

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetnaSM

Solutions that work for you wherever you are in the world

Aetna International

www.aetnainternational.com



At Aetna, we make it our business to understand our customers' business. It's our commitment to building trusting, value-added relationships that sets us apart in the marketplace.

Our goal is to be the global leader in empowering people to live healthier lives by making quality health care more affordable and more accessible.

The information and tools we provide to members, when and where they need the information, help our members make better informed decisions about their health care. We connect our customers to partnerships, health care solutions, technology and tools that educate employees about their health and help reduce costs.

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Why choose Aetna International?

Strength and stability – We offer employers, governments and individuals around the globe fully integrated health solutions to address their unique needs, based on over 155 years of U.S. experience and over 30 years of international experience.

Innovation – We're committed to improving access to quality care and driving optimum health and productivity among employees through our programmes and online/mobile tools designed for members' global health care needs.

Integration – Through our vast information resources and U.S. and global business experience, we have the ability to manage costs, raise quality and provide targeted interventions that work to stabilise rising health care costs, while making it easy to do business with us.

Flexibility – We understand global needs and build relationships to offer relevant solutions for expatriates, third-country nationals and local nationals. We utilise our licensed insurance entities and have arrangements with locally admitted carriers and alliances to expand our ability to offer flexible products and solutions.

First-class Service – Unparalleled service is the defining difference between Aetna International and other international health care insurance providers.

Our actions and vision remain consistent with our core values — putting the people who use our services at the centre of everything we do. We demonstrate this through:

- First-class claim and customer service support
- Ease of processing, administration and installation



Our more than 155 years of experience, including over 30 years in the global marketplace, gives us unique and powerful insight into the needs of our customers and members around the world. As one of the largest and most prominent international health benefits providers, we support more than 445,000 international benefits members.

In a global economy of financial uncertainty, Aetna understands the need to provide solutions to help keep our members healthy and happy. Whether it's helping employees be more productive or providing flexible, affordable private health care solutions, Aetna understands that employers and members look to us as a trusted partner.



Help navigating global health care

Aetna's focus on innovation provides peace of mind in navigating care. We know health care solutions are evolving, due to the changing dynamics of the multinational environment and rising health care costs and premiums. We offer a depth of expertise and information for customers and members.

Ensuring member access to quality care

Aetna is committed to building strong and secure partnerships with health care professionals around the world to promote access to quality care.

Our comprehensive network strategy focuses on quality while maximising the size and breadth of our international network, resulting in greater global reach and local presence. For members, we help coordinate their health needs including determining appropriateness of medical care.

We are dedicated to the ongoing assessment of the safety and quality of the care delivered by our international provider community, and to supporting our providers with education, consultation and accreditation services.

Direct billing and discount opportunities worldwide

Aetna International offers effective, streamlined reimbursement and prepayment procedures with practitioners and facilities worldwide — reducing inconvenience for customers and costly up-front expenses for members.

We offer exceptional provider breadth through provider arrangements and strategic partnerships.

- Outside the U.S., we have worldwide direct-settlement arrangements with over 71,000 private health care professionals in countries important to our members.
- In the U.S., we offer access to our extensive U.S. network and discounts with over 1 million health care providers.
- For added convenience, we can also coordinate one-time arrangements if a health care professional is not in our direct-settlement database. In fact, we have a 95 percent success rate in negotiating these one-time arrangements.
- Aetna International members are also free to visit any health care practitioner of their choice worldwide, and submit a claim to us for reimbursement.

We have dedicated, local provider relations teams where our members are located. This local focus enables expansion of networks and discounts while strengthening provider relationships through better local understanding and service.

First-class technology experience

Our technology-based tools aid in making more informed and timely health care decisions and make it easier to navigate global health care.

Our enhanced global website, www.aetnainternational.com, offers:

- Multilingual capabilities on all public pages, including Simplified Chinese, Traditional Chinese, Japanese, Spanish, Arabic, and more to come;
- Location-based Web capabilities that recognise a user's geographic location and provide Web content based on their region and language;
- Multi-browser compatibility; and
- A mobile optimised site that makes it easier for users to view Aetna International information on the go using smart phone devices.

With more and more companies expanding operations overseas and employing a diverse workforce, employers are able to save both time and money with the ease of administering global health plans through Aetna's growing online capabilities. Future Web-based enhancements include improved electronic reporting and online billing.

Online and mobile tools and member resources

Aetna International members have access to tools and resources to help navigate the health care experience, including:

- **Online doctor and medical facility search tool** that allows members to find screened and approved physicians and medical facilities
- **Online claims submission and claims lookup** to manage and keep track of claims status
- **Health and wellness information** to help members improve or maintain their health, given lifestyle, diet and/or conditions
- **Health and security news** with the latest risk ratings and security alerts
- **City profiles** inclusive of travel information such as vaccination requirements and emergency phone numbers
- **Drug and medical phrase translation services** with features that allow members to search for medication availability by country
- **Mobile doctor directory applications** helping members to find direct-settlement facilities in their city
- **More mobile applications coming soon**



Innovative and relevant solutions around the world

Our global presence and strategic partnerships enable us to adapt to international regulatory environments, and to provide compliant solutions for our customers.

