Delivering on the promise of quality health care

**Mobile Healthcare Plan**

[www.aetnainternational.com](http://www.aetnainternational.com)
As a part of Aetna, Inc., we share in the heritage of more than 160 years of expertise as a leading provider of health care benefits. For more than five decades, we’ve extended that strength and stability across the globe as one of the world’s largest and most prominent providers of international health benefits. Today, we support more than 600,000 members worldwide.

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Care you need wherever you are in the world ................................. 5
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The Mobile Healthcare Plan (MHP) provides comprehensive world-wide coverage designed to meet the needs of an international expatriate community. Wherever your assignment takes you, we understand you want access to quality health care benefits and services. That’s what the MHP delivers. We have a robust plan of benefits to offer in the MHP Classic plan, or a fully comprehensive plan in the MHP Exclusive option. We have a plan that will work for you.

Mobile Healthcare Plan

1) Classic

Our Classic plan offers you a range of valuable features including:

• Worldwide coverage
• 24 hour member support team
• Coverage for wellness/preventive care, diagnostic procedures
• Coverage for doctor/specialist visits, prescription drugs
• Generous annual maximum coverage — $2 million per person
• Emergency medical evacuation
• Cover for maternity and complications of pregnancy
• Accidental damage to teeth
• Range of deductibles starting from as low as $100 per year
• Plan pays 100% after $1000 coinsurance limit reached
• Security Assistance Services through Red24

2) Exclusive

Our most comprehensive plan, which includes all the benefits within Classic plan:

• Generous annual maximum coverage — $2 million per person
• No coinsurance on most benefits when used outside the USA or within US network
• Enhanced Pregnancy and childbirth benefits
• Dental coverage for routine, restorative and accidental damage to teeth
• Enhanced Wellness and preventive care
• Security Assistance Services through Red24
## Mobile Healthcare Plan options

<table>
<thead>
<tr>
<th>Service</th>
<th>MHP Classic</th>
<th>MHP Exclusive</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum benefit per person per coverage period</td>
<td>$2,000,000</td>
<td>$2,000,000</td>
</tr>
<tr>
<td>Inpatient and day patient care</td>
<td>80%*</td>
<td>100%*</td>
</tr>
<tr>
<td>Oncology, MRIs and CT scans</td>
<td>80%*</td>
<td>100%*</td>
</tr>
<tr>
<td>Routine dental</td>
<td>No coverage</td>
<td>75%*</td>
</tr>
<tr>
<td>Emergency dental</td>
<td>80%*</td>
<td>100%*</td>
</tr>
<tr>
<td>Evacuation and repatriation</td>
<td>80%*</td>
<td>100%*</td>
</tr>
<tr>
<td>Outpatient care</td>
<td>80%*</td>
<td>100%*</td>
</tr>
<tr>
<td>Preventive care (including routine checkups)</td>
<td>80%*</td>
<td>100%*</td>
</tr>
</tbody>
</table>

*Health care administered by an out-of-network provider within the US is subject to different benefit levels. See full schedule of benefits for details.
24-hour Member Service Center
Available 24 hours a day year-round via toll-free phone, fax or email, our professional member service representatives are trained to assist you with most of your needs — often in a single call — by:
• Answering questions about claims, benefit levels and coverage in more than 30 different languages (with access to specialists in other languages when necessary)
• Locating health care services around the world for you
• Processing claims and arranging for reimbursement in more than 157 currencies by check, wire or electronic funds transfer
• Connecting you with our Care and Response Excellence (CARE) team clinicians. CARE provides you with a single point of contact for all of your personal medical benefits needs. This includes coordination of routine and urgent medical care, facilitation of second opinions for complex cases, clinical claim and standards of care reviews and much more.

Red24
Expert safety advice and assistance that’s just a phone call away. A team of multilingual representatives, political risk analysts and crisis support specialists are available 24/7/365 to provide safety advice and assistance.
• Country intelligence and security advice on countries and cities around the world
• Travelling employees and operational staff get access to security and safety information on more than 230 countries and more than 160 cities.
• Personalized travel reports and safety briefings
• The service provides a range of personalized reports to give a thorough analysis of a members’ travel itinerary.
• This includes a phone briefing to allow members to ask specific questions.
• Email and text alerts for up-to-the-minute information on civil unrest, natural disasters and travel disruptions
• Travelling and operational staff can sign up to receive email or text travel and security alerts on everything from major transport disruptions to terrorism.
• A daily summary of worldwide security news
• A daily newsletter provides a summary of significant security incidents along with analysis and advice to help clients keep pace with world events and prepare for potential obstacles.

