

Your worldwide partner in health

MOBILE HEALTHCARE PLAN

AETNA
GLOBAL
BENEFITS®



Global health insurance **that travels with**

Plan Highlights

- Worldwide coverage
- US\$2,000,000 benefit per person per year
- 5 Deductible options: US\$100, US\$250, US\$500, US\$1,000 and US\$2,500
- Full refund of Inpatient, Day-Patient and Outpatient charges
- International emergency evacuation and repatriation
- Maternity, Dental and Wellness check-up benefit options
- Organ transplants

The Mobile Healthcare Plan (MHP) is an innovative benefit package specifically designed by AGB to meet the growing sophistication in the medical insurance needs of the international expatriate community.

The Mobile Healthcare Plan provides comprehensive worldwide coverage for expatriates of all nationalities giving you access to the highest level of healthcare and services regardless of your location. Whether choosing MHP or the more comprehensive MHP Plus option, our dedicated and professional customer service teams are poised to provide you with the necessary guidance and support when, where and however it is required.

ABOUT AETNA GLOBAL BENEFITS

Aetna Global Benefits (AGB) has more than 30 years of international experience and an on-the-ground presence, uniquely positioning us to help you navigate through the ever-changing landscape of international health care. Plus, as part of the Aetna organization, we're able to leverage the strength of one of the leading diversified health care benefits companies in the U.S., with over 150 years of proven expertise and demonstrated success.



you



Here to serve you

AGB has more than 30 years of global health insurance experience. This expertise allows us to deliver innovative, flexible and consistent support, services and guidance.

Our worldwide offices:

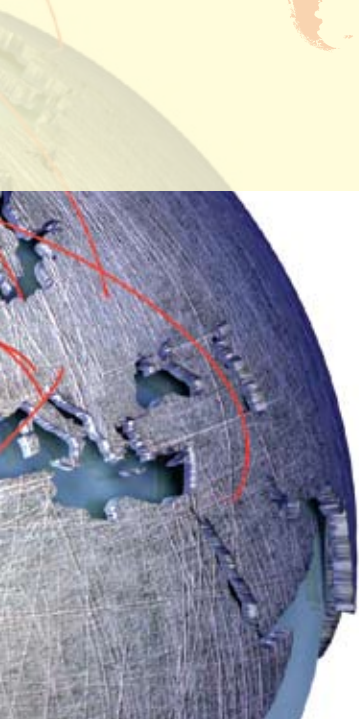
Our regional service centers in Asia, the Middle East, Europe and the Americas, provide you with healthcare assistance around the globe, 24 hours a day.

Global reach:

Our global IT platform allows us to serve you in every corner of the world regardless of where you purchased your coverage.

Multilingual/ Multicultural staff:

AGB is very proud of its vast cultural diversity and linguistic proficiency. This means that our worldwide offices can offer you the local knowledge you need.



QUESTIONS AND ANSWERS

Q: Am I Eligible for Coverage?

A: Provided you are not a resident in the USA or Bermuda, and are under the age of 65 you can become eligible for coverage, subject to a medical questionnaire.

Q: Can my family members also be covered?

A: Yes. Your spouse or adult partner, who is permanently living with you can be included as a dependant. Also eligible for cover are unmarried children not more than 18 years old and living with you or not more than 23 years old and in full-time education.

Q: Will I need to have a medical examination to join the plan?

A: No. You only need to complete a simple medical questionnaire. If we require additional information to underwrite your application fairly and accurately, we may request a medical report from your doctor.

Q: Will I be covered for any illnesses or injuries I had before joining the plan?

A: Cover for all pre-existing conditions are excluded during the first two years of coverage. After this period, should an eligible medical condition reoccur, future costs will be covered subject to the terms of coverage, provided you have been free of any symptoms, treatment or advice for a continuous period of two years since joining the plan.

Q: Am I covered if I travel away from my area of residence?

A: Yes. Whether you are travelling on business or pleasure, you are covered worldwide.

Q: Can I seek treatment anywhere in the world?

A: Yes. The Mobile Healthcare Plan has been designed to give you the freedom to choose the country in which you will receive your treatment.

Q: Am I covered for winter/water sports?

A: Yes. The Mobile Healthcare Plan will also provide for evacuation services from the place of incident to the nearest facility where treatment can be delivered.

Q: How do I know that a treatment will be covered?

