

Policy Wording

INTERNATIONAL HEALTHCARE PLAN
EFFECTIVE 1ST NOVEMBER 2009

**AETNA
GLOBAL
BENEFITS[®]**

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DEFINITIONS

To help **You** understand **Your Policy** the following words and phrases used anywhere within **Your Policy** have specific meanings, which are set out in this section. To enable **You** to recognise the defined words and phrases **We** have shown them in bold wherever they appear in **Your Policy**.

Accident

An unexpected, unforeseen and involuntary external event resulting in injury occurring whilst **Your Policy** is in force.

Acute

A **Medical Condition** which is brief, has a definite end point and which **We**, on **Advice** or **General Advice** determine can be cured by **Treatment**.

Act of Terrorism

An act, including but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in conjunction with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Advice

Any consultation from a **Medical Practitioner** or **Specialist** including the issue of any prescriptions or repeat prescriptions.

Appliances

Devices and equipment when used as an integral part of a surgical procedure administered by a **Medical Practitioner** or **Specialist**.

Benefits

The insurance coverage provided by this **Policy** and any extensions or restrictions shown in the **Policy Schedule** or in any endorsements (if applicable).

Bodily Injury

Injury which is caused solely by an **Accident** which results in the **Insured Person's** dismemberment, disablement or other physical injury.

Chronic

A disease, illness or injury that has at least one of the following characteristics:

- It continues indefinitely and has no known cure
- It comes back or is likely to come back
- It is permanent
- **You** need to be rehabilitated or specially trained to cope with it
- It needs long-term monitoring, consultations, check-ups examinations or tests.

Co-Insurance

The percentage of the total value of the incurred expenses for which the **Policyholder/Insured Person** is responsible.

Commencement Date

The date shown on the **Policy Schedule** on which the **Policy** first came into effect.

Congenital Anomaly

Any genetic, physical or (bio) chemical defect, disease or malformation (except **Hereditary Medical Conditions**) which is due to an influence during gestation up to birth, and which may or may not be obvious at birth.

Continuous Transfer Terms

The acceptance by **Us** of **Your** original **Date of Entry** as shown by **Your** current insurer will be applied to **Your Policy** with **Us**. **We** will maintain **Your** existing underwriting or special acceptance terms, as offered by **Your** existing insurer, such as any moratoria or specific exclusions and **Your Policy** with **Us** will be governed by the terms and conditions of **Our Policy**.

Any transfer will be subject to no enhanced **Benefits** being provided. **We** reserve the right at all times to decline a **Continuous Transfer Terms** application without giving any reason.

Country of Nationality

For the purpose of this **Policy** this will be the country for which **You** hold a passport.

Country of Residence

The country in which **You** have **Your** habitual residence (residing for a period of no less than six months per **Period of Cover**) at the time this **Policy** is first taken out or at each subsequent **Renewal Date/Review Date**.

Date of Entry

The date shown on the **Policy Schedule** on which an **Insured Person** was included under this **Policy**.

Day-Patient

An **Insured Person** who is admitted to a **Hospital** bed but does not stay overnight.

Dental Practitioner

A person who is licensed by the relevant licensing authority to practice dentistry in the country where the dental **Treatment** is given.

Dependants

One spouse or adult partner and/or unmarried children who are not more than 18 years old and residing with **You**, or 23 years old if in full-time education, at the **Date of Entry** or any subsequent **Renewal Date/Review Date**. The term partner shall mean husband or wife permanently living with **You**. All **Dependants** must be named as **Insured Persons** in the **Policy Schedule**.

Direct Settlement Network/Provider Network

(Only available in certain countries)

The medical providers where **You** are able to obtain **Treatment** for valid **Medical Conditions** and where the expenses will be settled directly by **Us**. **You** are still responsible for any **Co-Insurance** or **Excess** applicable to **Your Policy** which must be settled directly with the medical providers at the time of **Treatment**. Please Note: Where **You** receive **Treatment** for a **Medical Condition** that is not covered within the terms of **Your Policy**, **You** remain liable for the costs of such **Treatment**, which must be settled in full upon request. Failure to act accordingly will result in the suspension or cancellation of **Your Policy**, without refund of premium.

Drugs and Dressings

Essential drugs, dressings and medicines prescribed by a **Medical Practitioner** or **Specialist** and which are not available without prescription.

Elective

Planned **Treatment** which is **Medically Necessary**, but which is not required in an **Emergency**.

Emergency

A sudden, serious, and unforeseen **Acute Medical Condition** or injury requiring immediate medical care.

Evacuation

Where **Treatment** is not available at the place of the incident, the costs incurred in moving an **Insured Person** from the place of incident to the nearest country with appropriate medical facilities, as determined by the attending **Medical Practitioner** or **Specialist** in conjunction with **Our** medical advisors. All airline tickets are limited to economy class.

Excess

The amount payable by an **Insured Person** in respect of expenses incurred before any **Benefits** are paid under the **Policy**, as specified in **Your Policy Schedule**.

Expatriate

Any persons living or working outside of the country for which they hold a passport, for a period exceeding six months per **Period of Cover**.

General Advice

Advice from the relevant professional body to establish medical practice and/or established medical opinion in relation to any **Medical Condition** or **Treatment**.

Geographic Area

For premium calculation purposes, **We** have specified regions ("the **Geographic Areas**"). The **Geographic Area** which will apply to **You** will be advised by **Us** based on **Your Country of Residence** at **Your Date of Entry** or any subsequent **Renewal Date/Review Date** of this **Policy** provided the other conditions relating to that **Geographic Area** are also fulfilled.

Hereditary

Transmitted from parents to offspring; inherited.

Hospital

An establishment which is legally licensed as a medical or surgical **Hospital** under the laws of the country in which it is situated.

In-Patient

An **Insured Person** who stays in a **Hospital** bed and is admitted for one or more nights solely to receive **Treatment**.

Insured Person/You/Your

The **Policyholder** and/or the **Dependants** named on the **Policy Schedule**.

Local National

Any persons living or working in the country for which they hold a passport for a period exceeding six months per **Period of Cover**.

Medical Condition

Any injury, illness or disease, including psychiatric illness.

Medical Practitioner

A person who has attained primary degrees in medicine or surgery by attending a medical school recognised by the World Health Organisation and who is licensed by the relevant authority to practice medicine in the country where the **Treatment** is given.

Medically Necessary

A medical service or **Treatment**, which in the opinion of a qualified **Medical Practitioner** is appropriate and consistent with the diagnosis and which in accordance with generally accepted medical standards could not have been omitted without adversely affecting the **Insured Persons** condition or the quality of medical care rendered.

New Born

A baby who is within the first 16 weeks of its life following delivery.

Organ Transplant

The replacement of vital organs (including bone marrow) as a consequence of an underlying **Medical Condition**.

Out-Patient

An **Insured Person** who receives **Treatment** at a recognised medical facility, but is not admitted to a **Hospital** bed as an **In-Patient** or **Day-Patient**.

Palliative Treatment

Any **Treatment** given, on **Advice** or **General Advice**, for the purpose of offering temporary relief of symptoms. **Palliative Treatment** is not given to cure the **Medical Condition** causing the symptoms.

Period of Cover

The **Period of Cover** set out in the **Policy Schedule**. This will be a 12 month period starting from the **Date of Entry** or any subsequent **Renewal Date/Review Date** as applicable.

Policy

Our contract of insurance with **You** providing cover as detailed in this document.

Policyholder

The person or company named as **Policyholder** in the **Policy Schedule**.

Policy Schedule

The schedule giving details of the **Policyholder** and the **Insured Persons**, **Policy** details and endorsements (if applicable).

Private Room

Single occupancy accommodation in a private **Hospital**.

Qualified Nurse

A nurse whose name is currently on any register or roll of nurses, maintained by any Statutory Nursing Registration Body within the country in which they are resident.

Reasonable and Customary Charges

The average amount charged in respect of valid services or **Treatment** costs, as determined by **Our** experience in any particular country, area or region and substantiated by an independent third party, being a practicing Surgeon/Physician/**Specialist** or government health department.

