

Complaints Procedure

INTERNATIONAL HEALTHCARE PLAN
EFFECTIVE 1ST NOVEMBER 2009

We endeavour to meet Our customers' expectations at all times. We understand that from time to time complaints may arise. Our complaints handling procedures are based on the rules prescribed by the UK's Financial Services Authority and our aim is to resolve any complaints that we receive both fairly and promptly.

Who should I contact with a complaint?

**Aetna Global Benefits
(Europe) Limited**
2nd Floor
8 Eastcheap
London EC3M 1AE
United Kingdom

TF +1 866 320 4023*
Collect +1 813 775 0244
TF Fax +1 866 320 4024*
europeservices@aetna.com

*International toll free number requires an access code. Please refer to the website www.att.com/business_traveler to locate the number for the country from which you are dialling.



For additional information on this topic,
please visit www.goodhealthworldwide.com

**AETNA
GLOBAL
BENEFITS®**

SUMMARY OF OUR COMPLAINTS HANDLING PROCEDURES

Your complaint will:

- be acknowledged promptly, confirming who will be responsible for investigating your complaint.
- be investigated competently, efficiently and impartially, ensuring that we keep you informed on progress.
- be assessed fairly, consistently and promptly.
- within eight weeks, receive either a letter giving the status of your complaint or a final response detailing the outcome of the investigation and, if you purchased your cover in the UK, offering you the right to refer your complaint to an Ombudsman Service should you remain dissatisfied.

UK policy holders — Financial Ombudsman Service:

- Web site:
<http://www.financial-ombudsman.org.uk/accessibility/easyread.htm>
- Telephone:
0845 080 1800 or **0300 123 9 123**

Where your complaint relates to the services provided by another firm we shall advise you of this and forward your complaint to the other firm for resolution. Where we and another firm are jointly responsible for your complaint we shall ensure that you are informed of this and each company will contact you directly in relation to the complaint for which it is responsible.

FINANCIAL SERVICES COMPENSATION SCHEME

Aetna Global Benefits (Europe) Limited is covered by the Financial Services Compensation Scheme (FSCS). This means that You may be entitled to compensation from the scheme if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim and would provide cover for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit. Further information about compensation is available from the FSCS at www.fscs.org.uk or telephone 020 7892 7300.

If you take any of the action mentioned above, it will not affect any rights you may have to take legal action.

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 are issued and underwritten or reinsured in Europe by Aetna Health Insurance Company of Europe, Limited and issued and administered by Aetna Global Benefits (Europe) Limited, regulated by the Financial Services Authority. Registered address: 76 Shoe Lane, London EC4A 3JB. Registered in England & Wales. Registered No. 04548434.

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.

©2009 Aetna Inc.

