

Complaints Procedure

AETNA GLOBAL BENEFITS (ASIA) LTD —
EFFECTIVE 1st DECEMBER 2010

We endeavour to meet our customers' expectations at all times. We understand that from time to time complaints may arise. Our aim is to resolve any complaints that we receive

SUMMARY OF OUR COMPLAINTS HANDLING PROCEDURES

Your complaint will:

1. be acknowledged promptly, confirming who will be responsible for investigating your complaint.
2. be investigated competently, efficiently and impartially, ensuring that we keep you informed on progress.
3. be assessed fairly, consistently and promptly.
4. be responded to within eight weeks; you will receive either a letter giving the status of your complaint or a final response detailing the outcome of the investigation.

Who should I contact with a complaint?

Aetna Global Benefits (Asia) Ltd
Suite 401–403
25 Westlands Road
Quarry Bay
Hong Kong

P 852 2860 8081
F 852 2147 9960
AsiaPacSales@aetna.com
www.aetnaglobalbenefits.com

Aetna Global Benefits® is a U.S. and European Union registered trademark of Aetna Inc. Aetna® is a trademark of Aetna Inc. and is protected throughout the world by trademark registrations and treaties.

Policies issued in Hong Kong are issued by GAN Assurances IARD and administered by Aetna Global Benefits (Asia Pacific Limited), an Aetna Company. Registered address: Suite 401-403, DCH Commercial Centre, 25 Westlands Road, Quarry Bay, Hong Kong. Insurance Agency Registered No. 02905813.

No warranty or representation is given, whether expressed or implied, as to the completeness and/or accuracy of the information contained in this document and accordingly the information given is for guidance purposes only. You are requested to verify the above information before you act upon it. You should not rely on such information and should seek your own independent legal advice. We will not be liable for any loss and damage, whether direct or indirect, from your use of the information and the materials contained therein.

Aetna does not provide care or guarantee access to health services. Not all health services are covered. Health information programmes provide general health information and are not a substitute for diagnosis or treatment by a health care professional. See plan documents for a complete description of benefits, exclusions, limitations and conditions of cover. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna Global Benefits plans, refer to www.aetnaglobalbenefits.com.