



**Expanding our Regional
Healthcare Plan —
*giving you additional
choice and flexibility***

LIFESTYLE AND LIFESTYLE PLUS PLAN OPTIONS

**AETNA
GLOBAL
BENEFITS®**



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Aetna Global Benefits (AGB) is committed to delivering best-in-class products and services that provide access to quality care worldwide. We have now expanded our Regional Healthcare Plan (RHP), giving you additional choice and flexibility in terms of benefits cover and affordability.

You can choose from two plans — RHP Lifestyle Plus (previously known as RHP Foundation) and the new RHP Lifestyle Plan. No benefit changes have occurred to RHP Lifestyle Plus as a result of the name change.

The expanded RHP product options enable high-quality cover to be achieved across a range of budgets. It also demonstrates our commitment to providing you with choices, which include a range of cost-effective benefits plans and additional options that can be tailored to bring real value to your investment in employee benefits.

Key features of the RHP Lifestyle and Lifestyle Plus plans

- Access to AGB's international provider network, which includes over 750 hospitals, labs and medical centres in the Middle East, Southeast Asia and Indian Sub-Continent countries
- Access to AGB's direct-settlement network for cashless out-patient treatment
- Cover and evacuation benefits within the Arabian Gulf Cooperation Council (AGCC), Middle East, Southeast Asia and Indian Sub-Continent countries

- Out-of-area cover for accident and emergency treatment and for elective treatment in a member's country of nationality (if outside of the area of cover)
- Cover for in-patient treatment
- Optional cover including routine dental treatment, pregnancy and childbirth, chronic conditions and wellness

Additional considerations for the RHP Lifestyle Plan:

- A pre-authorisation requirement applies for any out-patient treatment exceeding AED1,000 (approximately U.S. \$270).
- The plan will pay for covered out-patient expenses up to U.S. \$2,000. The member is responsible for any additional out-patient expenses incurred, including re-payment to AGB if required.
 - > **Note:** Failure to repay any applicable amounts may result in suspension of coverage.

A world of helpful resources

All RHP members have access to a range of resources and services to help them achieve optimum health and productivity. This includes:

- AGB's online Global Health DataBank, which provides a doctor and medical facility search tool, detailed city profiles, drug and medical phrase translation services, and worldwide safety and security information
- The online AGB Health and Wellness Centre, which provides educational information and resources on key, developing health conditions in the region
- The AGB International Health Advisory Team, who personally assist members with:
 - > Worldwide coordination of routine and urgent medical care
 - > Help obtaining prescription medications and/or medical devices
 - > Coordination of second opinions for difficult cases
 - > Discharge planning
- The 24/7 International Member Service Centre, which assists members with:
 - > Questions on claims, benefit levels and cover
 - > Claims processing in many languages
 - > General benefit and plan inquiries

ALREADY ON AN RHP PLAN?

If you're already on an RHP plan, you would continue to have cover under your existing plan design upon renewal. However, if your budget needs have changed, the new Lifestyle Plan might be a better option for you. Learn more about your options today!

WHICH PLAN BEST MEETS YOUR NEEDS?