Related Condition

Any injuries, illnesses or diseases are **Related Conditions** if **We**, on **General Advice**, determine that one is a result of the other or if each is a result of the same injury, illness or disease.

Rehabilitation

Assisting an **Insured Person** who, following a **Medical Condition**, requiring physical therapy and assistance in independent living to restore them, as much as **Medically Necessary** or practically able, to the position in which they were in prior to such **Medical Condition** occurring.

Renewal Date

The anniversary of the **Commencement Date** of the **Policy**.

Review Date

The anniversary of the **Commencement Date** of the **Policy** where cover is provided on a monthly basis. The **Review Date** will be the date on which any changes to the **Policy** terms or premium rates become effective for the forthcoming review period.

Semi-Private Room

Dual occupancy accommodation in a private **Hospital**.

Specialist

A registered **Medical Practitioner** who currently holds a substantive consultant appointment in that speciality, which is recognised as such by the statutory bodies of the relevant country.

Treatment

Surgical, medical or other procedures the sole purpose of which is the cure or relief of a **Medical Condition**.

Underwriters

Royal & SunAlliance Insurance (Middle East) Limited E.C.

Ward Room

Accommodation in a private **Hospital** where the patient is sharing the room with more than one other patient.

We/Our/Us

Aetna Global Benefits (AGB) interalia Aetna Global Benefits (Middle East) LLC on behalf of **Underwriters** as detailed in **Your Policy Schedule**.

COVER

We will provide cover for the **Treatment of Medical Conditions** which first manifest themselves during any **Period of Cover** and where **Treatment** is actually given during the current **Period of Cover** or where such **Medical Conditions** have manifested themselves prior to the **Date of Entry** but have been declared to and accepted by **Us** in writing.

The following **Benefits** are covered under this **Policy**, up to a maximum of US\$1,600,000 per **Insured Person** per **Period of Cover**. We will provide **Benefits** for the following subject to the level of cover chosen and the **Benefits** detailed in **Your Policy Schedule**. All costs incurred must be **Medically Necessary** and subject to **Reasonable and Customary Charges**.

PRODUCT OPTION 002 - Foundation

We cover the costs for:

1. Medical Practitioner and Specialist fees

- a) **Medical Practitioner** fees including consultations.
- b) **Specialist** fees as an **In-Patient, Day-Patient** or **Out-Patient**.
- c) Diagnostic and surgical procedures as an **In-Patient, Day-Patient** or **Out-Patient**, including pathology, X-rays, MRI and CT Scans.
- d) Anaesthetist fees.
- e) Physiotherapy on referral by a **Medical Practitioner** is restricted to 10 sessions per **Medical Condition**, after which it must be further reviewed by a **Specialist**. A medical report will be required for **Out-Patient** physiotherapy after 10 sessions. A referral letter/report must be submitted with the first claim for such **Treatment**.
- f) **Treatment** administered by registered chiropractors, osteopaths, homeopaths, podiatrists and acupuncturists when given under the direct control of and following referral by a **Medical Practitioner** or **Specialist**. Limited to 10 sessions per **Medical Condition** in aggregate.
- g) Traditional Chinese medicine administered by a traditional Chinese practitioner, registered in the relevant country in which they practice, up to 10 sessions per **Period of Cover** to a maximum of US\$30 per session (limited to recognised traditional Chinese practitioners registered to practice within the country in which they are resident).

2. Hospital Charges

Accommodation, limited to a standard **Private Room** and associated charges, including admittance to the intensive care unit as an **In-Patient** or **Day-Patient** and charges for nursing by a **Qualified Nurse**, theatre fees and other charges incurred for the **Treatment** of a **Medical Condition**.

3. Home Nursing

Nursing care given outside a **Hospital** which is immediately received subsequent to **Treatment** as an **In-Patient** or **Day-Patient** on the recommendation of a **Specialist** and must be provided by a **Qualified Nurse**. Limited to 30 days per **Medical Condition**. All **Treatment** under this **Benefit** is conditional upon pre-authorization from **Us**. Without **Our** written confirmation prior to such **Treatment**, **We** will not be liable to pay any **Benefit**.

4. Prescribed Drugs and Dressings

Drugs and Dressings medicines and **Appliances** prescribed by a **Medical Practitioner** or **Specialist**.

5. Reconstructive Surgery

Reconstructive surgery required as a result of **Accident** or illness which occurred during the **Period of Cover** and is undertaken within 12 months of the **Accident/illness** occurring to restore natural function or appearance, subject to the cover being in force.

6. Psychiatric Illness

- a) **Out-Patient Treatment**, including **Specialist** consultations. Limited to US\$5,000 per **Period of Cover**.
- b) **In-Patient Treatment** in a recognised psychiatric unit of a **Hospital**, limited to 30 days per **Period of Cover**.

All **Treatment** under this **Benefit** must be pre-authorized by **Us** and must at all times be administered under the direct control of a registered psychiatrist. Without **Our** written confirmation prior to such **Treatment** **We** will not be liable to pay any **Benefit**. However, the initial consultation with a **Medical Practitioner** (not a psychiatric **Specialist**), which results in a psychiatric referral is covered without the requirement for pre-authorization.

7. AIDS

Medical expenses which arise from or are in any way related to Human Immunodeficiency Virus (HIV) and/or HIV-related illnesses, including Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and/or any mutant derivative or variations thereof.

Expenses are limited to pre and post diagnosis consultations, routine check-ups for this condition, **Drugs and Dressings** (except experimental or those unproven), **Hospital** accommodation and nursing fees. Cover is provided up to US\$10,000 per **Insured Person**, per **Period of Cover**.

8. Accidental Damage to Teeth

Treatment initially received in an **Accident** and **Emergency** ward of a **Hospital** within seven days of incurring accidental damage caused to sound, natural teeth, except when the accidental damage has been caused through eating, when given by a **Medical Practitioner** or **Dental Practitioner**.

9. Complications of Pregnancy

Treatment of a **Medical Condition** which arises during the antenatal stages of pregnancy, or a **Medical Condition** which arises during childbirth and requires a recognised obstetric procedure. Cover is provided for caesarean sections required on medical grounds and does not include voluntary caesarean sections (or medically required due to a previous **Elective** caesarean section).

Benefit is payable where the date of conception is after the first 12 months from the **Commencement Date** or **Your Date of Entry**, whichever is the later. For compulsory schemes of more than six employees, **Benefit** is payable after the first 12 months from the **Commencement Date** or **Date of Entry**, whichever is the later.

10. New Born Care

In-Patient Treatment of an **Acute Medical Condition** being suffered by a **New Born** baby which manifests itself within 30 days following birth. **Benefit** is limited to US\$100,000 and to a maximum of 90 days **Hospital** stay. Following the 30 day **New Born Benefit** period, excepting any **Medical Conditions** occurring or manifesting themselves during the 30 day period immediately following birth, **Your Dependant** will be eligible for cover up to the full provision of this **Policy**. Cover is subject to the child being included under their parent(s) **Policy** and all premiums due being paid in full.

11. Parent Accommodation

Standard **Private Room** accommodation in respect of parent or legal guardian staying with an **Insured Person** who is under 18 years of age and is admitted as an **In-Patient** to a **Hospital**.

12. New Born Accommodation

Hospital accommodation costs relating to a **New Born** baby (**New Born** baby being 16 weeks or under in age) to accompany its mother (being an **Insured Person**) whilst she is receiving **Treatment** as an **In-Patient** in a **Hospital**.

13. Hormone Replacement Therapy

Medical Practitioner or **Specialist** consultations and the cost of prescribed tablets, implants or patches for a maximum of 18 months per **Medical Condition**, when **Treatment** is for the female menopause which has been induced artificially and/or through early onset (by early onset **We** mean prior to age 40 years).

14. Emergency Transportation

Emergency transportation costs to and from **Hospital** by the most appropriate transport method when considered **Medically Necessary** by a **Medical Practitioner** or **Specialist**.

