HIOS Products subject to Rate Review: 40733CA009 (PPO), 40733CA010 (Indemnity), 40733CA011 (Managed Choice), 40733CA013 (Managed Choice - PrimeCare)

Aetna's proposed rate increases are reasonable. We project that with those rates we will spend a higher percentage of premiums on medical costs than required by federal MLR standards. To enable us to continue offering competitive products in California, small group employers' premium rates must keep up with rising medical costs and accelerating medical cost trends.

More information can be found <u>here</u>.