A: For a planned admission to hospital you should contact the nearest Aetna Global Benefits Claims Office to establish whether the treatment is covered. Payment can then be made by us directly to the hospital. Full details of the claims procedures are available in your Certificate of Enrollment.

Q: How quickly can I be covered?

A: All completed applications are processed within five business days. If we require additional information we will contact you.

Q: What happens if I want to cancel my coverage?

A: You have 30 days from the Commencement Date of your coverage to review your benefits. If you decide to cancel and no claims have been made, we will arrange a full refund of any premium paid, provided we receive a written request to cancel your coverage.



SUMMARY OF BENEFITS

The Mobile Healthcare Plan covers reasonable and customary charges for eligible medical expenses in the area where you receive treatment. Each Enrolled Person will need to satisfy their deductible once per period of coverage (12 months).

In the following we provide a summary of benefits and limits. For a complete description of the benefits, please refer to the Certificate of Enrollment. The benefits are indicated in US dollars.

| Benefits | Limits |
|---|--|
| Coverage area | Worldwide |
| Maximum annual benefit | US\$2,000,000 |
| Maximum deductible | 2 per family in case of an accident |
| Reimbursement amounts applicable to all the Benefits in this table: | |
| ■ Outside US | 100% |
| ■ In US in-network | 100% |
| ■ In US out-of-network | 80% |
| Maximum co-insurance | US\$1,000 |
| Pre-existing conditions | Benefit available after 24 months of continuous coverage |
| Inpatient hospital charges — Hospital accommodation, Drugs and Dressings, surgeon and anaesthetist fees, operating room, pathology, diagnosis X-ray and laboratory work. | Full reimbursement |
| Private room and board — Standard private room rate and associated charges. | Full reimbursement |
| Intensive care unit — Charges made by a Medical Facility for the provision of a room in their Intensive Care Unit. | Full reimbursement |
| Oncology — Treatment given for cancer received as an Inpatient, Day-Patient, or Outpatient. | Full reimbursement |
| Organ transplants — Limited to certain transplants. Heart, Heart/Lung, Lung, Kidney, Kidney/Pancreas, Liver, Allogenic Bone Marrow, Autologous Bone Marrow. | US\$250,000 per transplant |
| CT & MRI — Scans received as an Inpatient, Day-Patient or Outpatient and pre-authorized by us. | Full reimbursement |
| Newborn care — Inpatient Treatment of an Acute Medical Condition and any associated costs which presents symptoms at birth or which manifests itself within 30 days following birth. | US\$250,000 Lifetime limit |
| Ground ambulance | Full reimbursement |
| Emergency medical evacuation — Emergency medical evacuation costs to and from Hospitals by the most appropriate form of transportation. | Full reimbursement |
| Convalescence — Admission to a Facility following treatment for a medical condition. | Full reimbursement up to 30 days |
| Home healthcare — Immediately following Hospital discharge on the recommendation of a Specialist Physician and must be provided by a Qualified Nurse. | Full reimbursement up to 30 days |
| Reconstructive surgery — Reconstructive surgery following an Accident or following surgery for an eligible Medical Condition. | Full reimbursement |
| Accidental damage to teeth — For Treatment received to sound, natural teeth and within seven days of the accident. | Full reimbursement |
| Inpatient psychiatric treatment — In a registered psychiatric unit of a Hospital. All Treatment being administered under the direct control of a registered psychiatrist | Full reimbursement up to 28 days |
| Parent accommodation — Hospital accommodation costs in respect of a parent or legal guardian staying with an Enrolled Person who is under 18 years of age and is admitted to a Hospital as an Inpatient. | Full reimbursement |

| | |
|---|--------------------|
| Outpatient treatment including: i. Physician fees ii. Specialist Physician fees iii. Diagnostic procedures iv. Physiotherapy on referral by a Physician v. Treatment administered by registered chiropractors, osteopaths, homeopaths and acupuncturists on referral by a Specialist Physician (maximum 10 sessions in aggregate) | Full reimbursement |
| Outpatient surgery | Full reimbursement |
| Prescription medication | Full reimbursement |
| Outpatient psychiatric treatment — Including psychiatric Physician and Specialist Physician consultations. | Full reimbursement |
| Mortal remains i. Transportation of a body or ashes to the Country of Nationality or Country of Residence, or ii. Burial or cremation costs at the place of death. | US\$10,000 |