15. Evacuation

Evacuation costs of an **Insured Person** in the event of **Emergency Treatment** not being readily available at the place of the incident, to the nearest appropriate medical facility, for the purpose of admission to **Hospital** as an **In-Patient** or **Day-Patient** (excluding all Maternity or Childbirth costs, except for **Benefit 9 - Complications of Pregnancy**). **Evacuation** is subject to written agreement from **Us** prior to travel and certified instructions from the attending **Medical Practitioner** or **Specialist** including confirmation that the required **Treatment** is unavailable in the place of incident. Extended to cover the costs for one other person to travel with the **Insured Person**, as escort, if **Medically Necessary**. **Our** medical advisors will decide the most appropriate method of transportation for the **Evacuation** and the most appropriate **Hospital** to which **You** will be evacuated. Costs of **Evacuation** do not extend to include any air-sea rescue or mountain rescue costs that are not incurred at recognised ski resorts or similar winter sports resorts.

16. Additional Travel Expenses (following Evacuation)

Reasonable travel costs:

- To and from medical appointments when **Treatment** is being received as a **Day-Patient**.
- For an accompanying person to travel to and from the **Hospital** to visit the **Insured Person** following admission as an **In-Patient**.
- Up to US\$150 per day, per person for non-**Hospital** accommodation only for immediate pre and post **Hospital** admission periods provided that the **Insured Person** is under the care of a **Specialist**.
Up to US\$5,000 per person, per **Evacuation**.
- Economy class airline ticket to return the **Insured Person** and one other person who has travelled as an escort to the **Country of Residence** or to the country where **Evacuation** occurred.

17. Mortal Remains

In the event of death from an eligible **Medical Condition**:

- Costs of transportation of body or ashes of an **Insured Person** to his/her **Country of Nationality** or **Country of Residence**.
or
- Burial or cremation costs at the place of death in accordance with reasonable and customary practice.

Up to US\$8,500 per person.

18. Hospital Cash Benefit

Where **You** receive **Treatment** for an eligible **Medical Condition** as an **In-Patient** and no costs are incurred for accommodation and **Treatment**, **We** will pay an **In-Patient** cash **Benefit** of US\$125 per night up to a maximum of 20 nights.

To claim this **Benefit** please ask the **Hospital** to sign and stamp **Your** claim form.

This **Benefit** is not applicable to **Accident** and **Emergency** admissions.

19. Congenital Anomalies

Treatment of **Congenital Anomalies** which manifest themselves after **Your Date of Entry**. In circumstances where a **Congenital Anomaly** manifests itself in a **New Born** baby within 30 days of birth, cover for such **Medical Conditions** will be provided under **Benefit 10** of this **Policy** and will be excluded from cover under this **Benefit**.

Benefit is limited to US\$100,000 per **Medical Condition**.

20. Organ Transplant

Organ Transplants covered under this **Policy** are:

- Heart
- Heart/lung
- Lung
- Kidney
- Kidney/pancreas
- Liver
- Allogenic bone marrow
- Autologous bone marrow

21. Rehabilitation

Admission to a recognised **Rehabilitation** unit of a **Hospital** following **Treatment** for a **Medical Condition** where the **Insured Person** was confined to a **Hospital** as an **In-Patient** for at least three consecutive days, and where a **Specialist** confirms in writing that **Rehabilitation** is required. Admission to a **Rehabilitation** unit must be made within 14 days of discharge from **Hospital**.

Such **Treatment** should be under the supervision and control of a **Specialist** and would cover:

- a) Use of special **Treatment** rooms
- b) Physical therapy fees
- c) Speech therapy fees
- d) Other services usually given by a **Rehabilitation** unit including **Qualified Nurse** care but not including private or special nursing or **Specialist** services.

Limited to 120 days per **Medical Condition**.

22. Ancillary Expenses

The purchase or rental of crutches or wheelchairs following **Treatment** as an **In-Patient** or **Day-Patient**. Cover is limited to US\$1,000 per **Medical Condition**.

23. Abu Dhabi Benefit

For **Expatriates** residing in the Emirate of Abu Dhabi, and only where **Treatment** is undertaken in the Emirate of Abu Dhabi, the following additional **Benefits** are applicable up to an aggregated maximum of US\$70,000 per **Insured Person** per **Period of Cover**. Additionally, the **Benefit** limit in respect of this section is also in aggregate to any **Benefits** claimed under sections 1–21 above.

- a) Cover under this **Policy** is extended to include **Treatment** for **Medical Conditions** from which **You** have previously suffered, or **Related Conditions**.
Continuous Transfer Terms will be the only option available where the scheme was accepted by the previous insurer on a fully underwritten basis.
For this **Benefit** only Exclusion 1 is deleted.
- b) Cover under the **Policy** is extended to include routine management and **Palliative Treatment** incurred in connection with a **Chronic Medical Condition**. Expenses are limited to routine check-ups associated with the **Chronic Medical Condition**, **Drugs and Dressings** prescribed for management of the **Chronic Medical Condition**, **Hospital** accommodation, nursing, surgery and **Palliative Treatment**.
For this **Benefit** only Exclusions 2 and 41 are deleted.
- c) Costs associated with normal pregnancy and childbirth and any **Related Condition** up to the aggregate maximum **Benefit** limit.
Benefits are limited to childbirth, pre and post-natal, check-ups and delivery costs.
All costs relating to complications of pregnancy and/or childbirth following assisted conception will be limited to this **Benefit**.
For this **Benefit** only Exclusions 16, 17 and 41 are deleted.
- d) **Treatment** for birth injuries or **Congenital Anomalies**, only where **We** determine, on **General Advice**, that the above conditions are life threatening.

The cover provided under **Benefit 22** is not subject to any **Excess** or **Co-Insurance** amounts.

EXCLUSIONS

This Policy does not cover expenses arising from:

1. Any **Medical Condition** or **Related Condition** for which **You** have received **Treatment**, had symptoms of, to the best of **Your** knowledge existed or **You** sought **Advice** for prior to **Your Date of Entry** (pre-existing **Medical Condition**), except where such **Medical Conditions** have been declared to **Us** and accepted in writing. After two years' continuous membership, any pre-existing **Medical Conditions** (and **Related Conditions**) will become eligible for **Benefit** provided (in respect of that condition) **You** have not during that period:

- a) consulted any **Medical Practitioner** or **Specialist** for **Treatment** or **Advice** (including check-ups) or
- b) experienced further symptoms or
- c) taken medication (including drugs, medicines, special diets or injections).

2. a) **Treatment** of a **Medical Condition** which **We**, on **Advice** or **General Advice** determine is **Palliative Treatment** or a **Chronic Medical Condition**.
b) **We** will, however, pay for the stabilisation of **Acute** exacerbations of **Chronic Medical Conditions** that are not pre-existing **Medical Conditions**.

This exclusion does not apply to the **Benefit** for **AIDS**.

3. **Chronic** supportive **Treatment** of renal failure, including dialysis. **We** will, however, pay for the cost of renal dialysis incurred:
a) immediately pre and post operatively
b) in connection with **Acute** secondary failure when dialysis is part of intensive care.

4. **Treatment**, which **We** determine on **General Advice** is either experimental or unproven.

5. Any **Hereditary Medical Conditions**.

6. Any **Congenital Anomalies** where symptoms exist or where **Advice** has been sought prior to **Your Date of Entry**.

7. Routine physical examination by a **Medical Practitioner**, including gynaecological investigations, normal hearing tests, routine tests, **New Born** neo-natal care, inoculations, vaccinations and preventative medicines.

8. Normal eye tests, non-medical/natural degenerative eye defects, including but not limited to myopia, presbyopia and astigmatism and any corrective surgery for non-medical/natural degenerative sight defects.

9. **Rehabilitation** except as provided under **Benefit 21** of the **Policy**.

10. **Treatment** received in health spas, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or a **Hospital** where the **Hospital** has effectively become the **Insured Person's** home or permanent abode or where admission is arranged wholly or partly for domestic reasons.

11. **Cosmetic Treatment**, and any consequence thereof.

