

Benefits Schedule

PRIMARY HEALTHCARE PLAN Medical Insurance in the United Kingdom

**AETNA
GLOBAL
BENEFITS®**

Effective 1st November 2009

In the table below **We** have summarised the **Benefits** applicable for each product option. Please refer to the **Policy** wording for full **Benefit** details and definitions. All **Benefits** shown are per **Insured Person**, per **Period of Cover** (unless specifically stated).

PRODUCT OPTIONS

Benefits	Primary One	Primary Two	Primary Three
Annual Limit	No overall maximum	No overall maximum	No overall maximum
In-Patient Charges Private and Hospital accommodation, Drugs and Dressings , theatre charges, intensive care unit charges, pathology and Diagnostic Test charges.	Full Refund	Full Refund	Full Refund
Surgeon, Specialist and Anaesthetist's fees	Full Refund (subject to the limits set out in the Aetna Global Benefits Fee Schedule)	Full Refund (subject to the limits set out in the Aetna Global Benefits Fee Schedule)	Full Refund (subject to the limits set out in the Aetna Global Benefits Fee Schedule)
Radiotherapy (together with chemotherapy/oncology and ultrasound/CT/MRI/PET scans).	Full Refund	Full Refund	Full Refund
Alternative Therapies (Acupuncture, homeopathy, osteopathy and chiropractics received as an Out-Patient) Out-Patient consultant's/ Specialist's fees Out-Patient physiotherapy Out-Patient Diagnostic Test	Full Refund (Alternative Therapies — up to £1,000)	Full Refund (Alternative Therapies — up to £750)	Full Refund up to £1,000 (Alternative Therapies — up to £250)
Private Ambulance	Full Refund	Full Refund	Up to £150
Parent Accommodation for one parent to stay with an insured child.	Full Refund (Child under 18 years)	Full Refund (Child under 18 years)	Full Refund (Child under 18 years)
NHS GP payment for completing a claim form.	Up to £25 per person	Up to £25 per person	Up to £25 per person
NHS Cash Benefit NHS Cash Benefit (excluding normal pregnancy) where no costs are incurred for accommodation and/or Treatment .	£150 per night up to a maximum of 35 nights	£100 per night up to a maximum of 35 nights	£50 per night up to a maximum of 35 nights
In-Patient Psychiatric Treatment In a registered Psychiatric unit of an NHS Hospital or a Private Hospital . This Benefit must be pre-authorized by Us and all Treatment must be administered under the direct control of a Psychiatrist .	Full Refund up to 30 days	Full Refund up to 20 days	—
Out-Patient Psychiatric Treatment This Benefit must be pre-authorized by Us and all Treatment must be administered under the direct control of a Psychiatrist .	Up to £1,000 per person	Up to £750 per person	—



Benefits	Primary One	Primary Two	Primary Three
NHS Maternity Cash Grant NHS Maternity Cash Grant where no costs are incurred for accommodation and/or Treatment and the birth takes place after the first eighteen months from the purchase date of this Benefit or Your Date of Entry , whichever is the later — see note 4	£700 per child	Up to £350 per child	—
Home Nursing Immediately following discharge from and NHS Hospital or Private Hospital on the recommendation of a Specialist and must be provided by a Qualified Nurse .	Full Refund up to 13 weeks	Full Refund up to 10 weeks	—
General Practitioner Minor Surgical Procedures	Up to £100 per procedure	Up to £100 per procedure	—
Out of band Benefit Contribution payable towards accommodation and meals, nursing given by a Qualified Nurse and theatre fee charges for each night spent in a London banded NHS Hospital or Private Hospital where the Insured Person has provincial cover.	£350 per night	£350 per night	—
Pregnancy and childbirth Costs associated with normal pregnancy and childbirth, pre- and post-natal check-ups and delivery costs incurred after the first 18 months from the purchase date of the Benefit or Your Date of Entry , whichever is later — see note 3	Up to £3,000	—	—
General Practitioner's fees	Up to £600 with a Co-insurance of 20%	—	—
Out-Patient Prescriptions — see note 2	Up to £300 with a Co-insurance of 20%	—	—
Routine dental Treatment Examinations Including X-rays), hygienist, normal compound fillings, simple or non-surgical extractions incurred after six months from the purchase date of this Benefit or Your Date of Entry whichever is the later — see note 1	Up to £1,000 with a Co-insurance of 20%	—	—
Major restorative dental Treatment Removal of impacted, buried or unerupted teeth, (other than wisdom teeth), removal of roots, removal of solid odontomes, apicectomy, new or repair of upper or lower dentures incurred after twelve months from the purchase date of this Benefit or Your Date of Entry whichever is the later — see note 1	Up to £1,000 with a Co-insurance of 20%	—	—

All limits are annual maxima unless otherwise stated.

Capitalised words as they appear in the **Benefits** table and the notes to the **Benefits** table are defined in the **Policy**.

See notes overleaf.

Note 1

A waiting period of six months applies to **Benefit** heading 1 and twelve months to **Benefit** heading 2 (see also **Policy** wording – **Benefits** item 2.17). Certain additional **Benefit** maxima apply as follows:

- i. Normal compound fillings - up to £50 per filling
- ii. Simple or non-surgical extractions - up to £60 per extraction
- iii. Removal of impacted, buried or unerupted teeth - up to £100 per procedure
- iv. Removal of roots, removal of solid odontomes - up to £100 per procedure
- v. Apicectomy, root canal **Treatment** - up to £75 per procedure
- vi. Inlays (including all laboratory costs) - up to £250 per inlay
- vii. New or repair of bridge work, new or repair of crowns, new or repair of upper or lower dentures - up to £350 per prosthesis/repair
- viii. Orthodontic **Treatment** - up to £750 per course
- ix. Periodontic **Treatment** - up to £750 per course
- x. General anaesthetics - up to £65 per **Treatment**
- xi. Relative analgesia/nitrous oxide - up to £50 per **Treatment**

Note 2

Any claim for **Out-Patient** prescriptions must be accompanied by the original receipted pharmacist's account. Aetna Global Benefits (AGB) reserves the right to seek proof of prescription in each case and, if applicable, exclude from **Benefit** items, which are freely available without prescription (see also **Policy** wording – **Benefits** item 2.16).

Note 3

Benefit for pregnancy and childbirth is limited to childbirth, pre and post-natal check-ups, routine investigations (including ultra-sound scanning) and delivery costs. A waiting period of eighteen months applies (see also **Policy** wording – **Benefits** item 2.14).

Note 4

This grant is paid only when delivery and associated hospitalisation for an **Insured person** is received free of charge in an **NHS Hospital**. To qualify for this **Benefit** AGB must be notified within three months of the child's date of birth. A waiting period of 18 months applies (see also **Policy** wording – **Benefits** item 2.10).

Note 5

The out of band **Benefit** is a contribution per night in a London banded **NHS hospital** or **Private hospital** for **In-patient Treatment**, including accommodation, meals, nursing and theatre charges, where the **Insured Person** has provincial cover (see also **Policy** wording – **Benefits** item 2.13).

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