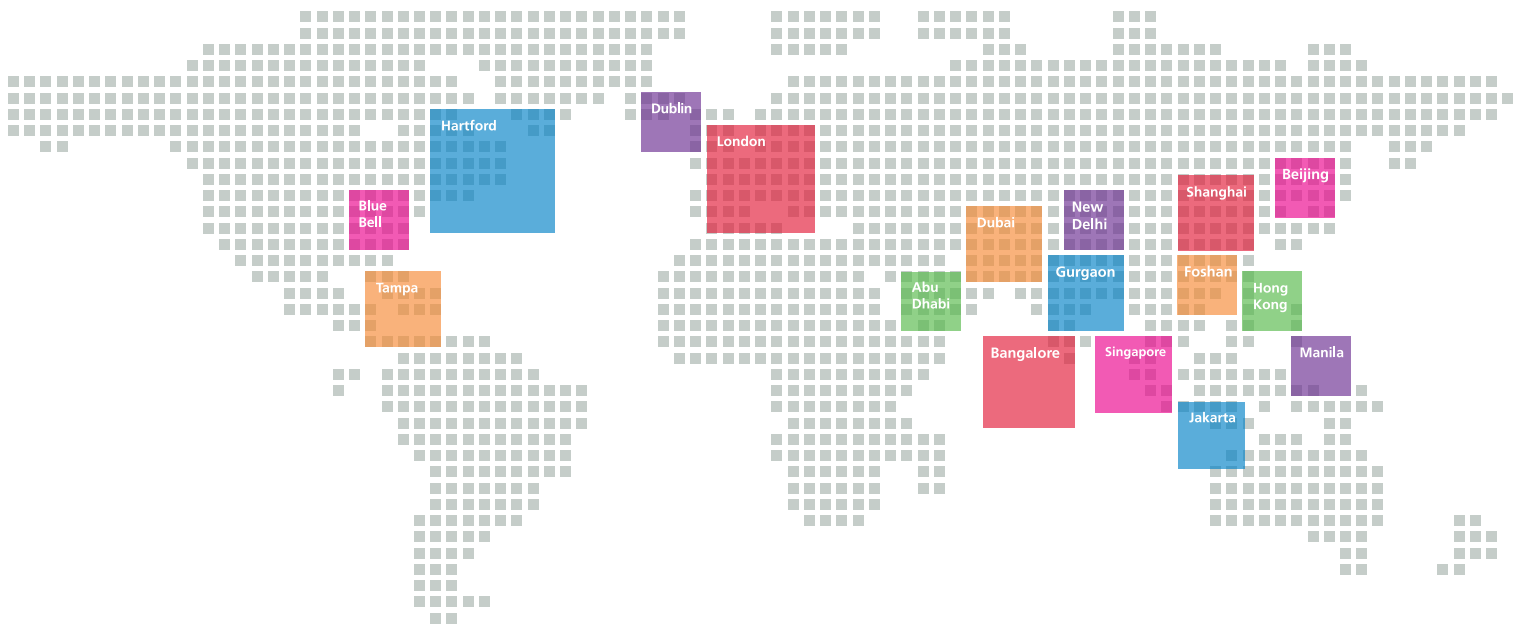


Regional cover with a personalised touch



At Aetna, we make it **our business to understand your business**, as well as the **unique needs of your employee population**. With more than **30 years experience in the international marketplace**, covering over **425,000 members around the world**, we are well-positioned to provide **comprehensive health benefits solutions** that meet your ever-changing international business needs. And, as part of the Aetna organisation, we can leverage the strength and capabilities of one of the leading diversified health care benefits companies in the U.S., **with over 150 years of proven expertise and demonstrated success**.





THE AETNA DIFFERENCE

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At Aetna, your business and the health of your globally-mobile employees and their families lies at the centre of everything we do. Through our first-class approach to service, we are a valued partner, working daily to provide you with innovative and comprehensive products, programmes and services that make a positive impact on your business.

