

# UltraCare and Add-on Plans

## Important information

### What's inside?

This sets out some important information about the UltraCare plans (Standard to Elite) and the Travel, Maternity and Personal Accident Add-on plans available with it, as chosen by you (your plan). Full terms and conditions are in the plan documents for your plan. Please read this, the Insurance Product Information Document(s) and the plan documents for your plan carefully to ensure you are satisfied with the cover and that it meets your needs.

- 1 Insurer and administrator of your plan
- 2 Demands and needs
- 3 Remuneration disclosure
- 4 Making a claim
- 5 Complaints
- 6 Financial Services Compensation Scheme
- 7 Applicable law, jurisdiction and language

## 1 Insurer and administrator of your plan

*Insurer:* Aetna Insurance Company Limited, registered in England (Company Registration No. 05956141), which is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the PRA (Firm Reference No. 458505).

*Administrator:* Aetna Global Benefits (UK) Limited, which is registered in England (Company Registration No. 03554885) and is authorised and regulated by the FCA (Firm Reference No. 312279).

The Insurer and Administrator (acting on behalf of the Insurer) are part of the same group of companies and have the same ultimate parent company. Both are registered at 50 Cannon Street, London, EC4N 6JJ, UK and can be contacted at 25 Templer Avenue, IQ Farnborough, Farnborough, Hampshire GU14 6FE, UK.

You can check the FCA Register for their regulatory details by visiting [www.fca.org.uk](http://www.fca.org.uk)

## 2 Demands and needs

We provide information about your plan, but we do not provide personal recommendations. You are responsible for ensuring that your plan meets your demands and needs.

UltraCare plans are intended for expat individuals and families who wish to have coverage of costs for a wide range of medical treatments on a worldwide basis (depending on the area of cover selected).

There are several plan options available with increasing benefits and limits to suit individual demands and needs as you work up the incremental plan levels from UltraCare Standard to UltraCare Elite:

### UltraCare Standard

For those who want our cost effective and lowest level of cover option that includes full cover for inpatient

treatment, cancer care and emergency medical evacuation. With this option, you'll pay for your primary care and most outpatient needs.

### UltraCare Select

For those who want full cover for hospitalisation and daycare, plus cover for outpatient treatment. You'll also benefit from cover for the maintenance of chronic medical conditions and help for you and your family in handling chronic conditions and diseases, like diabetes and cancer.

### UltraCare Comprehensive

For those who want higher benefit limits and cover for routine health checks for the entire family. You'll also have added extras such as full cover for a compassionate emergency visit to a close family member and the option of covering routine dental treatment.

### UltraCare Elite

For those who want the widest health care cover with the highest benefit limits we offer. The extensive list of benefits includes full cover for outpatient treatment.

The following optional Add-on plans are available with our UltraCare plans:

### Travel

Worldwide travel insurance for trips of up to 180 days covering medical treatment, loss of deposits, cancellations or curtailments, travel delays, missed departures and hijack and baggage, personal effects and loss of money.

### Maternity

Insurance for certain treatment and costs related to childbirth, pregnancy and for newborns.

## Personal Accident

Insurance providing a single payment in the event of your accidental death or permanent/ partial total disablement due to accidental bodily injury.

## 3 Remuneration disclosure

Employees and businesses (including the Administrator) who work for the Insurer are remunerated in various ways for selling insurance contracts. Employees involved in the sale of the UltraCare plan receive a basic salary and a bonus based on a number of factors, including the achievement of other sales, retention and quality targets (at a personal and regional business level). Businesses which work for the Insurer (including the Administrator) on an outsourced basis receive a fee from the Insurer based on costs incurred for the services provided.

## 4 Making a claim

Detailed claims procedures are contained in the Plan guide for your plan. Should you have any questions concerning your claim, please contact our Member Services Team:

by telephone on +44 (0)1252 745 921

by fax on +44 (0)1252 745 921

by e-mail at [igukclaims@aetna.com](mailto:igukclaims@aetna.com)

Please note that where we determine that a claim we've already approved is ineligible and we've already paid any costs, you'll need to repay them to us within 14 days or we may withdraw any associated preauthorisation, cancel your plan and keep the premium.

## 5 Complaints

We strive to give you a first-class service. However, if there is an occasion when you feel we have not done this we want to know. Please contact us with your plan number, claim number (if applicable), contact details and as much detail as possible at:

The Complaints Team, Aetna Global Benefits (UK) Limited, 25 Templar Avenue, IQ Farnborough, Farnborough Hampshire, GU14 6FE, UK.

Telephone: +44 (0)1252 745 910

Email: [AetnaInternationalComplaints&Appeals@aetna.com](mailto:AetnaInternationalComplaints&Appeals@aetna.com)

When you contact us it will help if you give us your plan number and claim number, if this applies. Please also provide as much information as you can about your complaint, as well as your full contact details. We will deal with your complaint fairly, promptly and in accordance with relevant regulation. When we receive a complaint, we aim to resolve it by the end of the next business day. Sometimes this may not be possible. If this is the case, we will acknowledge the complaint within five business days and provide regular updates until the complaint is resolved. We will give our final response within eight weeks.

If you are not satisfied with the outcome of your complaint, you may be able to refer it to The Financial Ombudsman Service within six months of receiving our final response. Their details are below:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR, UK.

From a UK landline: 0800 023 4567

From a UK mobile: 0300 123 9 123

From outside the UK: +44 20 7964 0500

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Full details of our complaints procedures can be found on our website and in the plan documents.

## 6 Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our financial liabilities to you. This depends on the type of business and the circumstances of the claim. You can find more information about the FSCS on its website at [www.fscs.org.uk](http://www.fscs.org.uk) or by writing to: Financial Services Compensation Scheme, 10th floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, UK.

## 7 Applicable law, jurisdiction and language

Unless agreed otherwise with you, your plan is governed by the laws of England & Wales and all communications and information about your plan will be provided to you in English. Your plan is subject to the exclusive jurisdiction of the Courts of England & Wales.

You are entitled to request a paper copy of any information about the plan from us free of charge at any time.

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Aetna does not provide care or guarantee access to health services. Not all health services are covered, and coverage is subject to applicable laws and regulations, including economic and trade sanctions. Health information programs 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 coverage. Information is believed to be accurate as of the production date; however, it is subject to change. For more information, refer to [www.AetnaInternational.com](http://www.AetnaInternational.com).

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](http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx).

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Following an acquisition by Aetna Inc., 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. The words 'Aetna' and 'other Aetna entities' when used in this document mean Aetna Insurance Company Limited and include any other Aetna International Inc. group company as the context requires.

Important: This is a non-US insurance product that does not comply with the US Patient Protection and Affordable Care Act (PPACA). This product may not qualify as minimum essential coverage (MEC), and therefore may not satisfy the requirements, if applicable to you and your dependants, of the Individual Shared Responsibility Provision (individual mandate) of PPACA. Failure to maintain MEC can result in US tax exposure. You may wish to consult with your legal, tax or other professional advisor for further information. This is only applicable to certain eligible US taxpayers.

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