Personalized service in member’s time of need:
• Lost passport
• Lost wallet and personal ID
• Emergency travel
• Next steps to safety advice
• Log in issues.
• Alert subscription
• Family membership
• Evacuation Service – Political and Natural Disaster
• High risk emergency evacuation

Easily accessible resources at your fingertips
Health Hub through www.aetnainternational.com gives you access to your personalized benefits and health information. Once registered, you can:
• Get one-on-one health care support from our Care and Response Excellence (CARE) team clinicians
• Find a direct settlement provider within our community of more than 150,000 leading hospitals and clinics
• Get claims reimbursement in more than 157 currencies
• Get web and mobile tools to stay on top of your health and wellness
• 24/7 access to our multilingual member service support line
Q. **Am I eligible for coverage?**
A. Provided you are not a resident in the USA or Bermuda, and are under the age of 65, you can become eligible for coverage, subject to a medical questionnaire.

Q. **Can my family members also be covered?**
A. Yes. Your spouse or adult partner, who is permanently living with you, can be included as a dependent. Also eligible for coverage are unmarried children not more than 18 years old and living with you or not more than 23 years old and in full-time education.

Q. **Will I need to have a medical examination to join the plan?**
A. No. You only need to complete a simple medical questionnaire. If we require additional information to underwrite your application fairly and accurately, we may request a medical report from your doctor.

Q. **Will I be covered for any illnesses or injuries I had before joining the plan?**
A. Coverage for all pre-existing conditions are excluded during the first two years of coverage. After this period, should an eligible medical condition reoccur, future costs will be covered subject to the terms of coverage, provided you have been free of any symptoms, treatment or advice for a continuous period of two years since joining the plan.

Q. **Am I covered if I travel away from my area of residence?**
A. Yes. Whether you are traveling on business or pleasure, you are covered worldwide.

Q. **Can I seek treatment anywhere in the world?**
A. Yes. The Mobile Healthcare Plan gives you the freedom to choose the country in which you will receive your treatment.

Q. **How do I know that a treatment will be covered?**
A. Not all treatment is covered. For any planned admission to hospital or medical treatment you should contact Aetna to establish whether the treatment is covered. Payment may then be able to be made by us directly to the provider. Full details of the claims procedures are available in your Certificate of Enrollment.

Q. **How quickly can I be covered?**
A. All completed applications are processed within five business days. We will contact you if we require additional information.

Q. **What happens if I want to cancel my coverage?**
A. You have 30 days from the commencement date of your coverage to review your benefits. If you decide to cancel and no claims have been made, we will arrange a full refund of any premium paid, provided we receive a written request to cancel your coverage.

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*Settlement can be made directly to the hospital. Full details of the claims procedure are available in the member handbook.*
Global presence, local footprint — around the corner or around the globe, we’re there.

With Aetna, you and your family have access to first-class benefits and services.

Are you ready to experience the Aetna difference?

Learn more about how our solutions can work for you:

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Hong Kong: +852 2860 8022
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London: +44 844 557 8037
Shanghai: +86 400 880 8891

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Aetna does not provide care or guarantee access to health services. Not all health services are covered. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Information is believed to be accurate as of the production date; however, it is subject to change. For more information, refer to www.aetnainternational.com. This policy is solely for sale outside the U.S. and is not for sale in the U.S. Aetna will only send policy documents to non-U.S. addresses and commencement of this policy shall occur only upon confirmation that you are residing outside the U.S. If at any time during the term of this policy you are present in the U.S. for 90 or more days in aggregate, Aetna reserves the right to terminate this policy immediately.

This is a non-U.S. health insurance product that does not comply with the U.S. Patient Protection and Affordable Care Act (PPACA). This product may not qualify as minimum essential coverage (MEC), and therefore may not satisfy the requirements, if applicable to you and your dependents, of the Individual Shared Responsibility Provision (individual mandate) of the PPACA. Failure to maintain MEC can result in U.S. tax exposure to you. By purchasing this policy you agree that you have read and understood this caution and that you are happy to proceed. You may wish to consult with your legal, tax or other professional advisor for further information.