We take our partnership to heart. That's why we've established a strong global presence, with a local footprint that touches key areas all over the world. With over 800 employees located around the globe, we are deeply embedded in the global marketplace and the expatriate experience. This enables us to best meet the needs of our valued customers with confidence and compassion.

Regional business solutions – made easy.

That's our commitment to you. We're dedicated to being a partner who provides you with consultative solutions, backed by a first-class service philosophy you'll experience throughout all of our interactions.

A first-class service philosophy

At Aetna, we want our customers to be satisfied every time they interact with us. To help accomplish this goal, we have dedicated areas within the organisation focused on delivering a first-class service experience.

The customer experience

Our customers have numerous Aetna resources they can rely on throughout their relationship with us. For example, our plan sponsor services team centrally manages a number of key operational functions, including implementation, enrolment, eligibility, billing and renewals. Case installation is handled with care from start to finish — this includes plan design, eligibility, ID cards and contractual questions.

In addition, a designated account representative is assigned to each customer to assist with daily international benefits needs. The account representative serves as an advocate and interacts regularly with our customers to communicate service enhancements and other updates that will further heighten the Aetna experience. Our customers can even look to their account management representative to identify any potential issues before they become problems.

The member experience

The **24/7 Aetna International Member Service Centre** is committed to making sure members get the care they need, when they need it. Many of our multicultural and multilingual service professionals have experience as an expatriate themselves, giving them unique insight into the situations our members may face. Members can receive assistance with:

- Questions on claims, benefit levels and cover
- Claims processing in many languages
- General benefit and plan enquiries

The International Member Service Centre is a member's one-stop resource, both day and night. Taking personalised service one step further, we can easily connect them to our **International Health Advisory Team (IHAT)**. IHAT is a dedicated, clinical team that interacts one-on-one with our members to provide:

- Pre- and post-trip planning for international assignments
- Coordination of routine and urgent medical care
- Help obtaining prescription medications and/or medical devices
- Coordination of second opinions for difficult cases
- Discharge planning
- Help finding doctors and facilities



Executive Healthcare Plan overview

The Executive Healthcare Plan (EHP) is designed with the needs of regionally mobile employees in mind. It provides the medical cover they require, with a first-class level of service they can rely on. What does this mean for you? Easy administration, ongoing support and superior employee satisfaction.

EHP provides a range of cover options with benefits that can include:

- Emergency Evacuation or Out of Country transportation costs to an appropriate medical facility within the selected geographic coverage area for In-Patient/Day-Patient treatment; this also includes reasonable travel costs
- Flexibility to obtain medical treatment at any facility, within the selected geographic coverage area
- Accident and Emergency treatment outside the selected geographic coverage area for temporary business trips or holidays
- In-Patient and Out-Patient psychiatric treatment
- Alternative medicine
- Routine pregnancy and childbirth
- Complications of pregnancy
- New born accommodation
- Accidental damage to teeth
- Transport of mortal remains/ cost of local burial or cremation
- Hospice care charges
- Organ transplant
- Rehabilitation
- Routine Management of Chronic Conditions
- AIDS
- Dental Cover
- Renal Dialysis
- Vision Care
- In-Patient/Day-Patient Treatment for Chronic Conditions

In terms of accessing care, geographic coverage options include:

- Africa, plus India, Pakistan, Bangladesh, and Sri Lanka
- Worldwide excluding the U.S.
- Worldwide including elective treatment in U.S.