PLAN BENEFITS – POLICY	LIFESTYLE	LIFESTYLE PLUS
Maximum Annual Aggregate	\$100,000	\$250,000
Area of Coverage	AGCC, Middle East, Indian Sub-Continent, South East Asia	AGCC, Middle East, Indian Sub-Continent, South East Asia
Reimbursement Percentage	100% inside Network 50% outside Network 100% where no network exists in the Area of Coverage	100% inside Network 80% outside Network 100% where no network exists in the Area of Coverage
Excess Options (either on a per Medical Condition or per visit basis)	Standard AED50 Options AED75/AED100	Standard AED50 Options AED75/AED100
Direct Settlement Pre-authorization Requirement	AED1,000	N/A
Plan Benefits – In-Patient		
Hospital Charges/theatre charges/pathology/surgeon etc.	Full Reimbursement Percentage	Full Reimbursement Percentage
Drugs & Dressings	Full Reimbursement Percentage	Full Reimbursement Percentage
Parent Accommodation	Full Reimbursement Percentage	Full Reimbursement Percentage
Physician/Specialist Fees	Full Reimbursement Percentage	Full Reimbursement Percentage
Room and Board	Up to \$300 per day	Up to \$300 per day
Parent Accommodation	Full Reimbursement Percentage	Full Reimbursement Percentage
Reconstructive Surgery	Full Reimbursement Percentage	Full Reimbursement Percentage
Newborn Accommodation	Full Reimbursement Percentage	Full Reimbursement Percentage
New Born Cover	Up to \$3,000	Up to \$5,000
Plan Benefits – Out-Patient		
Medical Practitioner's Fees	Up to \$2,000 per Period of Cover Additional sub-limit of \$50 per Out-Patient consultation	Up to Full Reimbursement Percentage Additional sub-limit of \$85 per Out-Patient consultation
Diagnostic, Pathology, X-ray		
Drugs and Dressings		
Consultant/Specialist Fees		
Physiotherapy		
Out-Patient Surgery	Up to Full Reimbursement Percentage	Up to Full Reimbursement Percentage
Home Nursing	Up to 30 Days	Up to 30 Days
Plan Benefits – Other		
Oncology – In/Day/Out-Patient	Up to Full Reimbursement Percentage	Up to Full Reimbursement Percentage
Ancillary Charges	No Cover	Up to \$1,000 per Medical Condition
Rehabilitation	No Cover	Up to 120 days per Medical Condition
CT/MRI Scans	Up to Full Reimbursement Percentage	Up to Full Reimbursement Percentage
Accidental Damage to Teeth	Full Refund	Full Refund
Complications of Pregnancy	Up to Full Reimbursement Percentage: Subject to a 12 month wait period	Up to Full Reimbursement Percentage: Subject to a 12 month wait period
Emergency Transportation Benefits		
Emergency Transportation	Full Refund	Full Refund
Emergency Evacuation/Repatriation (Nearest Appropriate)	Full Refund	Full Refund
Additional Travel Expense	Limited to \$150 per person per day and \$5,000 per person per evacuation	Limited to \$150 per person per day and \$5,000 per person per evacuation
Mortal Remains	Up to \$1,000	Up to \$3,000

PLAN BENEFITS – POLICY	LIFESTYLE	LIFESTYLE PLUS
Out of Area Benefits		
Elective Treatment (excl. USA)	Full Reimbursement Percentage subject to Reasonable and Customary Charges of DSN network in member's Country of Residence	Full Reimbursement Percentage subject to Reasonable and Customary Charges of DSN network in member's Country of Residence
Out-Patient Emergency Treatment in the USA	Up to \$500 with an Excess of \$80 per Medical Condition	Up to \$500 with an Excess of \$80 per Medical Condition
Accident and Emergency Treatment outside of Area of Coverage	Up to \$20,000 and to a maximum of 90 days per Period of Cover	Up to \$50,000 and to a maximum of 90 days per Period of Cover
Plan Benefits – Optional Cover		
Routine Management of Chronic Conditions	Up to \$2,000 (Nil Excess)	Up to \$10,000 (Nil Excess)
Routine Dental (6-Month Wait Period) Maximum of 5 visits per Period of Cover	Up to \$400 with a 25% Co-Insurance (Nil Excess)	Up to \$400 with a 25% Co-Insurance (Nil Excess)
Pregnancy and Childbirth (12-Month Wait Period)	Up to \$3,000 with a 20% Co-Insurance (10% with DSN package rate) (Nil Excess)	Up to \$3,000 with a 20% Co-Insurance (10% with DSN package rate) (Nil Excess)
Wellness	Up to \$400 Groups of 10 employees or more	Up to \$400 Groups of 10 employees or more
Medical History Disregarded (waives pre-existing conditions and wait periods)	Groups of 10 employees or more	Groups of 10 employees or more

Learn more — Contact your broker or AGB today to help determine which RHP plan option would better fit your needs.

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