

Demands and Needs Statement

INTERNATIONAL HEALTHCARE PLAN

The International Healthcare Plan international private medical insurance policy product options meet the needs of different types of customers ...

MAJOR MEDICAL (OPTION 001)

Individuals and families who wish to have cover for treatment costs as a result of in/day-patient hospitalisation, post-hospitalisation out-patient services, oncology, out-patient surgery, CT/MRI scans, complications of pregnancy costs, and evacuation expenses on a worldwide basis (excluding the USA other than for accident and emergency purposes) and the medical facility of their choice.

FOUNDATION (OPTION 002)

Individuals and families who wish to have cover for treatment costs as a result of in/day-patient hospitalisation, out-patient services including; specialist consultations, GP and primary care visits, drugs and dressings, oncology, out-patient surgery, CT/MRI scans and psychiatric treatment; complications of pregnancy costs, and evacuation expenses on a worldwide basis (excluding the USA other than for accident and emergency purposes) and the medical facility of their choice.

LIFESTYLE (OPTION 003)

Individuals and families who wish to have cover for treatment costs as a result of in/day-patient hospitalisation, out-patient services including; specialist consultations, GP and primary care visits, drugs and dressings, oncology, out-patient surgery, CT/MRI scans and psychiatric treatment; complications of pregnancy costs, extended home nursing, management

of chronic conditions and extended evacuation expenses on a worldwide basis (excluding the USA other than for accident and emergency purposes) and the medical facility of their choice.

LIFESTYLE PLUS (OPTION 004)

Individuals and families who wish to have cover for treatment costs as a result of in/day-patient hospitalisation, out-patient services including; specialist consultations, GP and primary care visits, drugs and dressings, oncology, out-patient surgery, CT/MRI scans and psychiatric treatment; complications of pregnancy costs, extended home nursing, management of chronic conditions, routine pregnancy and childbirth, routine dental and major restorative dental treatment and extended evacuation expenses on a worldwide basis (excluding the USA other than for accident and emergency purposes) and the medical facility of their choice.



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

EXCESS OPTIONS — Policyholders who wish to reduce their premium may select an excess as indicated in the table opposite.

Each Product Option carries a standard excess applicable to each new medical condition. This can be amended by selecting alternative options.

	Major Medical	Foundation	Lifestyle	Lifestyle Plus
Standard	Nil (£/€/\$)	65 (£); 100 (€/\$)	65 (£); 100 (€/\$)	65 (£); 100 (€/\$)
Option	625 or 3,000 (£); 1,000 or 5,000 (€/\$)	Nil, 30, 155, 300, 625, 1,250 or 3,000 (£); Nil, 50, 250, 500, 1,000, 2,000 or 5,000 (€/\$)	Nil, 30 or 155 (£); Nil, 50 or 250 (€/\$)	Nil, 30 or 155 (£); Nil, 50 or 250 (€/\$)

**AETNA
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OPTIONAL COVER

The following options may be purchased in addition to the previous cover.

USA Elective Treatment (option 005)

For policyholders who wish to extend cover to allow them to receive elective, rather than accident and emergency treatment, in the USA.

Semi Private Room Restriction (option 006)

For residents of Hong Kong only, who wish to have benefits and corresponding rates restricted to those of a semi-private room when receiving treatment as an in or day-patient.

China Private Room Restriction (option 007)

For residents of China only, who wish to have benefits restricted to a semi-private room and corresponding rates when receiving treatment as an in or day-patient outside mainland China.

Direct Settlement Network (option 008)

For residents of certain countries (check with our regional Aetna Global Benefits (AGB) office) who have purchased either the Foundation, Lifestyle or Lifestyle Plus, to provide nil excess benefits for out-patient treatment within the prescribed direct settlement network of medical providers and where all costs for such treatment are settled directly by us to the medical provider concerned.

Extended Evacuation (option 009)

For Major Medical and Foundation policyholders who wish to extend their evacuation cover to include transportation to a country of their choice (subject to the country of choice having appropriate medical facilities).

In presenting the plan in this way, AGB is not recommending a particular product option; this should be chosen after careful consideration of the full plan benefits and personal circumstances of each individual.

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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.

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