- We partner with our customers to develop personalised health solutions.
- Our ongoing improvements to our products and services help to redefine the industry.
- With our understanding of global needs, we build relationships to bring relevant solutions for expatriates, third-country-nationals and local nationals.

Expertise for expatriates and globally-mobile individuals

We offer a full suite of products and programmes for corporations of all sizes. With our global cover and local expertise we are able to offer flexible and portable solutions that suit individual needs.

Solutions to address local regulatory and compliance requirements

Compliance is a core competency at Aetna, which corresponds to our company's mission, values and goals and overall focus on corporate responsibility. This includes providing solutions to meet the unique needs of our members located around the world, based on their location and the local regulatory and compliance requirements.

To provide solutions for expatriates, third-country-nationals and local nationals, we utilise our licensed insurance entities and have arrangements with locally admitted carriers or alliances to expand our ability to offer cover for local nationals in certain locations.

Managing costs, care and overall member health

In addition to offering flexible cover plans, we are expanding our health management solutions offerings. We are collaborating with health care systems, government entities and employers around the world to develop locally-applied health management solutions that improve health, quality and cost outcomes. Solutions include, but are not limited to, wellness utilisation, disease management and case/utilisation management.

These solutions can effectively help address many of today's complex health care issues, including:

- The dramatic increase in chronic diseases due to the aging population and lifestyles
- Rapidly escalating health expenditures in major developing economies
- The growing demand for private medical insurance due to unmet needs
- Health care spending that consumes a greater share of GDP and household consumption
- Governments looking for ways to reign in public health care costs

Aetna Global Health Connections

Maintaining a healthy balance and focus is the key to a successful international assignment. One of the keys to achieving a healthier workforce is empowering them to live healthier lives and take charge of their own health. Health begins with engaging and supporting members wherever they are on the wellness continuum — whether they are healthy, at risk for disease or injury, managing a chronic condition or experiencing a major health event.

With this in mind, we offer Aetna Global Health Connections — a complimentary wellness offering for members on our International Healthcare Plans — which can include:

- Health assessment surveys
- Cancer outreach and support
- Health and wellness education and access to informative materials through our electronic Wellness Centre

We are more than a health benefits provider — we focus on health and wellness, providing resources to help members reach their optimal health.



Putting people first

Overall, our number one priority is placing the people who use our services at the centre of our efforts. When you choose Aetna International to provide your health solutions, you have a first-class service team. Our service model allows for flexibility to adapt to regional needs and business cycles. Local, dedicated Aetna International contacts deliver ongoing, proactive and collaborative services. Our in-house clinical team performs case management, all medical necessity review decisions and clinical claim reviews.

Convenient Member Services

Our members can count on:

- Reliable access to multicultural professionals
- Prompt, accurate claims processing in multiple languages
- Claim reimbursement in over 180 currencies that can be paid by cheque, wire or electronic funds transfer. Aetna does not charge a fee for wire or electronic funds transfers.

The Aetna International Health Advisory Team (IHAT)

Taking personalised service one step further, the Aetna International Member Service Centre can easily connect callers to our International Health Advisory Team (IHAT). IHAT is a dedicated clinical team that interacts one-on-one with our members to provide:

- Pre-trip planning
- 24/7 support that's tailored to the individual's specific health needs
- Identification of providers and specialists
- Worldwide coordination of routine and urgent medical care
- Assist with obtaining prescription medications and medical devices
- Coordinating second opinions for complex cases
- Benefit coordination
- Coordination of care for return to home country after assignment completion
- Discharge planning
- Clinical claim and international standards of care reviews
- Maternity management

Streamlined Employer Services

Our streamlined, Plan Sponsor Services team is structured to take the administrative burden away from our customers. Critical functions such as case implementation, employee eligibility and enrolment, billing and renewals are performed promptly and efficiently by a team of highly trained, consultative professionals ... leaving customers more time to focus on their business.

Consultative Account Management

Our regional account service teams are highly trained to deliver ongoing, proactive and collaborative consultation services. The account representative will also serve as an advocate and conduct regular outreach to provide updates on any service enhancements and capabilities that may further enhance the Aetna experience.

First-Class Service

Putting people who use our services at the centre of everything we do



Get to know Aetna

As a leading global health care benefits company, we maintain multiple lines of business, including our international business segment — Aetna International.