12. **Treatment** for weight loss or weight problems whether or not preceding or as a consequence of a psychiatric condition and any associated **Treatment** costs consequent of cosmetic surgery or arising as a result of an eating disorder or weight problem, including any required psychiatric **Treatment** where the psychiatric condition is a **Related Condition** to the eating disorder.

13. Alternative medicines including, but not limited to, optometrists, hypnotherapists and lactation examiners. Cover is extended to include chiropractors, osteopaths, homeopaths, acupuncturists, podiatrists and registered traditional Chinese practitioners, as provided for in **Benefit 1**, f) and g).

14. Costs of providing, maintaining or fitting any external prostheses or **Appliance**, hearing and/or visual aids, or other equipment, medical or otherwise except as is specified in **Benefit 22 – Ancillary Expenses**.

15. Costs incurred in connection with locating a replacement organ or any costs incurred for removal of the organ from the donor, transportation costs of same and all associated administration costs.

16. Any second or subsequent medical opinions from a **Medical Practitioner** or **Specialist** for the same condition unless it has been authorised by **Us** in writing.

17. Normal pregnancy and childbirth.

18. Voluntary caesarean section costs or **Medically Necessary** caesarean section costs due to any previous non **Emergency** caesarean sections undertaken.

19. Pregnancy terminations on non-medical grounds, antenatal classes, midwifery costs when not associated with delivery.

20. Complications of pregnancy costs arising where the date of conception is within the first 12 months from the **Commencement Date** or **Date of Entry**, whichever is the later.

For compulsory group schemes of more than five employees complications of pregnancy costs arising during the first 12 months from the **Commencement Date** or **Date of Entry**, whichever is the later.

21. **Treatment** directly or indirectly arising from or required in connection with male and female birth control, infertility and/or fertility and sterilisation (or its reversal).

22. Any form of assisted conception or any complications thereof including, but not limited to, premature or multiple births following assisted conception.

A declaration of health is required in respect of all **Dependants** who are born following assisted conception. **We** reserve the right to reject any application without giving any reason.

23. **Treatment** of impotence or any **Related Condition** or consequence thereof.
24. **Treatment** directly or indirectly associated with a sex change and any consequence thereof.
25. Venereal disease or any other sexually transmitted diseases or any **Related Condition**.
26. Routine or restorative dental **Treatment**, whether or not performed by a **Medical Practitioner** or **Dental Practitioner** or a **Specialist** or an oral and maxillofacial Surgeon.
27. Orthodontic **Treatment**, gingivitis, and periodontitis or any **Related Condition**.
28. Costs in respect of a psychotherapist, psychologist (unless referred to by and under the direct control of a psychiatrist under **Benefit 6** of this **Policy**), family therapist or bereavement counselor.
29. **Treatment** for learning difficulties, hyperactivity, attention deficit disorder, speech therapy, developmental and behavioural problems in children.
30. **Treatment** for alcoholism, drug or substance abuse or any addictive condition of any kind and any injury or illness arising directly or indirectly from such abuse or addiction.
31. Suicide or attempted suicide, **Bodily Injury** or illness, which is wilfully self-inflicted or due to negligent or reckless behaviour.
32. Any injury sustained directly or indirectly as a result of the **Insured Person** acting illegally or committing or helping to commit a criminal offence.
33. Travel and accommodation costs unless specifically agreed by **Us** in writing prior to travel. No travel and accommodation costs are payable where **Treatment** is obtained solely as an **Out-Patient**, including the costs of a hire car.
34. Costs and expenses incurred where an **Insured Person** has travelled against medical **Advice**.
35. **Elective Treatment** in the USA. However, **Accident** and **Emergency Treatment** is covered in full where the **Treatment** is given immediately in the **Accident** and **Emergency** unit of a **Hospital**, unless they are pre-existing **Medical Conditions**, or where symptoms existed prior to travel. In the event of **Accident** and **Emergency Treatment** being required in the USA, **You** should contact **Us** or **Our** 24-hour **Emergency** Assistance Medical Helpline either before or as soon as possible after admission to the **Accident** and **Emergency** unit of the **Hospital**. Complications of pregnancy and/or childbirth are not deemed to be **Accident** and **Emergency Treatment** for the purposes of this **Policy**.

Additionally **Benefit** is payable for medical expenses which arise as a result of an **Emergency**, which do not require **You** to seek **Treatment** in the **Accident** and **Emergency** unit of a **Hospital** whilst **You** are temporarily travelling in the United States of America and where the **Medical Condition** did not exist prior to travel. **Benefit** is limited to US\$500 per **Insured Person** and an **Excess** of US\$80 per **Medical Condition**.
36. **Treatment** and expenses directly or indirectly arising from or required as a consequence of: war, invasion, acts of foreign enemy hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection or military or usurped power, mutiny, riot, strike, martial law or state of siege or attempted overthrow of government or any **Act of Terrorism**, unless the **Insured Person** sustains **Bodily Injury** whilst an innocent bystander resulting from an **Act of Terrorism** only up to a maximum amount US\$50,000 per **Insured Person** per incident.
37. **Treatment** directly or indirectly arising from or required as a result of chemical contamination or contamination by radioactivity from any nuclear material whatsoever or from the combustion of nuclear fuel, asbestosis or any **Related Condition**.
38. Regardless of any contributory clause(s), this insurance does not cover **Treatment** of a **Medical Condition** which is in any way caused or contributed to by an **Act of Terrorism** involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent. If **We** allege that by reason of this exclusion any claim is not covered by this insurance the burden of proving the contrary shall be upon **You**.
39. **Treatment** for sleep-related breathing disorders - including snoring, fatigue, jet lag or work-related stress or any **Related Condition**.
40. Dietary supplements and substances which are available naturally and that can be purchased without prescription, including but not limited to vitamins, minerals and organic substances.
41. Home visits by a **Medical Practitioner**, **Specialist** or **Qualified Nurse** unless specifically agreed by **Us** in writing prior to consultation.
42. The **Excess** amount as shown in **Your Policy Schedule** will be deducted from all eligible medical expenses in respect of each new **Medical Condition**.

PRODUCT OPTIONS

The following endorsements only apply if they are specifically noted in **Your Policy Schedule**

OPTION 001 - Major Medical

Cover under this **Policy** is limited to provide **Treatment** in respect of **In-Patient** and **Day-Patient Treatment** only. Cover is also extended to provide full refund for oncology, CT and MRI scans, **Out-Patient** surgery and **Organ Transplant** wheresoever the services are performed, subject always to the services being **Medically Necessary** and being no more than **Reasonable and Customary Charges**. Cover is extended to provide **Out-Patient** consultative and diagnostic costs prior to **Treatment** as an **In-Patient** or **Day-Patient** and for follow up costs - for up to 60 days, following discharge from **Hospital** - up to a maximum of US\$1,700 for each new **Medical Condition**.

Where this option is chosen Options 003, 004, 005, 008 and 009 are not available.

Where an **Insured Person** has previously elected to take this option, and they elect to take an alternative option at any subsequent **Renewal Date/Review Date**, any **Out-Patient** costs associated with **Treatment** of an existing **Medical Condition** will be excluded.

OPTION 003 - Lifestyle

(Not available if Option 001 has been purchased)

Cover under this **Policy** extends to include the following **Benefits**:

Chronic Conditions

Cover under the **Policy** is extended to include routine management and **Palliative Treatment** incurred in connection with a **Chronic Medical Condition**.

Expenses are limited to routine check-ups associated with the **Chronic Medical Condition**, **Drugs and Dressings** prescribed for management of the **Medical Condition**, renal dialysis, nursing, surgery and **Palliative Treatment**.

Cover is provided up to a maximum of US\$15,000 per **Insured Person**, per **Period of Cover**.

For this **Benefit** only Exclusions 2, 3 and 41 are deleted.