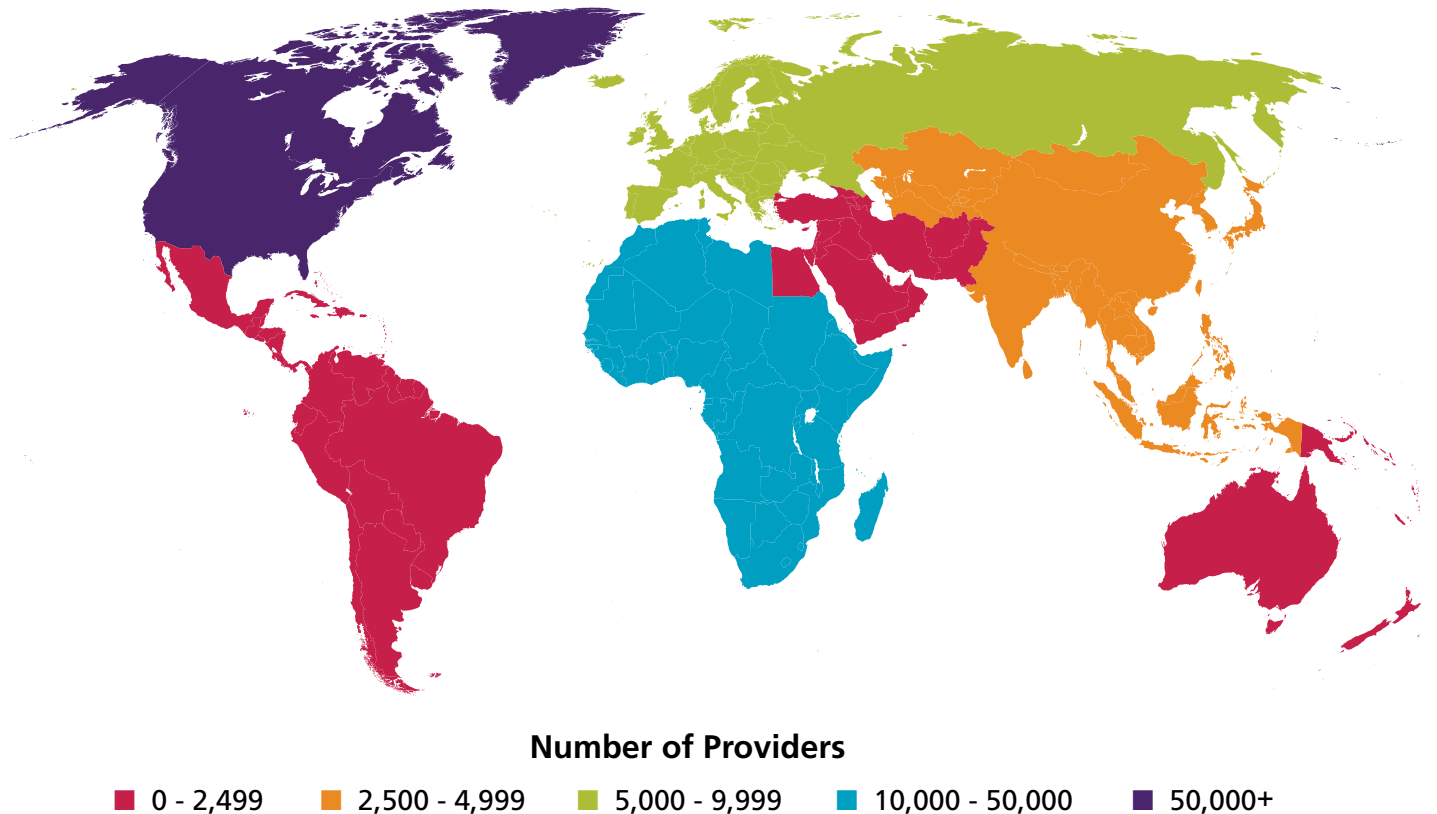
For groups, certain benefits and benefit levels can be customised. Our skilled team is committed to partnering with you to identify the plan type and benefits that are best for your business and the employees you're looking to cover.

