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Aetna Maternity 75, 150 & 200

Benefits Schedule

2017
USD

For plans starting on or after 1 July 2017



At a glance



Overall plan limit

Up to 1,700,000 USD



Benefits

Pregnancy and childbirth

Aetna Maternity 75: Up to 7,500 USD

Aetna Maternity 150: Up to 15,000 USD

Aetna Maternity 200: Up to 40,000 USD

Medical evacuation

Paid in full

Local ambulance

Paid in full

Emergency treatment outside your area of cover

Aetna Maternity 75: Up to 7,500 USD

Aetna Maternity 150: Up to 15,000 USD

Aetna Maternity 200: Worldwide



Which benefit can you choose?

Your plan	Aetna Maternity 75	Aetna Maternity 150	Aetna Maternity 200
Aetna Pioneer 1750	✗	✗	✗
Aetna Pioneer 2500	✓	✗	✗
Aetna Pioneer 4000	✓	✓	✗
Aetna Pioneer 5000	✓	✓	✓
Aetna Pioneer 5000+	✗	✗	✓

If Area 1 is your area of cover on your Aetna Pioneer 5000 or 5000+ plan, you are only eligible for Aetna Maternity 200.

Good to know

Eligibility

This plan is only available to female members. You can only join this plan between the ages of 18 and 44 inclusive. Once you have reached the age of 46 during your plan year, your Aetna Maternity plan will not be renewed.

Before you're treated

It's important you get our approval (also known as preauthorisation) before you're treated for the following treatments and services:

- Medical evacuation
- Inpatient or daycare treatment admission
- A single treatment or service that costs more than 500 USD or equivalent

If you're unable to ask for approval because it's an emergency, you or someone on your behalf must let us know about the emergency within 24 hours. You'll find more information about claiming in your Handbook.

Your deductibles

Coinsurance

The maternity coinsurance you choose when you first join the plan as shown on your Certificate of Insurance will apply for the first 24 months continuous cover under the plan after which time you have the option to change your coinsurance at renewal.

What's covered

1 Overall plan limit

We'll pay reasonable costs up to the overall **plan** limit in each **plan year**. **Benefit** limits shown as 'Paid in full' are subject to the overall **plan** limit.

All **benefit** limits in this document apply to each pregnancy. If your pregnancy spans more than one **plan year**, any **benefit** we paid under your Aetna Maternity **plan** for **treatment** or services received by **you** in the **plan year** when the pregnancy began will be taken from the **benefit** limit in the following **plan year**.

Aetna Maternity
75

Aetna Maternity
150

Aetna Maternity
200

1,700,000 USD

1,700,000 USD

1,700,000 USD

2 Pregnancy and Childbirth

For natural and assisted conception pregnancies

- Antenatal checkups for an uncomplicated pregnancy (no more than 12 routine antenatal visits during each pregnancy and one routine 2D ultrasound scan in each trimester)
- Antenatal vitamins
- Delivery costs, nursing fees and **hospital** accommodation costs for uncomplicated childbirth
- Postnatal checkups
- **Hospital** accommodation costs for the newborn to stay with **you** for up to four nights immediately after childbirth

We'll also pay the following routine costs for the newborn for the first 30 days after his or her birth, even if **you** do not add the newborn to your Aetna Pioneer **plan**:

- One physical examination
- Vitamin K, hepatitis B and BCG vaccinations
- Screening tests for PKU, congenital hypothyroidism and G6PD
- One hearing examination

This **benefit** also extends to the cost of elective circumcision for newborn males. Cover is available for up to 30 days from birth, and paid up to 500 USD within the **benefit** limit shown.

✓
Paid up to
7,500 USD

✓
Paid up to
15,000 USD

✓
Paid up to
20,000 USD

2 Pregnancy and Childbirth Continued
For natural and assisted conception pregnancies

Aetna Maternity **75** Aetna Maternity **150** Aetna Maternity **200**

Treatment for medical maternity complications during pregnancy or childbirth, if the pregnancy is the result of assisted conception.

We'll also pay the following routine costs for the newborn for the first 30 days after his or her birth, even if you do not add the newborn to your Aetna Pioneer **plan**:

- **Hospital** accommodation costs for the newborn to stay with you immediately after a complicated childbirth.
- One physical examination
- Vitamin K, hepatitis B and BCG vaccinations
- Screening tests for PKU, congenital hypothyroidism and G6PD
- One hearing examination

This **benefit** also extends to the cost of elective circumcision for newborn males. Cover is available for up to 30 days from birth, and paid up to 500 USD within the **benefit** limit shown.

i Your **coinsurance** applies, as shown on your **Certificate of Insurance**.

i These **benefits** are only available after you have had 12 months' continuous cover from the date that the **benefit** was first introduced on your **plan**.

Treatment for medical maternity complications during pregnancy or childbirth, if the pregnancy is the result of natural conception.

