



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

LIFESTYLE AND LIFESTYLE PLUS PLAN OPTIONS

**AETNA  
GLOBAL  
BENEFITS®**



46.02.993.1-MEARSA (4/10)



# 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<br>50% outside Network<br>100% where no network exists in the Area of Coverage | 100% inside Network<br>80% outside Network<br>100% where no network exists in the Area of Coverage |
| Excess Options<br>(either on a per Medical Condition or per visit basis) | Standard AED50<br>Options AED75/AED100   | Standard AED50<br>Options AED75/AED100   |
| Direct Settlement Pre-authorisation 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<br>Additional sub-limit of \$50 per Out-Patient consultation     | Up to Full Reimbursement Percentage<br>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  |
|---|---|---|
| <b>Out of Area Benefits</b>   |   |   |
| 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  |
| <b>Plan Benefits – Optional Cover</b>   |   |   |
| Routine Management of Chronic Conditions  | Up to \$2,000 (Nil Excess)  | Up to \$10,000 (Nil Excess)   |
| Routine Dental (6-Month Wait Period)<br>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<br>Groups of 10 employees or more   | Up to \$400<br>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.**

**Aetna Global Benefits  
(Middle East) LLC  
PO Box 6380  
Dubai  
United Arab Emirates**

**T: +971 4 438 7500  
F: +971 4 428 7100  
E: MEASales@aetna.com**

**AETNA  
GLOBAL  
BENEFITS®**

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

Policies issued in 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. For more information about Aetna Global Benefits plans, refer to [www.aetnaglobalbenefits.com](http://www.aetnaglobalbenefits.com).

©2010 Aetna Inc.

