



New Jersey

Effective April 2020

Household discount now available

Application form: AHCMS03755NJ

- 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 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
Insurance Company**

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ATTAINED AGE	PLAN A ALL ZIP CODES								
	PREFERRED				STANDARD				
	FEMALE		MALE		FEMALE		MALE		
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT	
65	1,384	115.29	1,591	132.53	1,538	128.12	1,768	147.27	
66	1,400	116.62	1,610	134.11	1,556	129.61	1,789	149.02	
67	1,416	117.95	1,628	135.61	1,573	131.03	1,809	150.69	
68	1,448	120.62	1,666	138.78	1,609	134.03	1,850	154.11	
69	1,495	124.53	1,720	143.28	1,662	138.44	1,911	159.19	
70	1,553	129.36	1,786	148.77	1,725	143.69	1,983	165.18	
71	1,599	133.20	1,839	153.19	1,777	148.02	2,043	170.18	
72	1,651	137.53	1,898	158.10	1,834	152.77	2,109	175.68	
73	1,709	142.36	1,966	163.77	1,899	158.19	2,184	181.93	
74	1,776	147.94	2,042	170.10	1,973	164.35	2,269	189.01	
75	1,849	154.02	2,126	177.10	2,055	171.18	2,364	196.92	
76	1,924	160.27	2,212	184.26	2,138	178.10	2,458	204.75	
77	1,995	166.18	2,294	191.09	2,217	184.68	2,549	212.33	
78	2,065	172.01	2,375	197.84	2,295	191.17	2,640	219.91	
79	2,136	177.93	2,456	204.58	2,373	197.67	2,729	227.33	
80	2,203	183.51	2,534	211.08	2,448	203.92	2,815	234.49	
81	2,271	189.17	2,611	217.50	2,523	210.17	2,901	241.65	
82	2,343	195.17	2,694	224.41	2,603	216.83	2,994	249.40	
83	2,415	201.17	2,777	231.32	2,684	223.58	3,086	257.06	
84	2,489	207.33	2,862	238.40	2,765	230.32	3,179	264.81	
85	2,576	214.58	2,962	246.73	2,862	238.40	3,292	274.22	
86	2,649	220.66	3,046	253.73	2,943	245.15	3,384	281.89	
87	2,725	226.99	3,133	260.98	3,027	252.15	3,481	289.97	
88	2,800	233.24	3,220	268.23	3,111	259.15	3,577	297.96	
89	2,878	239.74	3,310	275.72	3,198	266.39	3,678	306.38	
90	2,958	246.40	3,402	283.39	3,287	273.81	3,780	314.87	

ATTAINED AGE	PLAN B ALL ZIP CODES								
	PREFERRED				STANDARD				
	FEMALE		MALE		FEMALE		MALE		
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT	
65	1,563	130.20	1,798	149.77	1,737	144.69	1,998	166.43	
66	1,582	131.78	1,819	151.52	1,757	146.36	2,021	168.35	
67	1,600	133.28	1,840	153.27	1,778	148.11	2,044	170.27	
68	1,636	136.28	1,881	156.69	1,818	151.44	2,091	174.18	
69	1,691	140.86	1,944	161.94	1,879	156.52	2,160	179.93	
70	1,755	146.19	2,018	168.10	1,950	162.44	2,243	186.84	
71	1,807	150.52	2,078	173.10	2,008	167.27	2,309	192.34	
72	1,866	155.44	2,146	178.76	2,073	172.68	2,384	198.59	
73	1,931	160.85	2,221	185.01	2,145	178.68	2,466	205.42	
74	2,006	167.10	2,307	192.17	2,228	185.59	2,562	213.41	
75	2,090	174.10	2,403	200.17	2,322	193.42	2,670	222.41	
76	2,172	180.93	2,498	208.08	2,414	201.09	2,776	231.24	
77	2,254	187.76	2,592	215.91	2,505	208.67	2,881	239.99	
78	2,333	194.34	2,683	223.49	2,592	215.91	2,981	248.32	
79	2,413	201.00	2,775	231.16	2,681	223.33	3,083	256.81	
80	2,489	207.33	2,862	238.40	2,765	230.32	3,179	264.81	
81	2,566	213.75	2,952	245.90	2,852	237.57	3,279	273.14	
82	2,647	220.50	3,044	253.57	2,941	244.99	3,382	281.72	
83	2,729	227.33	3,138	261.40	3,032	252.57	3,487	290.47	
84	2,812	234.24	3,234	269.39	3,125	260.31	3,593	299.30	
85	2,911	242.49	3,347	278.81	3,234	269.39	3,719	309.79	
86	2,994	249.40	3,443	286.80	3,326	277.06	3,825	318.62	
87	3,079	256.48	3,541	294.97	3,421	284.97	3,934	327.70	
88	3,165	263.64	3,639	303.13	3,516	292.88	4,044	336.87	
89	3,253	270.97	3,741	311.63	3,614	301.05	4,156	346.19	
90	3,342	278.39	3,843	320.12	3,714	309.38	4,271	355.77	