Evacuation/Repatriation Extension

Benefit 15 is deleted and replaced with:

Evacuation costs of an **Insured Person** in the event of **Treatment** not being readily available at the place of incident to the nearest appropriate medical facility, **Country of Residence**, **Country of Nationality** or country of **Your** choice, for the purpose of admission to **Hospital** as an **In-Patient** or **Day-Patient**, (excluding all maternity or childbirth costs, except for **Benefit 9 - Complications of Pregnancy**).

Evacuation is subject to written agreement from **Us** prior to travel, certified instructions from the attending **Medical Practitioner** or **Specialist** including confirmation that the required **Treatment** is unavailable at the place of incident.

Extended to cover the costs of one other person to travel with the **Insured Person**, as escort.

Our medical advisors will decide the most appropriate method of transportation for the **Evacuation**.

This option is not operative where travel to the **Country of Residence**, **Country of Nationality** or country of **Your** choice is against the **Advice** of **Our** medical advisors or where the nominated country does not have the appropriate facility to treat the **Medical Condition**. (Please note that exclusion 33 applies unless **You** have purchased the **USA Elective Treatment** option [Option 005] as detailed in **Your Policy Schedule**).

Extended Home Nursing

Cover under this **Policy** in respect of **Benefit 3**, Home Nursing, is extended to provide cover up to 28 weeks per **Medical Condition**.

OPTION 004 - Lifestyle Plus

(Not available unless Option 003 has been purchased)

Cover under this **Policy** is extended to include the following **Benefits**:

Dental 1 - Routine

Fees of a **Dental Practitioner** carrying out routine dental **Treatment** in a dental surgery. Routine dental **Treatment** is defined as:

Examinations, tooth cleaning, normal compound fillings, simple or non-surgical extractions.

Benefit is limited to US\$700 for each **Insured Person** in each **Period of Cover** with a **Co-Insurance** of 25%.

Costs incurred within six months from the **Commencement Date** of this option or **Your Date of Entry**, whichever is the later, are excluded.

For this **Benefit** only Exclusions 1, 25 and 41 are deleted.

Dental 2 - Major Restorative

Fees of a **Dental Practitioner** and associated costs for the following specified procedures:

Removal of impacted, buried or un-erupted 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.

Benefit is limited to US\$1,500, in aggregate to Dental 1 - Routine, for each **Insured Person** for each **Period of Cover**, with a **Co-Insurance** of 25%.

Costs incurred within the first nine months from the **Commencement Date** of this option or **Your Date of Entry**, whichever is the later, are excluded.

For this **Benefit** only Exclusions 1, 25 and 41 are deleted.

Routine Pregnancy and Childbirth

Costs associated with normal pregnancy and childbirth and any **Related Condition** incurred where the date of conception is after the first 12 months from the **Commencement Date** of this **Benefit** or the **Date of Entry**, whichever is the later.

For compulsory group schemes of six or more employees, costs associated with normal pregnancy and childbirth and any **Related Condition** incurred after the first 12 months from the purchase date of this **Benefit** or the **Date of Entry**, whichever is the later.

Benefits are limited to childbirth, pre- and post-natal, check-ups and delivery costs.

All costs relating to complications of pregnancy and/or childbirth following assisted conception will be limited to this **Benefit**.

Benefit is limited to US\$10,000 for each pregnancy, with **Co-Insurance** of 20% or 10% when opting for a **Semi-Private Room** in Hong Kong or 10% when utilising a maternity package in a pre-approved provider facility.

For this **Benefit** only Exclusions 16, 17 and 41 are deleted.

OPTION 005 - USA Elective Treatment

(Not available where option 001 has been purchased)

Cover under this **Policy** is extended to provide **Elective Treatment** in the United States of America.

Costs will be reimbursed on a full refund basis, subject to the level of **Excess** shown in **Your Policy Schedule**, where **In-Patient** or **Day-Patient Treatment** is received within **Our Provider Network**, or where **Out-Patient Treatment** is provided. **In-Patient** or **Day-Patient Treatment** received outside **Our Provider Network** will be subject to 50% **Co-Insurance** and an annual maximum of US\$1,000,000 per **Insured Person** per **Period of Cover**. All planned **In-Patient** or **Day-Patient** cover must be notified to **Us** prior to commencement of **Treatment**.

For this **Benefit** only Exclusion 34 is deleted.

OPTION 006 - Extended Evacuation

Benefit 15 is deleted and replaced with:

Evacuation costs of an **Insured Person** in the event of **Emergency Treatment** not being readily available at the place of incident to the nearest appropriate medical facility, **Country of Residence**, **Country of Nationality** or country of **Your** choice, for the purpose of admission to **Hospital** as an **In-Patient** or **Day-Patient**, (excluding all maternity or childbirth costs, except for **Benefit 9 - Complications of Pregnancy**).

Evacuation is subject to written agreement from **Us** prior to travel, certified instructions from the attending **Medical Practitioner** or **Specialist** including confirmation that the required **Treatment** is unavailable at the place of incident. Extended to cover the costs of one other person to travel with the **Insured Person**, as escort.

Our medical advisors will decide the most appropriate method of transportation for the **Evacuation**.

This option is not operative where travel to the **Country of Residence**, **Country of Nationality** or country of **Your** choice is against the **Advice** of **Our** medical advisors or where the nominated country does not have the appropriate facility to treat the **Medical Condition**. (Please note that Exclusion 33 applies unless **You** have purchased the **USA Elective Treatment** option [Option 005] as detailed in **Your Policy Schedule**).

OPTION 007 - Medical History Disregarded

This option is only available to compulsory group schemes of 10 employees or more enrolled in a company **Policy**. (Compulsory means ALL employees and their **Dependants** are enrolled within 30 days of eligibility, and ALL employees and their **Dependants** are deleted within 30 days of leaving the company employment. Any employee or **Dependant** not covered within 30 days of eligibility will be subject to individual underwriting).

Cover under this **Policy** is extended to include **Treatment** for **Medical Conditions** from which **You** have previously suffered, or **Related Conditions**.

For groups of 10 – 30 employees a full declaration of health is required in respect of each employee and each of their **Dependants** and cover on a medical history disregarded basis will be at **Our** discretion.

For groups over 30 employees, cover can be offered subject to a declaration of material facts being submitted by the group administrator on behalf of the employees and their **Dependants**.

Continuous Transfer Terms will be the only option available where the scheme was accepted by the previous insurer on a fully underwritten basis.

For this option only Exclusion 1 is deleted.

OPTION 008 - Extension to Lifestyle Plus

This option is only available to compulsory group schemes of five employees or more and only where Option 004 has been purchased.

For this option the waiting periods applicable will be removed from Dental (1) and (2).

As a result of this option Exclusion 25 is deleted and replaced with:

Any **Treatment** pending or recommended by a **Dental Practitioner** prior to the purchase date of this option or **Your Date of Entry**, whichever is the later, unless such **Treatment** has been declared to and accepted by **Us** in writing.

For this option the **Co-Insurance** applicable to routine pregnancy and childbirth cover will be removed under Option 004.

OPTION 009 - Direct Settlement Network

Cover under this option provides nil **Excess Benefits** for **Out-Patient Treatment** received within the **Direct Settlement Network**.

Where this option is chosen Option 001 is not available.

GENERAL CONDITIONS

1. Policy

Your application form, Our written acceptance, Your Benefit Schedule, Your Policy Schedule and the Policy Wording must be read as one as they form the basis of Your contract with Us.

2. Contribution

If there is any other insurance covering any of the same Benefits, You must disclose or ensure that the relevant Insured Person discloses the same to Us and We shall not be liable to pay or contribute more than Our proper proportion. If it is found that You were repaid for all or some of those expenses by another source including any other insurance Policy, We will have the right to a refund from You. Where necessary, We retain the right to deduct such refund from any impending or future claim settlements or to cancel Your Policy void from the Commencement Date, without a refund of premium.