The Mobile Healthcare Plan Plus option provides you with all the benefits of Mobile Healthcare Plan, plus the following additional comprehensive benefits:

| Benefits | Limits |
|---|---|
| Pregnancy and childbirth — Benefit available after 12 months of continuous coverage <ul style="list-style-type: none"> ▪ Normal pregnancy — Costs associated with normal pregnancy and childbirth, pre- and post-natal check-ups and delivery costs ▪ C-Section — Costs of caesarean section required on medical grounds ▪ Complications of pregnancy — Treatment of a Medical Condition which arises during the antenatal stages of pregnancy, or a Medical Condition which arises during childbirth & requires a recognised obstetric procedure | US\$5,000 US\$9,500 Full reimbursement |
| Newborn accommodation — Hospital accommodation costs relating to a newborn baby (up to 16 weeks old) to accompany its mother (being an Enrolled Person) whilst she is receiving Treatment as an Inpatient in a Hospital | Full reimbursement |
| Dental treatments <ul style="list-style-type: none"> ▪ Routine dental — Benefit available after 6 months of continuous coverage Examinations, tooth cleaning, normal compound fillings, simple or non-surgical extractions ▪ Major restorative dental — Benefit available after nine months of continuous coverage. Removal of impacted, buried or unerrupted teeth, removal of roots, removal of solid odontomes, apicectomy, new or repair of bridge work, new or repair of crowns, root canal treatment, new or repair of upper or lower dentures | 75% Reimbursed up to annual limit of US\$1,500 |
| Wellness benefit — Benefit available after 12 months of continuous coverage | US\$250 per year of cover and up to US\$150 per visit |
| Routine check ups | US\$150 per check up |
| Vaccinations | Reasonable and Customary charges |
| Hormone replacement therapy — Medical Practitioner or Specialist consultation and the cost of prescribed tablets, implants or patches for hormone imbalances other than naturally occurring menopause | Full reimbursement |

Any questions or comments regarding our claims procedure should be sent to our AGB Claim Office in Tampa (see back page).

CLAIMS PROCEDURE

Please read the following information carefully as it explains the claim filing procedures. Feel free to contact us if you require any additional information.

How does your deductible work?

You have different deductible options to choose from. Your deductible is the amount payable by you before any claims are paid. Deductibles are applied per person, per year of coverage. If your claimed amount does not exceed your deductible, it will be applied towards meeting your annual deductible amount. Once your deductible has been met, future claims will be reimbursed up to the limits.

How does your co-insurance work?

For claims incurred in the USA outside our preferred care provider network, a 20% co-insurance will be deducted from the claim reimbursement. The co-insurance is payable by you and will NOT be applied when treatment is received within our preferred care provider network or outside the USA. The annual maximum co-insurance amount is US\$1,000 per person.

How to find a preferred care provider?

You can easily search for a preferred care provider through our on-line provider search engine. You can narrow your search by selecting specific specialties, medical facilities and/or locations. Our online provider search engine is available on our website www.goodhealthamericas.com.

How to pre-certify?

Any programmed treatment requires a pre-certification. You can pre-certify any upcoming treatment by calling our medical helpline, downloading a pre-certification form from our website or sending an email. You will be required to provide complete details on the condition, proposed treatment, medical facility and physician.

In case of emergency...

In the event of an emergency you should contact our medical helpline as soon as reasonably possible. Our staff are available 24 hours a day 365 days a year. The emergency assistance numbers are printed on the back of your membership card. Please do not delay obtaining emergency treatment.

AETNA GLOBAL BENEFITS®

Aetna Global Benefits

P.O. Box 30545

Tampa, FL 33630-3258

USA

T 1 866 545 3252

TF 1 813 775 0220

F 1 813 775 0625

E AmericasServices@aetna.com

Aetna Global Benefits® is a U.S. and European Union registered trademark of Aetna Inc. Aetna® is a trademark of Aetna Inc. and is protected throughout the world by trademark registrations and treaties.

Policies issued in Latin America and the Caribbean are issued and administered by Goodhealth Worldwide (Global) Limited c/o Aetna Global Benefits Administrators Inc., an Aetna Company Registered address: 201 South Biscayne Boulevard, Miami, FL 33131, USA.

Aetna does not provide care or guarantee access to health services. Not all health services are covered. 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. No warranty or representation is given whether express or implied as the completeness and/or accuracy of the information contained herein. For more information, refer to goodhealthamericas.com.