Experience

- Over 155 years of experience
- Demonstrated commitment to building value-added relationships through expertise and integrity
- Leader in the U.S. national dialogue on the future of health care
- Solid record for corporate social responsibility through significant commitment of human and financial resources

Presence and Operations

- Approximately 33,000 employees located around the globe
- Streamlined operations across business segments, including Aetna International, creating a unique and valuable experience for shared customers
- One carrier solution for multiple employee populations

Membership

- Approximately 36 million members

Provider Community – U.S.

- More than 1 million health care professionals
- More than 560,000 primary care doctors and specialists and 5,300 hospitals

Highlights and Accolades

- In 2010, Aetna employees logged more than 335,000 hours of community service, while Aetna, the Aetna Foundation and employees contributed more than \$22 million in grants and sponsorships.
- Aetna was named to DiversityInc’s “2010 DiversityInc Top 50 Companies for Diversity®” list for its demonstrated use of measurable diversity, best practices and results.
- Aetna was named Fortune magazine’s most admired company in the “Health Care: Insurance and Managed Care category” in 2008, 2009 and 2010.
- Aetna earned a Leadership in Energy and Environmental Design (LEED®) Silver certification in 2009 for the environmentally friendly construction of the Aetna Customer Centre within its headquarters building.

Brand

- Core values of **Integrity, Excellence, Inspiration and Caring** lie at the heart of Aetna and provide a strong foundation for the Aetna International brand values.



Get to know Aetna International

As one of the world's most respected health insurance providers, Aetna International has the ability to deliver fully integrated health care solutions to corporations and individuals around the globe.

Experience

- One of the industry's largest and most prominent international health benefits providers
- Over 30 years experience in the international marketplace
- Backed by Aetna's 155-year legacy of expertise and integrity

Presence and Operations

- On-the-ground operations throughout the U.S., Europe, Asia, the Middle East and Africa
- Convenient, dedicated member services available 24 hours a day, 7 days a week
- Prompt, accurate claims processing in multiple languages and currencies
- Streamlined and consultative employer services, including strategic account management
- In-house team of clinicians to coordinate members' unique health care needs

Membership

- Over 445,000 members worldwide

Provider Community – Global

- More than 71,000 health care professionals and facilities worldwide
- U.S. provider network of over 1 million health care professionals
- Expanding direct-settlement arrangements and strategic partnerships, designed to promote worldwide access to quality care

Brand

- Aetna International is driven by our core values of Innovation, Integration, Flexibility and First-Class Service — all of which support Aetna's core values, and collectively create an unprecedented global brand.
- **Innovation**
 - Commitment to ongoing improvements to our products and services to help redefine the industry

- Increased focus on the total health and wellness of our members, providing resources to help them better manage their health

• Integration

- Foundation built on the strength and financial stability of Aetna
- Streamlined internal processes, creating ease and efficiency in doing business with us

• Flexibility

- Extensive product portfolio offers one-stop shopping, simplicity and value
- Customisable solutions available

• First-Class Service

- The people who use our services are at the centre of everything we do
- Commitment to end-to-end process excellence and anticipating the needs of our constituents

Highlights and Accolades

- Honoured in the International Benefits Provider of the Year category by the Forum for Expatriate Management (2010 and 2011)
- Shortlisted in the Medical Insurer of the Year category for the Middle East Insurance Awards (2011)
- Shortlisted in the International PMI category for the COVER Excellence Awards (2011)
- Named International Private Healthcare Insurer of the Year by Private Healthcare News (2008)
- First international health benefits provider to offer a comprehensive health management programme in the U.S.
- 97 percent overall satisfaction with Aetna International – Plan Sponsor Survey conducted by DSS Research, 2011
- Nearly 8 in 10 members are satisfied with Aetna International Member Services – Member Satisfaction Survey conducted by DSS Research, 2011
- Superior account management with an average rating of 4.7 out of 5 – Account Management Survey conducted by DSS Research, 2011

Discover the power behind Aetna and Aetna International

Contact us today!

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Policies issued inside the Middle East and Africa and outside the United Arab Emirates (UAE) are insured by Aetna Life & Casualty (Bermuda) Limited or by another insurance company as stated in the insurance documentation. Policies issued inside the Middle East and Africa and outside the UAE are administered by Aetna Global Benefits Limited – A Company Regulated by DFSA and Aetna Health Services (Middle East) FZ LLC. Aetna Global Benefits Limited, registered address: Gate Village Building No. 7, Unit 101, DIFC, P.O. Box 6380, Dubai, UAE. Aetna Health Services (Middle East) FZ LLC, registered address: 3rd Floor, Building No. 7, Dubai Outsource Zone, PO Box 6380, Dubai, UAE.

Health information programmes provide general health information and are not a substitute for diagnosis or treatment by a physician or other 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 International plans, refer to www.aetnainternational.com.

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