP CODES			
	PREFERRED		STANDARD	
	ANNUAL	EFT	ANNUAL	EFT
All	1,993	166.02	2,213	184.34

ISSUE AGE	PLAN B ZIP CODES 720-722			
	PREFERRED		STANDARD	
	ANNUAL	EFT	ANNUAL	EFT
All	2,546	212.08	2,831	235.82

ISSUE AGE	PLAN B ALL OTHER ZIP CODES			
	PREFERRED		STANDARD	
	ANNUAL	EFT	ANNUAL	EFT
All	2,294	191.09	2,550	212.42

ISSUE AGE	PLAN F ZIP CODES 720-722			
	PREFERRED		STANDARD	
	ANNUAL	EFT	ANNUAL	EFT
All	2,935	244.49	3,261	271.64

ISSUE AGE	PLAN F ALL OTHER ZIP CODES			
	PREFERRED		STANDARD	
	ANNUAL	EFT	ANNUAL	EFT
All	2,644	220.25	2,938	244.74

ISSUE AGE	PLAN HI F ZIP CODES 720-722			
	PREFERRED		STANDARD	
	ANNUAL	EFT	ANNUAL	EFT
All	1,025	85.38	1,139	94.88

ISSUE AGE	PLAN HI F ALL OTHER ZIP CODES			
	PREFERRED		STANDARD	
	ANNUAL	EFT	ANNUAL	EFT
All	923	76.89	1,026	85.47

ISSUE AGE	PLAN G ZIP CODES 720-722			
	PREFERRED		STANDARD	
	ANNUAL	EFT	ANNUAL	EFT
All	2,303	191.84	2,561	213.33

ISSUE AGE	PLAN G ALL OTHER ZIP CODES			
	PREFERRED		STANDARD	
	ANNUAL	EFT	ANNUAL	EFT
All	2,075	172.85	2,307	192.17

ISSUE AGE	PLAN N ZIP CODES 720-722			
	PREFERRED		STANDARD	
	ANNUAL	EFT	ANNUAL	EFT
All	1,451	120.87	1,612	134.28

ISSUE AGE	PLAN N ALL OTHER ZIP CODES			
	PREFERRED		STANDARD	
	ANNUAL	EFT	ANNUAL	EFT
All	1,307	108.87	1,452	120.95