3. Transfers

- a) Where You transfer to the International Healthcare Plan from any other of Our existing plans or, whilst covered under the International Healthcare Plan, You apply for and receive any enhanced Benefits or coverage (such as inclusion of an option at any Renewal Date/Review Date), any enhanced Benefits, coverage or maximum refundable amounts are restricted to new Medical Conditions which have not been previously suffered from, whether or not diagnosed, occurring after the date of transfer.
- b) Transfer from a group to an individual Policy is subject to written approval from Us. Terms of cover may be subject to variation.
- c) Transfer from any other similar private medical cover provided by any other insurer is subject to completion of a Continuous Transfer Terms declaration form, submission of a copy of the expiring Policy and subject to there being no break in cover. We reserve the right at all times to decline an application without giving any reason and/or to offer alternative terms.

4. Family/Dependant Cover

You and Your Dependants are required to be covered under the same Policy with identical Benefits. Where We find that this is not the case, You will be asked to comply with this request at Your next renewal. Failure to comply with this condition will result in the termination of Your Policy.

5. Acceptance Clause

We are entitled to refuse to accept an application from any person without giving a reason. We maintain the right to ask You to provide proof of age and/or state of health of any person included in Your application. We reserve the right to apply additional options, exclusions or premium increases to reflect any circumstances You advise in Your application form or declared to Us as a material fact.

6. Eligibility

The Policy is designed for Expatriates. Local Nationals can only be considered subject to Our approval. New applicants will be eligible for cover up until the age of 65. Individuals over the age of 65 are not eligible for cover unless the Insured Person's Date of Entry was prior to their 65th birthday.

For compulsory group schemes ALL employees and their Dependants must be enrolled within 30 days of eligibility. ALL employees and their Dependants must be deleted within 30 days from when their employment ceased.

Any employee or their Dependant not enrolled within 30 days of eligibility will be subject to individual underwriting.

Under the terms of this Policy, cover is not available to persons where the USA is their Country of Residence, irrespective of their Country of Nationality.

If the USA becomes Your Country of Residence during the Policy year We will not be able to offer You continued cover at Your Renewal Date/Review Date.

7. Compliance with Policy Terms and Conditions

We shall not be liable under this Policy in the event of any failure by an Insured Person to comply with its terms and conditions, except where the circumstances of any claim are unconnected with such failure and no fraud is involved.

8. Medical Evaluation

We reserve the right to request further tests and/or evaluation where We decide that a condition being claimed for may be directly or indirectly related to an excluded condition.

9. Change of Risk

The Policyholder must inform Us as soon as reasonably possible of any material changes relating to any Insured Person which affect information given in connection with the application for cover under this Policy. We reserve the right to alter the Policy terms or cancel cover for an Insured Person following a change of risk.

10. Policy Duration and Premiums

- a) This Policy is in force for the Period of Cover noted in Your Policy Schedule and is renewable subject to the terms provided at the time of each Renewal Date/Review Date.
- b) The premium payable may be changed by Us from time to time. If You move into a higher age band, the premium will increase at the next Renewal Date/Review Date. However, this Policy will not be subject to any alteration in premium rates generally introduced until the next Renewal Date/Review Date.
- c) All premiums are payable in advance of any cover under this Policy being provided.

11. Government Taxes

To reflect any change in insurance premium tax or other government levies, **We** may alter the terms and conditions of this **Policy** at any **Renewal Date/Review Date**. A copy of the current **Policy** terms will be sent to **You** at such time.

12. Break In Cover

Where there is a break in cover, for whatever reason, **We** reserve the right to reapply Exclusion 1 in respect of pre-existing **Medical Conditions**.

13. Children

New Born children will be accepted for cover (subject to the limitations of **Benefit 10**) from birth. Acceptance of **New Born** babies is subject to written notification within 30 days of birth and receipt of the full premium within a further 30 days following notification.

Children who are not more than 18 years old residing with **You**, or 23 years old if in full-time education, at the **Date of Entry** or at any subsequent **Renewal Date/Review Date** will be accepted for cover as **Your Dependants**. Children will not be accepted for cover, unless on a **Policy** with a legal parent or guardian and subject to the identical **Benefits** applying to all parties.

A declaration of health is required in respect of all **Dependants** who are born following assisted conception. **We** reserve the right to reject any application without giving any reason.

14. Alterations

- a) **We** may alter the terms and conditions of this **Policy** at any **Renewal Date/Review Date**. A copy of the current **Policy** terms will be sent to **You** at such time. **You** may cancel **Your Policy** within 15 days following any **Renewal Date/Review Date** and provided **You** have not made a claim, **We** will refund **Your** premium. **We** will give **You** reasonable notice of such alterations. **We** will send details of such alterations to the address **We** have for **You**. However, the alterations will take effect even if **You** do not receive them for any reason.
- b) No alteration or amendment to the **Policy** terms will be valid unless it is in writing from **Us**.

15. Waiver

Waiver by **Us** in any instance of any term or condition of this **Policy** will not prevent **Us** from relying on such term or condition in other instances.

16. Your Right of Cancellation

You may cancel **Your Policy** by notifying **Us** in writing within 15 days of the **Commencement Date** of **Your Policy** and, provided no claims have been made, **We** will arrange a full refund of any premiums paid. Otherwise **You** may only cancel **Your Policy** with effect from **Renewal Date/Review Date**; in which case **You** should advise **Us** in writing within 15 days of **Your Renewal Date/Review Date**.

If the **Policy** is cancelled by **You** at any other time, and for whatever reason, there will be no return of premium.

17. Our Right of Cancellation

In the event of any non-payment of premium, **We** shall be entitled to cancel this **Policy**. **We** may at **Our** discretion reinstate the cover if the premium is subsequently paid, though terms of cover may be subject to variation. Whilst **We** shall not cancel this **Policy** because of eligible claims made by any **Insured Person**, **We** may at any time terminate an **Insured Person's** cover if he/she or the **Policyholder** has at any time:

- a) misled **Us** by misstatement
- b) knowingly claimed **Benefits** for any purpose other than as are provided for under this **Policy**
- c) agreed to any attempt by a third party to obtain an unreasonable pecuniary advantage to **Our** detriment
- d) otherwise failed to observe the terms and conditions of this **Policy** or failed to act with utmost good faith.

18. Applicable Law

The law applicable to this **Policy** shall be as specified in the **Policy Schedule**, unless **You** have requested an alternative, which has been accepted in writing by **Us**. If no law is specified then the **Policy** shall be construed according to the laws of England and shall be subject to the non-exclusive jurisdiction of the courts of England and Wales.

19. Fraudulent/Unfounded Claims

If any claim under this **Policy** is in any respect fraudulent or unfounded, all **Benefits** paid and/or payable in relation to that claim shall be forfeited and (if appropriate) recoverable. In addition all cover in respect of the **Insured Person** shall be cancelled void from **Date of Entry** without refund of premiums.

20. Liability

Our liability shall cease immediately upon termination of the **Policy** for whatever reason, including without limitation non-renewal and non-payment of premium.

21. Re-Assignment

If there is more than one **Insured Person** over the age of 18 and the **Policyholder** dies, this **Policy** will automatically be transferred to the oldest **Insured Person** over the age of 18 years who shall upon the date of death of the **Policyholder** become the **Policyholder** for the purposes of this **Policy** and be responsible for paying the premium.

22. Third Parties

The only parties to this contract are the **Policyholder** and **Us**. No other person, including any **Insured Person**, has any right to enforce this **Policy** or any part of it.

23. Subrogation

The **Policy** shall be subrogated to all rights of recovery that **You** have against any other party with respect to any payment made by that party to **You** due to any injury, illness or **Medical Condition** **You** sustain to the full extent of the **Benefits** provided or to be provided by the **Policy**. If **You** receive any payment from any other party or from any other insurance coverage as a result of an injury, illness or **Medical Condition**, **We** have the right to recover from, and be reimbursed by **You**, for all amounts **We** have paid and will pay as a result of that injury, illness or **Medical Condition**, from such payment, up to and including the full amount **You** receive.

We shall be entitled to full reimbursement from any other party's payments, even if such payment will result in a recovery which is insufficient to fully compensate **You** in part or in whole for the damages sustained.