ATTAINED AGE	PLAN C ALL ZIP CODES								
	PREFERRED				STANDARD				
	FEMALE		MALE		FEMALE		MALE		
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT	
65	2,228	185.59	2,562	213.41	2,475	206.17	2,846	237.07	
66	2,253	187.67	2,592	215.91	2,504	208.58	2,879	239.82	
67	2,279	189.84	2,622	218.41	2,533	211.00	2,913	242.65	
68	2,330	194.09	2,680	223.24	2,589	215.66	2,979	248.15	
69	2,408	200.59	2,769	230.66	2,676	222.91	3,076	256.23	
70	2,498	208.08	2,874	239.40	2,777	231.32	3,193	265.98	
71	2,574	214.41	2,961	246.65	2,860	238.24	3,289	273.97	
72	2,657	221.33	3,056	254.56	2,952	245.90	3,395	282.80	
73	2,750	229.08	3,163	263.48	3,056	254.56	3,514	292.72	
74	2,857	237.99	3,285	273.64	3,175	264.48	3,652	304.21	
75	2,976	247.90	3,422	285.05	3,306	275.39	3,802	316.71	
76	3,096	257.90	3,559	296.46	3,439	286.47	3,955	329.45	
77	3,211	267.48	3,693	307.63	3,568	297.21	4,103	341.78	
78	3,323	276.81	3,822	318.37	3,693	307.63	4,247	353.78	
79	3,436	286.22	3,952	329.20	3,818	318.04	4,390	365.69	
80	3,545	295.30	4,076	339.53	3,939	328.12	4,530	377.35	
81	3,656	304.54	4,204	350.19	4,063	338.45	4,672	389.18	
82	3,770	314.04	4,335	361.11	4,188	348.86	4,816	401.17	
83	3,886	323.70	4,469	372.27	4,317	359.61	4,965	413.58	
84	4,005	333.62	4,606	383.68	4,450	370.69	5,118	426.33	
85	4,144	345.20	4,766	397.01	4,605	383.60	5,297	441.24	
86	4,264	355.19	4,903	408.42	4,738	394.68	5,450	453.99	
87	4,384	365.19	5,041	419.92	4,872	405.84	5,601	466.56	
88	4,508	375.52	5,184	431.83	5,009	417.25	5,760	479.81	
89	4,632	385.85	5,326	443.66	5,147	428.75	5,918	492.97	
90	4,760	396.51	5,475	456.07	5,289	440.57	6,083	506.71	

