

Policy Summary

PRIMARY HEALTHCARE PLAN - THREE
MEDICAL INSURANCE IN THE UNITED KINGDOM
EFFECTIVE 1st NOVEMBER 2009

**AETNA
GLOBAL
BENEFITS®**

keyfacts®

This document provides a summary of the cover provided. Full details can be found in the **Benefits** table, **Policy** wording and **Your Policy** schedule. **You** should refer to **Your own Benefits** table, **Policy** wording and **Policy** schedule including any endorsements which apply for full details of **Your** cover.

Your insurer is Aetna Health Insurance Company of Europe Limited.

PRIMARY THREE PLAN

Type of Insurance	Private Medical Insurance
Period of Insurance	The Policy will last for one year and will be renewable on an annual basis.

POLICY SUMMARY

Significant features and Benefits	Significant exclusions or limitations	Section of the Policy that contains further details
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GENERAL EXCLUSIONS

Cover is not provided for any **Medical condition** in existence at the **Date of entry** to **Your Policy** until it has been **Treatment**, symptom and **Advice** free for two consecutive years following the **Date of entry**.

Other general exclusions include:

- chronic **Medical conditions**
- normal pregnancy
- infertility
- dental **Treatment**
- cosmetic **Treatment**
- alcohol, drug and solvent abuse
- HIV and Aids
- **Treatment** outside the UK
- war or **Acts of terrorism**
- elective medical check-ups
- psychiatric **Treatment**

Full details of these and the other **Policy** exclusions are shown on pages 8 to 9 of the **Policy** wording in item 3, Exclusions.

GENERAL LIMITATIONS

- all fees are subject to the limits set out in the **Aetna Global Benefits Fee Schedule**. Contact 0870 442 7248 for details.

The **Policy** provides payment for **Treatment** of a **Medical condition** including:

IN-PATIENT and DAY-PATIENT TREATMENT

- accommodation charges
- **Drugs and dressings**
- theatre charges
- **Specialists'** fees
- diagnostic tests
- oncology, radiotherapy and chemotherapy
- scans and x-rays

Below are noted the exclusions and limitations applied to each section.

Special Limitations

- full refund of hospital charges applies only within chosen hospital scale.

Full details of the **Benefits** are shown in the **Benefits** table and in the **Policy** wording on pages 5 to 7 in item 2, **Benefits**.

POLICY SUMMARY

Significant features and Benefits

OUT-PATIENT TREATMENT

- consultants' fees
- diagnostic tests
- scans and x-rays
- oncology, radiotherapy and chemotherapy
- physiotherapy,
- acupuncture, homeopathic, osteopathic and chiropractic **Treatment**

Significant exclusions or limitations

Special Limitations

Out-patient Treatment is limited in aggregate to £1,000 per person per annum with the exception of:

- oncology, radiotherapy and chemotherapy where a full refund of costs applies.
- acupuncture, homeopathy, osteopathic and chiropractic **Treatment** which is limited to £250 per person per annum.

Section of the Policy that contains further details

Full details of the **Benefits** are shown in the **Benefits** table and in the **Policy** wording on pages 5 to 7 in item 2, **Benefits**.

NHS CASH BENEFIT

Where **In-patient Treatment** of an eligible **Medical condition** is received and where accommodation and **Treatment** is free of charge.

Special Limitations

- NHS cash **Benefit** is limited to £50 per night for a maximum of 35 nights.

Full details of the **Benefits** are shown in the **Benefits** table and in the **Policy** wording on pages 5 to 7 in item 2, **Benefits**.

We hope that **You** will be happy with **Your** cover. If, having examined **Your Benefits** table, **Policy** wording and **Policy** schedule **You** decide not to proceed, **You** have 14 days from the date **You** received these details to cancel **Your** cover. To do this **You** should contact **Your** employer or scheme administrator.

If **You** intend to make a claim **You** must contact the AGB Claims Service as soon as possible by telephoning by telephoning 0870 442 7248 or by email at AGBUKClaims@aetna.com before arranging **Treatment**.

We make every effort to maintain the highest standards but recognise that there may be occasions when the particular requirements of our customers are not met. In these circumstances please contact AGB directly on the details above or via www.goodhealthworldwide.com. If **You** are still not satisfied, **You** can write to one of the addresses shown below:

For complaints in relation to the product: The Managing Director of Aetna Health Insurance Company of Europe Limited, Alexandra House, The Sweepstakes, Ballsbridge, Dublin 4.

For complaints in relation to the way AGB has handled **Your Policy**: The Managing Director of Aetna Global Benefits (Europe) Limited, 2nd Floor, 8 Eastcheap, London EC3M 1AE, United Kingdom.

If **Your** concern or issue cannot be settled **You** may be entitled to refer it to the Financial Ombudsman Service. Further information on the Financial Ombudsman Service can be found on www.financial-ombudsman.org.uk or **You** can telephone them on 020 7964 1400.

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 (Europe) Limited.

Registered Office: 76 Shoe Lane, London, EC4A 3JB.

Registered Office No. 4548434.

Authorised and regulated by the Financial Services Authority (Registered No. 310030).

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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.

Underwritten by: Aetna Health Insurance Company of Europe Limited, Alexandra House, The Sweepstakes, Ballsbridge, Dublin 4 and Regulated by the Irish Financial Services Authority.