You are required to fully cooperate with **Us** in our efforts to recover any payments made under the **Policy** including any legal proceedings which **We** may conduct and proceed on **Your** behalf at our sole discretion. **You** are required to notify **Us** within 30 days of the date when any notice is given to any party, including an insurance company or attorney, of **Your** intention to pursue or investigate a claim to recover damages or obtain compensation due to injury, illness or **Medical Condition** sustained by (You) the **Insured Person**. Other than with **Our** written consent **You** have no entitlement to admit liability for any eventuality or give promise of any undertaking which is binding upon **You**, **Your Dependants** or any other person named in the **Policy**. In the event that any claim or dispute is made in respect of this subrogation or any part thereof including but not limited to any right of recovery provision which is ambiguous or questions arise concerning the meaning or intent of any of its terms, **We** shall for the avoidance of doubt have the sole authority and discretion to resolve all disputes regarding the interpretation of this provision.

24. Currency

The monetary limits applicable to **Your Policy** will be expressed in the same currency as **Your** premium. Claims paid in a local currency will be converted at the rate of exchange quoted on www.oanda.com at the time **We** assess the claim.

25. Language

This contract may only be completed in English.

26. Direct Settlement Network Cards

Accountability of any misuse of **Direct Settlement Network** membership cards issued by **Us** to **You** lies with **You**. It is **Your** responsibility to gather and return all such cards issued to **You** and **Your Dependants** (where applicable) upon cancellation or non-renewal of **Your Policy** with **Us**.

In the event of being unable to return the **Direct Settlement Network** membership card, **You** act as guarantor that any claims incurred against such **Direct Settlement Network** membership cards after the cancellation or non-renewal of **Your Policy** will be borne in full by **You** and **We** reserve the right to take any legal action required to recover such costs incurred in such circumstances.

IMPORTANT

In order to ensure that **You** receive the best possible claims service the procedures noted below should be followed in the event of **Treatment** being required by **You** or one of **Your Dependants**.

The settlement of **Your** claim may be delayed if **You** fail to complete **Your** claim form properly. Please note the requirements under the claim form section of this claims procedure.

INTERNATIONAL MEMBER SERVICE CENTRE

All **Insured Persons** have access to the International Member Service Centre, which is available 24 hours a day, 365 days a year and is staffed by multi-lingual operators who can answer **Your** questions about claims, **Benefits** and cover levels and can process claims in many different languages. The Member Service Centre also gives **You** direct access to the International Health Advisory Team, who can arrange for **Hospital** admissions, ambulance transfers and air **Evacuation** where necessary. To obtain assistance from the International Member Service Centre, please use the contact details as shown on **Your** membership ID card. **You** will need to provide **Your** name, reference number, telephone and/or fax number, location and **Medical Condition**. In any given situation, if **You** are unsure what to do, contact the International Member Service Centre. In the event of a true medical **Emergency** or **Evacuation**, you may also contact the **Emergency** Assistance Medical Helpline using the contact details found on **Your** membership ID card.

Out-Patient Treatment

Out-Patient Treatment is **Treatment** received in a doctor's office and does not require admission to a **Hospital** bed.

1. Outside the USA

Out-Patient services and **Treatment** received outside the USA are required to be paid by **You** at the time of **Treatment**. After paying for **Your Treatment** **You** must submit a claim form to **Us** to be processed. To ensure prompt settlement of these expenses, please make sure to take **Your** claim form with **You** in order for it to be completed by the treating General Practitioner, **Specialist** or **Dental Practitioner**.

Exceptions may be made for high cost procedures. In this case **You** will be required to contact **Us** prior to receiving **Your Treatment**, in order for **Us** to arrange direct payment with the medical facility concerned. Please note that not all medical facilities may accept direct payment with **Us**. In these instances **You** will be required to settle the bill and submit a claim to **Us** for reimbursement.

Providing all relevant information is submitted to support **Your** claim, **We** will reimburse **You** accordingly by the payment method of **Your** choice. Please clearly state **Your** preferred payment method on **Your** claim form. Where this is by bank transfer clearly state the name of **Your** bank, account number and SWIFT (or IBAN) code. Provided all required information is present, eligible claims will be re-imbursed in fifteen (15) days.

Out-Patient Treatment within the Direct Settlement Network/ Provider Network

For those in the relevant participating countries, **We** have arranged a **Direct Settlement/Provider Network**, enabling **You** to obtain **Out-Patient Treatment** at a wide number of selected medical centres where all eligible **Treatment** charges will be paid directly by **Us**.

When seeking **Out-Patient Treatment** at any of the participating centres (please refer to the AGB **Provider Network** List), it is important that **You** present **Your** personal AGB membership card to the medical centre before **Your Treatment** begins in order to ensure that **You** are not asked to settle any **Treatment** costs yourself.

- Present **Your** AGB membership card to the medical centre when **You** arrive.
- Have a second form of identification available should it be required by the reception staff.
- Check the claim form that the medical centre will provide after

Your Treatment and sign it to confirm that **You** have received the **Treatment** stated.

- Settle any charges made by the medical centre, which relate to either items not covered or ineligible **Treatment** that **You** may have received.

If **Your Medical Practitioner** needs to refer **You** to a **Specialist** (physiotherapy, chiropractic, osteopathic or any other **Specialist Treatment**), please ensure that **You** are given a referral letter.

IMPORTANT - Please remember that **Your** AGB membership card should not be used to obtain any **Treatment** which falls under the exclusions of **Your Policy**.

2. Inside the USA

Some policies allow for **Treatment** to be undertaken in the USA. Please check **Your Policy** to ensure that **You** have the appropriate coverage before undertaking any **Treatment** in the USA.

Where **Your Policy** allows, **Out-Patient** services and **Treatment** received within **Our Provider Network** can be billed to **Us** directly. In most cases, **You** will be required to show **Your** membership card to the provider who will contact **Us** to confirm direct billing. This may not immediately happen and, should **You** be asked to pay for the **Treatment** please ensure **You** state clearly to the facility that **You** wish to have **Your** bill settled directly by **Us**, and for them to contact the number on the reverse of **Your** membership card.

In the unlikely event that **You** are still required to pay **Your** bill, please follow the steps as outlined in section 1 above.

Our claims department will process the claim according to the applicable portion payable by **Us** taking into account **Your Excess** and any **Co-Insurance** applicable. Once **Our** portion is paid, **We** will send both **You** and the provider an explanation of **Benefits** (EOB) with details of settlement and statement of what **You** are responsible for.

Day-Patient and In-Patient Treatment

Day-Patient and **In-Patient Treatment** are those that are received in a **Hospital**, and where it is **Medically Necessary** for **You** to be admitted to a **Hospital** bed, whether or not **You** need an overnight stay. **We** require that **Our** prior approval (pre-authorisation) be obtained for all planned **Day-Patient** and **In-Patient Treatment**.

For **Emergency** admissions **You**, the **Hospital** or a family member are recommended to contact **Us** to obtain a pre-authorisation prior to **Your** leaving the **Hospital**. Failure to pre-notify **Your In-Patient** or **Day-Patient Treatment** will mean that **You** may only be eligible for reimbursement of a proportion of the costs incurred.

1. Outside the USA

When **We** have been pre-notified of an eligible **Day-Patient/ In-Patient** stay **We** will attempt to arrange direct billing with the **Hospital** and the **Medical Practitioners** or **Specialists** concerned. **We** will send the **Hospital** a guarantee of payment to the value of the estimated cost of **Treatment** advised to **Us** by the relevant facility/provider, which will confirm to them that the **Treatment** is covered under **Your Policy**.

Release of Medical Information Form

You will be required to complete a Release of Medical Information Form which **You** should forward to **Us** as soon as possible. Delays in completing this document may result in delays in receiving **Your Treatment**.

Pre-certification Medical Form

The **Hospital** is required to complete a pre-certification medical form outlining details of the **Medical Condition** and **Treatment** to be undertaken.