ATTAINED AGE	PLAN D ALL ZIP CODES								
	PREFERRED				STANDARD				
	FEMALE		MALE		FEMALE		MALE		
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT	
65	1,697	141.36	1,951	162.52	1,886	157.10	2,168	180.59	
66	1,717	143.03	1,974	164.43	1,907	158.85	2,193	182.68	
67	1,736	144.61	1,996	166.27	1,929	160.69	2,219	184.84	
68	1,775	147.86	2,040	169.93	1,972	164.27	2,267	188.84	
69	1,834	152.77	2,109	175.68	2,037	169.68	2,343	195.17	
70	1,903	158.52	2,188	182.26	2,114	176.10	2,431	202.50	
71	1,960	163.27	2,254	187.76	2,178	181.43	2,504	208.58	
72	2,023	168.52	2,327	193.84	2,248	187.26	2,585	215.33	
73	2,095	174.51	2,409	200.67	2,328	193.92	2,678	223.08	
74	2,176	181.26	2,502	208.42	2,417	201.34	2,779	231.49	
75	2,266	188.76	2,606	217.08	2,518	209.75	2,896	241.24	
76	2,357	196.34	2,711	225.83	2,619	218.16	3,011	250.82	
77	2,445	203.67	2,812	234.24	2,717	226.33	3,125	260.31	
78	2,531	210.83	2,911	242.49	2,812	234.24	3,244	269.39	
79	2,617	218.00	3,009	250.65	2,907	242.15	3,343	278.47	
80	2,700	224.91	3,105	258.65	3,000	249.90	3,450	287.39	
81	2,785	231.99	3,203	266.81	3,094	257.73	3,558	296.38	
82	2,871	239.15	3,301	274.97	3,190	265.73	3,669	305.63	
83	2,960	246.57	3,404	283.55	3,289	273.97	3,782	315.04	
84	3,050	254.07	3,508	292.22	3,389	282.30	3,898	324.70	
85	3,156	262.89	3,630	302.38	3,507	292.13	4,033	335.95	
86	3,247	270.48	3,734	311.04	3,608	300.55	4,149	345.61	
87	3,339	278.14	3,840	319.87	3,710	309.04	4,266	355.36	
88	3,432	285.89	3,947	328.79	3,814	317.71	4,386	365.53	
89	3,528	293.88	4,057	337.95	3,920	326.54	4,508	375.52	
90	3,625	301.96	4,169	347.28	4,028	335.53	4,632	385.85	

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ATTAINED AGE	PLAN F	ALL ZIP CODES							
		PREFERRED				STANDARD			
		FEMALE		MALE		FEMALE		MALE	
		ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT
65	2,122	176.76	2,440	203.25	2,357	196.34	2,711	225.83	
66	2,146	178.76	2,467	205.50	2,385	198.67	2,742	228.41	
67	2,171	180.84	2,496	207.92	2,412	200.92	2,775	231.16	
68	2,219	184.84	2,552	212.58	2,465	205.33	2,836	236.24	
69	2,293	191.01	2,638	219.75	2,548	212.25	2,930	244.07	
70	2,380	198.25	2,737	227.99	2,644	220.25	3,040	253.23	
71	2,451	204.17	2,818	234.74	2,723	226.83	3,132	260.90	
72	2,532	210.92	2,911	242.49	2,812	234.24	3,234	269.39	
73	2,620	218.25	3,013	250.98	2,911	242.49	3,348	278.89	
74	2,721	226.66	3,129	260.65	3,024	251.90	3,478	289.72	
75	2,834	236.07	3,259	271.47	3,149	262.31	3,621	301.63	
76	2,948	245.57	3,391	282.47	3,276	272.89	3,767	313.79	
77	3,058	254.73	3,517	292.97	3,397	282.97	3,908	325.54	
78	3,166	263.73	3,641	303.30	3,518	293.05	4,046	337.03	
79	3,273	272.64	3,764	313.54	3,637	302.96	4,183	348.44	
80	3,376	281.22	3,883	323.45	3,751	312.46	4,314	359.36	
81	3,482	290.05	4,004	333.53	3,868	322.20	4,448	370.52	
82	3,591	299.13	4,129	343.95	3,990	332.37	4,588	382.18	
83	3,702	308.38	4,256	354.52	4,113	342.61	4,730	394.01	
84	3,816	317.87	4,387	365.44	4,239	353.11	4,875	406.09	
85	3,948	328.87	4,540	378.18	4,386	365.35	5,045	420.25	
86	4,062	338.36	4,671	389.09	4,513	375.93	5,191	432.41	
87	4,176	347.86	4,803	400.09	4,641	386.60	5,337	444.57	
88	4,293	357.61	4,937	411.25	4,770	397.34	5,486	456.98	
89	4,412	367.52	5,074	422.66	4,902	408.34	5,637	469.56	
90	4,535	377.77	5,214	434.33	5,038	419.67	5,794	482.64	

