

Complaints Procedure

Effective 1st December 2012

We endeavor to meet our customers' expectations at all times. We understand that from time to time complaints may arise. Our complaints handling procedures are based on the rules prescribed by the Dubai Financial Services Authority and our aim is to resolve any complaints that we receive both fairly and promptly.

Who should I contact with a complaint?

Complaints Resolution Team
Aetna International
P.O. Box 6380
Dubai
United Arab Emirates

TF: +1 866 320 4023*
Collect: +1 813 775 0244
Email:

AetnaInternationalComplaints&Appeals@aetna.com

*International toll free numbers require an access code.
Please refer to the website
www.att.com/business_traveler to locate the number for the country from which you are dialing.

Where your complaint relates to the services provided by another firm we shall advise you of this and forward your complaint to the other firm for resolution.

Summary of our complaints handling procedures

Your complaint will:

- be acknowledged promptly, confirming who will be responsible for investigating your complaint.
- be investigated competently, efficiently and impartially, ensuring that we keep you informed on progress.
- be assessed fairly, consistently and promptly.
- within 20 working days, receive either a letter giving the status of your complaint or a final response detailing the outcome of the investigation and, if you purchased your cover in a country where such a service is available, offering you the right to refer your complaint to an Ombudsman Service should you remain dissatisfied.

Where we and another firm are jointly responsible for your complaint we shall ensure that you are informed of this and each company will contact you directly in relation to the complaint for which it is responsible.

Policies issued for individuals are administered by Aetna Global Benefits (Middle East) LLC and Aetna Health Services (Middle East) FZ LLC.

Aetna Global Benefits (Middle East) LLC, registered address: 416, Oud Metha office, P.O. Box 6380, Dubai, UAE.
Aetna Health Services (Middle East) FZ LLC, registered address: 3rd Floor, Building No. 7, Dubai Outsource Zone, PO Box 6380, Dubai, UAE.

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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 cover. Information is believed to be accurate as of the production date; however, it is subject to change.

For more information regarding Aetna International Plans, please visit www.aetnainternational.com.