We cannot place a guarantee of payment without these two documents so please ensure that the **Hospital** confirms with **You** that this has been sent to **Us**. **We** will verbally confirm with **You** should **Your Treatment** be covered under the terms of the **Policy**. However, completion of pre-authorisation is conditional on the submission of **Our** guarantee of payment. **We** will notify **You** as soon as possible if the condition or **Treatment** required is not covered under the terms of **Your Policy**.

It may be that **We** are unable to implement a guarantee of payment before **Your Treatment** is undertaken. This may be due to delays in the **Hospital** providing **Us** with the appropriate medical information for **Us** to be able to confirm coverage. It is therefore important to contact **Us** as soon as possible prior to **Your Treatment** taking place to ensure **We** are able to place a guarantee of payment in due time. **We** would recommend that **You** do not delay **Your Treatment** if a guarantee is not in place at the time **Your Treatment** is due.

2. Inside the USA

Some policies allow for **Treatment** to be undertaken in the USA. Please check **Your Policy** to ensure that **You** have the appropriate coverage before undertaking any **Treatment** in the USA.

Treatment received within the **Provider Network** will be billed to **Us** directly. **Our** claims department will determine what portion of the invoice is applied to **Your Excess** and any **Co-Insurance** applicable and which portion is payable by **Us**. **We** will send **You** and the provider copies of the explanation of **Benefits** (EOB) detailing how the bill was settled and what amount **You** are responsible for.

We will notify **You** as soon as possible if the **Medical Condition** or **Treatment** required is not covered under the terms of **Your Policy**.

USA PROVIDER NETWORK

We have made arrangements with many **Provider Networks** in the USA which, when **You** receive **Treatment** at these facilities will mean that **your costs for Treatment** can be settled directly by **Us**.

You can find the **Provider Network** facilities in **Your** area by visiting the website: www.goodhealthworldwide.com/usefullinks.asp

Click on the link to the DocFind search engine. From there **You** can perform a search by address, name, specialty, and/or Tax ID Number. If **You** are unable to find details of **Your** preferred provider from this search facility or have any problems with the search engine please contact the International Member Service Centre by dialling the number found on **Your** membership ID card.

Pre-authorisation

We require members to obtain prior approval (pre-authorisation) from **Us** before commencing the following **Treatments**:

- Planned **In-Patient** or **Day-Patient Treatment** (hospitalisation)
- Any pregnancy or childbirth **Treatment**
- Planned surgery
- **Evacuation**
- Second Medical Opinions
- Psychiatric **Treatment** – **In-Patient, Day-Patient, and Out-Patient**
- Home Nursing Charges
- Planned MRI and CT Scans

Evacuations are supervised by **Your Medical Practitioner** or **Specialist** at the place of incident. They are also coordinated by **Our** International Health Advisory Team and its related support network or **Emergency Assistance Medical Helpline**. AGB must agree to any **Evacuation** before it takes place.

Referral from a Medical Practitioner

We will require a doctor's referral to be included whenever filing a claim for the following **Treatments**:

- Physiotherapy (**Medical Practitioner** referral accepted)
- **Medical Practitioner** or **Specialist** referral required
- Chiropractic **Treatment**

- Acupuncture **Treatment**
- Osteopathic **Treatment**
- Homeopathic **Treatment**
- Podiatric **Treatment**

CLAIM FORM

When submitting any claim forms and any other documents pertaining to the claim, please ensure that:

- The first page of the claim form has been completed in full by **You** for each **Medical Condition** treated. The declaration must be signed by the **Insured Person** and dated to enable the claim to be validated
- **You** attach to **Your** claim form the original paid receipts and any other documents pertaining to the claim (or other proof of payment) for all **Treatment** for which **You** are making a claim
- Where **Your Treatment** has been provided by a registered Physiotherapist, Chiropractor, Osteopath, Homeopath, Podiatrist or Acupuncturist, please ensure that **You** attach to **Your** claim form a copy of the referral letter that was provided by **Your Medical Practitioner**
- Where applicable laboratory tests results and/or x-rays were provided, please include the test results with **Your** claim
- For all claims under US\$200 per **Medical Condition**, **You** need only complete sections A, B and C and return **Your** claim form with the original receipt(s) showing the diagnosis and a full breakdown of costs for each condition being claimed for. ALL sections MUST be completed in full for hospitalisation claims and all claims over US\$200. A referral letter from **Your Specialist** should be attached when **You** are claiming for diagnostic tests.

Please note that any charges that may be made by an attending **Medical Practitioner** for completing **Your** claim form are not eligible for reimbursement under the terms and conditions of the **Policy** and **You** will be responsible for settling these costs.

Where it is not possible to have the claim form completed by the **Medical Practitioner, Specialist** or **Dental Practitioner, We** will accept the claim for assessment provided **Your** receipt(s) for **Treatment** include the date of service, the diagnosis of **Your Medical Condition**, the **Treatment** provided, the amount charged and the stamp of the facility concerned.

To ensure prompt settlement of any eligible claims please ensure that **You** submit all necessary documents at the time of the claim. **We** accept copies of original receipts to initiate the claim process and to facilitate the assessment of **Your** claim (i.e. if **You** submit claims via fax or email), however **We** require that **You** send the originals before any claims payment is made by **Us**.

All claims should be submitted by mail to the claims centre nearest to **Your Country of Residence**. (See below for **Our** claims centres' contact details).

GENERAL CLAIMS INFORMATION

We reserve the right to reject any claim which is not submitted within 180 days of the date **Treatment** took place. All documents and materials (including but not limited to original accounts, certificates and x-rays) that **We** require to support a claim, shall be provided without expense to **Us** (including if requested by **Us** a medical report from **Your Medical Practitioner** or **Specialist** and details of the **Your** medical history).

In cases where medical information is required by **Us** for consideration of a claim but it is not made available to **Us**, it is **Your** responsibility to obtain such information from **Your** current or previous **Medical Practitioner**, as appropriate. Claims may only be made for **Treatment** actually given during a **Period of Cover** and **Benefit** will be available only for expenditure incurred prior to expiry or termination of such cover.

An **Insured Person** must, without delay, give **Us** written notification of any claim or right of action against any third party arising out of circumstances which gave rise to a claim under this **Policy** and must continue to keep **Us** fully informed in writing and take all steps **We** reasonably require in making a claim upon that other party. **We** shall be entitled to take legal action in any **Insured Person's** name for **Our** own **Benefit** and claim for indemnity or damages or otherwise which relates to any **Benefits** and costs paid or payable under this **Policy**. **We** shall have full discretion in the conduct of any such proceedings and in the settlement of any such claim.

If **You** have any questions concerning the above or any other aspect of **Your Policy** please do not hesitate to contact **Your** local AGB office.

We endeavour 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 UK's 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?

Aetna Global Benefits (Middle East) LLC
P.O. Box 6380
Dubai
United Arab Emirates
P: +971 4 438 7600
F: +971 4 428 7101
MEAServices@aetna.com

Summary of our complaints handling procedures

Your complaint will:

1. be acknowledged promptly, confirming who will be responsible for investigating **Your** complaint.
2. be investigated competently, efficiently and impartially, ensuring that **We** keep **You** informed on progress.
3. be assessed fairly, consistently and promptly.

Within eight weeks, **You** will receive either a letter giving the status of **Your** complaint or a final response detailing the outcome of the investigation.

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. 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.

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Policies issued in the United Arab Emirates (UAE) are issued by Royal & SunAlliance (RSA) and 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.

No warranty or representation is given, whether expressed or implied, as to the completeness and/or accuracy of the information contained in this document and accordingly the information given is for guidance purposes only. You are requested to verify the above information before you act upon it. You should not rely on such information and should seek your own independent legal advice. We will not be liable for any loss and damage, whether direct or indirect, from your use of the information and the materials contained therein.

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.

**AETNA
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CONTACT DETAILS

General Enquiries/Claims/IHAT

For all general enquiries, including claims information, and to reach IHAT, contact the International Member Service Centre at the number found on **Your** membership ID card.

Emergency/Evacuation

In the event of a true medical **Emergency** or **Evacuation**, **You** may also contact the **Emergency** Assistance Medical Helpline at the appropriate number found on **Your** membership ID card.