We'll also pay the following routine costs for the newborn for the first 30 days after his or her birth, even if you do not add the newborn to your Aetna Pioneer **plan**:

- **Hospital** accommodation costs for the newborn to stay with you immediately after a complicated childbirth.
- One physical examination
- Vitamin K, hepatitis B and BCG vaccinations
- Screening tests for PKU, congenital hypothyroidism and G6PD
- One hearing examination

This **benefit** also extends to the cost of elective circumcision for newborn males. Cover is available for up to 30 days from birth, and paid up to 500 USD within the **benefit** limit shown.

✓
Paid up to
7,500 USD

✓
Paid up to
15,000 USD

✓
Paid up to
40,000 USD

10%
Or your chosen option:
0%
20%
30%

10%
Or your chosen option:
0%
20%
30%

10%
Or your chosen option:
0%
20%
30%

✓
Paid up to
15,000 USD

✓
Paid up to
50,000 USD

✓
Paid in full

3 Medical evacuation

The costs to transport **you** to the nearest appropriate medical facility for **treatment** for an **emergency** medical maternity complication when **treatment** isn't available locally.

This **benefit** also covers the costs for any **emergency treatment** **you** receive during the journey.

If **you're** transported outside your **area of cover**, **you'll** need to pay any costs **you** incur in the country **you're** evacuated to under the sections of this **Benefits Schedule** that normally apply when **you're** within your **area of cover**.

Economy class travel costs for **you** to go back to your **country of residence** or your **home country** after an **emergency** medical evacuation.

Costs of one **dependant** or companion having to accompany **you**, or to travel at the same time if they are not able to accompany **you** during the actual **emergency** medical evacuation. This **benefit** will only become available if your **medical condition** is **critical** or **you're** expected to stay in **hospital** for seven or more nights.

For the duration of your evacuation and period of admission **we'll** cover:

- Costs for return economy class travel, including taxi transfers to and from the hotel on arrival and departure
- A taxi from the hotel to the **hospital**, and back, once a day
- Reasonable overnight accommodation costs, to include breakfast

The costs to transport **you** to appropriate medical facilities to receive **treatment** related to your pregnancy when it's not an **emergency**.

We'll cover costs for return economy class travel to a location of your choice within your **area of cover** if:

- **we** agree appropriate **treatment** is not available locally, and
- **we** agree appropriate **treatment** is available in your chosen location.

We'll also pay for airport taxi transfers.

You are limited to three return journeys for each pregnancy.

Aetna Maternity **75** Aetna Maternity **150** Aetna Maternity **200**

	Aetna Maternity 75	Aetna Maternity 150	Aetna Maternity 200
Emergency medical evacuation costs	Paid in full	Paid in full	Paid in full
Emergency medical evacuation costs for non-emergency situations	Not covered	Paid in full	Paid in full

4 Local ambulance

Costs of the appropriate type of ambulance needed to transport **you** to the nearest available and appropriate local **hospital** in a pregnancy or childbirth **emergency**.

	Aetna Maternity 75	Aetna Maternity 150	Aetna Maternity 200
Local ambulance costs	Paid in full	Paid in full	Paid in full

5 Emergency treatment outside area of cover

Inpatient and daycare treatment for any emergency medical maternity complications during pregnancy or childbirth outside your area of cover.

Outpatient treatment for any emergency medical maternity complications during pregnancy outside your area of cover.

Costs of the appropriate type of ambulance needed to transport you to the nearest available and appropriate local hospital for an emergency medical maternity complication when you are outside your area of cover.

i You're only covered under this benefit if the emergency would normally be covered when you're within your area of cover and you've completed any waiting periods shown in this Benefits Schedule.

i You're only covered under this benefit if the emergency is due to pregnancy or childbirth and you're 26 weeks or more into your pregnancy and you've been outside your area of cover for less than 14 days before your inpatient admission or outpatient treatment date. You must not travel against the advice of a medical practitioner, specialist or nurse at any time during your pregnancy

	Aetna Maternity 75	Aetna Maternity 150	Aetna Maternity 200
Inpatient and daycare treatment for any emergency medical maternity complications during pregnancy or childbirth outside your area of cover.	✓ Paid up to 7,500 USD	✓ Paid up to 15,000 USD	Not Applicable Area of cover is worldwide
Outpatient treatment for any emergency medical maternity complications during pregnancy outside your area of cover.	✓ Paid up to 250 USD	✓ Paid up to 500 USD	
Costs of the appropriate type of ambulance needed to transport you to the nearest available and appropriate local hospital for an emergency medical maternity complication when you are outside your area of cover.	✓ Paid up to 500 USD	✓ Paid up to 500 USD	

Exclusions and other terms

This plan doesn't cover 3D or 4D Ultrasound scans

The Aetna Maternity 75, 150 and 200 plans are also subject to the general exclusions set out in your Handbook (The details) and the other terms and conditions of your plan.

All cover provided under this Benefits Schedule is subject to the terms of your plan documents.

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