ATTAINED AGE	PLAN G	ALL ZIP CODES							
		PREFERRED				STANDARD			
		FEMALE		MALE		FEMALE		MALE	
		ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT
65	1,713	142.69	1,969	164.02	1,904	158.60	2,189	182.34	
66	1,733	144.36	1,993	166.02	1,925	160.35	2,214	184.43	
67	1,752	145.94	2,015	167.85	1,947	162.19	2,240	186.59	
68	1,791	149.19	2,060	171.60	1,991	165.85	2,289	190.67	
69	1,852	154.27	2,130	177.43	2,056	171.26	2,365	197.00	
70	1,921	160.02	2,209	184.01	2,134	177.76	2,454	204.42	
71	1,979	164.85	2,276	189.59	2,198	183.09	2,528	210.58	
72	2,043	170.18	2,349	195.67	2,269	189.01	2,610	217.41	
73	2,115	176.18	2,432	202.59	2,350	195.76	2,703	225.16	
74	2,196	182.93	2,526	210.42	2,440	203.25	2,806	233.74	
75	2,287	190.51	2,631	219.16	2,542	211.75	2,923	243.49	
76	2,380	198.25	2,737	227.99	2,644	220.25	3,040	253.23	
77	2,469	205.67	2,839	236.49	2,743	228.49	3,155	262.81	
78	2,555	212.83	2,938	244.74	2,839	236.49	3,265	271.97	
79	2,642	220.08	3,038	253.07	2,935	244.49	3,375	281.14	
80	2,725	226.99	3,134	261.06	3,028	252.23	3,483	290.13	
81	2,811	234.16	3,233	269.31	3,124	260.23	3,592	299.21	
82	2,898	241.40	3,333	277.64	3,220	268.23	3,704	308.54	
83	2,988	248.90	3,437	286.30	3,320	276.56	3,818	318.04	
84	3,079	256.48	3,541	294.97	3,422	285.05	3,935	327.79	
85	3,186	265.39	3,664	305.21	3,540	294.88	4,071	339.11	
86	3,278	273.06	3,769	313.96	3,642	303.38	4,188	348.86	
87	3,371	280.80	3,876	322.87	3,745	311.96	4,307	358.77	
88	3,465	288.63	3,985	331.95	3,850	320.71	4,428	368.85	
89	3,562	296.71	4,096	341.20	3,957	329.62	4,551	379.10	
90	3,659	304.79	4,208	350.53	4,066	338.70	4,676	389.51	