Reliable access to quality care

Aetna is committed to building strong and secure partnerships with health care professionals around the world — so that our members have access to quality care when and where they may need it. That’s why we have negotiated simplified prepayment procedures with thousands of medical facilities worldwide. Called “direct-settlement” arrangements, these agreements make accessing care easier and cover any eligible up-front costs associated with care or treatment, such as planned In-Patient treatment, a maternity stay or Day-Patient services. This is a significant benefit if faced with a more expensive medical procedure.

If a member is unable to find a specific health care professional in our direct-settlement database, in the event that he/she requires hospitalisation, we can coordinate a one-time direct-settlement agreement quickly and easily. In fact, we have a 95 percent success rate in negotiating these arrangements. Members also have the freedom to pay up-front for care received at any health care professional worldwide, and submit a claim to us for reimbursement.

Our international community of health care professionals*



*The North America region includes health care professionals who participate in the Aetna U.S. PPO Network.

Common questions and answers

Q. Will the plan cover any illnesses or injuries that an employee had prior to enrolling in the plan?

- A. Existing conditions may be specifically excluded and the terms of any exclusion will be noted on an employee's schedule of cover. These will be assessed at the time of application based on the information they declare to us. Undeclared conditions will be excluded and will invalidate their cover. Furthermore, cover for all pre-existing conditions is excluded during the first two years of membership. After this period, should an eligible condition recur, provided you have been treatment, symptom and advice free for a continuous period of two years since joining the plan, then the future costs will be covered which have been declared and accepted by us in writing.

Q. Can employees have their existing conditions waived?

- A. For groups of 10 or more employees, employers will have the option of having medical history disregarded cover. Employers may also be eligible for continuous transfer terms cover if they already have an existing international health plan.

Q. Is there an annual benefit limit?

- A. Employees are able to claim up to an annual maximum of U.S. \$1,000,000 under the Major Medical option and U.S. \$1,500,000 under the Foundation and Lifestyle options. Additionally, certain benefits have sub-limits. Employees will only be required to pay an excess if this is included within their plan.

Q. Can employees seek treatment anywhere in the world?

- A. Employees can access care for emergency and elective treatment within their geographic coverage area. This area is dependent on the plan purchased by their employer. The options include Africa plus India, Pakistan, Bangladesh, Sri Lanka, Worldwide excluding the U.S., and Worldwide.

Q. Are employees covered if they travel outside of their geographic coverage area?

- A. Employees are covered for Accident and Emergency treatment outside of their geographic coverage area for business trips or holidays. Specifically, this benefit is provided for up to 90 days during the period of cover and limited to a maximum of 60 days of treatment per event.

Q. Is a medical examination required to enrol in the plan?

- A. No. In the rare instance that we require additional information for fair and accurate underwriting purposes, we will ask the employee to submit a medical report from his or her doctor.

Note: For groups of 10 or more employees, the group administrator of the employer may sign a group declaration form for and on behalf of their employees.

Q. Can family members of employees also be covered?

- A. Yes. An employee's spouse or adult partner, who is permanently living with them, can be included as a dependant. Also eligible for cover are unmarried children not more than 18 years old and living with them, or not more than 23 years old and in full-time education. Again, this is subject to a completed application form.

Global presence, local footprint — around the corner or around the globe, we're there.

With Aetna, you and your employees have access to first-class benefits and services that best meet your needs.

Are you ready to experience the Aetna difference?

**To learn more,
contact us today.**

Executive Healthcare Solutions

10th Floor, IPS Building
Kimathi Street
P.O. Box 51343, 00200 -
City Square
Nairobi, Kenya

T: (254 20) 221 9621/9826

F: (254 20) 222 9006

info@executive-healthcare.com

www.executive-healthcare.com



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Aetna Global Benefits Limited, registered address: Unit 101, Gate Village Building No. 7, Dubai International Financial Centre, P.O. Box 6380, Dubai, UAE.

Aetna Health Services (Middle East) FZ LLC, registered address: 3rd Floor, Building No. 7, Dubai Outsource Zone, P.O. 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 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.AetnaInternational.com.