

Table of benefits 2017 Maternity add-on plan

1	Overall limit	Areas 1 & 2	Area 3
	Reasonable costs will be paid up to the overall limit for each pregnancy in each plan year , subject to the benefit limits shown in the sections below and the terms and conditions of the plan . You must request pre-authorisation for some of the benefits , see your Claims procedures and benefit condition BC2 in the Plan guide for more information. Where a benefit limit is shown as 'Paid in full', this is subject to the overall limit.	\$1,700,000 £1,000,000 €1,500,000	\$1,700,000 £1,000,000 €1,500,000
2	Normal uncomplicated pregnancy and childbirth		
	<p>Antenatal checkups and treatment, delivery costs, nursing fees, hospital accommodation costs and postnatal checkups, for a normal uncomplicated pregnancy and normal uncomplicated childbirth.</p> <p>This benefit covers no more than one 2D ultrasound scan in each trimester of a normal uncomplicated pregnancy. This benefit also covers 12 routine antenatal visits during a normal uncomplicated pregnancy.</p> <p>This benefit covers the following for the newborn child:</p> <ul style="list-style-type: none"> • one physical examination; • vitamin K, hepatitis B and BCG vaccinations; • routine blood tests for PKU, congenital hypothyroidism and G6PD; • one hearing examination; and • reasonable accommodation costs for no more than four nights, if the mother is admitted and not suffering any complications. <p>Co-insurance A co-insurance applies to each claim under section 2. You can choose to have either:</p> <ul style="list-style-type: none"> • no co-insurance; • 10% co-insurance; or • 20% co-insurance. <p>The total amount payable for an eligible claim under section 2 will be either 100%, 90% or 80% of the benefit limit shown for the area of cover of your plan, depending on the co-insurance you have chosen.</p>	Paid up to \$8,500 £5,000 €7,500	Paid up to \$12,750 £7,500 €11,250
3	Complications during pregnancy and childbirth		
	<p>Treatment of a medical complication that happens due to a medical condition during the antenatal period of a pregnancy or childbirth.</p> <p>If the pregnancy is resulting from assisted conception, any medical complication arising during the antenatal period or childbirth will be limited to the amounts shown in section 2.</p>	Paid in full	Paid in full
4	Birth defects		
	<p>Treatment of birth defects, including birth trauma, for 12 months from the date of diagnosis. This benefit is available if the birth defects are diagnosed in the first six months after birth.</p>	Paid up to \$34,000 £20,000 €30,000	Paid up to \$51,000 £30,000 €45,000
5	Terminating a pregnancy		
	Terminating a pregnancy when medically necessary .	Paid in full	Paid in full
6	Newborn child accommodation		
	Hospital accommodation costs for a newborn child to stay with its mother when she is receiving in-patient treatment for a medical condition covered under this plan .	Paid in full	Paid in full
7	Local ambulance		
	Costs of appropriate ambulance transport to the nearest available and appropriate local hospital because of an emergency or due to medical necessity .	Paid in full	Paid in full

Waiting period

- Cover becomes available after **you** have had 12 months' continuous cover from **your date of joining** this **plan**.

Eligibility

- Cover under this **plan** is only valid if **your UltraCare plan** is in force.
- Available to female **members** only.
- Only available with the same **area of cover** as **your UltraCare plan**.
- The minimum age at entry for this **plan** is 18. The maximum age at entry is 44. Once **you** have reached the age of 46 during **your plan year**, **your** cover will not be renewed.

Some words and phrases used in this Table of **benefits** have specific meanings that are relevant to **your plan**. **We** have highlighted them in bold print and defined them in the 'Definitions' section of **your Plan** guide.



InterGlobal Insurance Company Limited has changed its name to Aetna Insurance Company Limited. The company will continue to trade under the 'InterGlobal' brand until further notice. InterGlobal Limited has changed its name to Aetna Global Benefits (UK) Limited.

If coverage provided by this policy violates or will violate any United States (US), United Nations (UN), European Union (EU) or other applicable economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments or reimburse for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or entity, or a country under sanction by the US, unless permitted under a valid written Office of Foreign Assets Control (OFAC) license. For more information on OFAC, visit www.treasury.gov/resource-center/sanctions/Pages/default.aspx.

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