ATTAINED AGE	PLAN HI F	ALL ZIP CODES							
		PREFERRED				STANDARD			
		FEMALE		MALE		FEMALE		MALE	
		ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT
65	793	66.06	912	75.97	881	73.39	1,013	84.38	
66	798	66.47	918	76.47	887	73.89	1,020	84.97	
67	798	66.47	918	76.47	887	73.89	1,020	84.97	
68	808	67.31	929	77.39	898	74.80	1,033	86.05	
69	825	68.72	949	79.05	917	76.39	1,055	87.88	
70	847	70.56	974	81.13	941	78.39	1,082	90.13	
71	873	72.72	1,004	83.63	970	80.80	1,116	92.96	
72	901	75.05	1,036	86.30	1,001	83.38	1,151	95.88	
73	933	77.72	1,073	89.38	1,037	86.38	1,193	99.38	
74	969	80.72	1,114	92.80	1,077	89.71	1,239	103.21	
75	1,009	84.05	1,160	96.63	1,121	93.38	1,289	107.37	
76	1,050	87.47	1,208	100.63	1,167	97.21	1,342	111.79	
77	1,089	90.71	1,252	104.29	1,210	100.79	1,392	115.95	
78	1,127	93.88	1,296	107.96	1,252	104.29	1,440	119.95	
79	1,165	97.04	1,340	111.62	1,294	107.79	1,488	123.95	
80	1,202	100.13	1,382	115.12	1,336	111.29	1,536	127.95	
81	1,240	103.29	1,426	118.79	1,378	114.79	1,585	132.03	
82	1,278	106.46	1,470	122.45	1,420	118.29	1,633	136.03	
83	1,318	109.79	1,516	126.28	1,464	121.95	1,684	140.28	
84	1,358	113.12	1,562	130.11	1,509	125.70	1,735	144.53	
85	1,406	117.12	1,617	134.70	1,562	130.11	1,796	149.61	
86	1,446	120.45	1,663	138.53	1,607	133.86	1,848	153.94	
87	1,487	123.87	1,710	142.44	1,652	137.61	1,900	158.27	
88	1,529	127.37	1,758	146.44	1,699	141.53	1,954	162.77	
89	1,571	130.86	1,807	150.52	1,746	145.44	2,008	167.27	
90	1,614	134.45	1,856	154.60	1,793	149.36	2,062	171.76	

ATTAINED AGE	PLAN N	ALL ZIP CODES							
		PREFERRED				STANDARD			
		FEMALE		MALE		FEMALE		MALE	
		ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT
65	1,158	96.46	1,332	110.96	1,286	107.12	1,479	123.20	
66	1,199	99.88	1,379	114.87	1,332	110.96	1,532	127.62	
67	1,242	103.46	1,428	118.95	1,380	114.95	1,586	132.11	
68	1,300	108.29	1,495	124.53	1,444	120.29	1,660	138.28	
69	1,372	114.29	1,577	131.36	1,524	126.95	1,752	145.94	
70	1,451	120.87	1,669	139.03	1,612	134.28	1,854	154.44	
71	1,495	124.53	1,720	143.28	1,662	138.44	1,911	159.19	
72	1,544	128.62	1,775	147.86	1,715	142.86	1,972	164.27	
73	1,598	133.11	1,838	153.11	1,775	147.86	2,042	170.10	
74	1,661	138.36	1,910	159.10	1,845	153.69	2,122	176.76	
75	1,729	144.03	1,989	165.68	1,921	160.02	2,209	184.01	
76	1,798	149.77	2,067	172.18	1,998	166.43	2,297	191.34	
77	1,866	155.44	2,145	178.68	2,073	172.68	2,383	198.50	
78	1,931	160.85	2,221	185.01	2,145	178.68	2,467	205.50	
79	1,997	166.35	2,296	191.26	2,218	184.76	2,551	212.50	
80	2,059	171.51	2,368	197.25	2,288	190.59	2,631	219.16	
81	2,124	176.93	2,443	203.50	2,360	196.59	2,713	225.99	
82	2,190	182.43	2,519	209.83	2,433	202.67	2,798	233.07	
83	2,258	188.09	2,596	216.25	2,509	209.00	2,885	240.32	
84	2,327	193.84	2,676	222.91	2,585	215.33	2,973	247.65	
85	2,408	200.59	2,769	230.66	2,675	222.83	3,077	256.31	
86	2,477	206.33	2,850	237.41	2,753	229.32	3,166	263.73	
87	2,547	212.17	2,929	243.99	2,830	235.74	3,254	271.06	
88	2,619	218.16	3,011	250.82	2,910	242.40	3,347	278.81	
89	2,692	224.24	3,096	257.90	2,991	249.15	3,440	286.55	
90	2,765	230.32	3,181	264.98	3,073	255.98	3,534	294.38	