



# Aetna Summit<sup>SM</sup> 1750-5000

## Benefits Schedule

2019  
USD

For plans starting on or after 1 August 2019



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# At a glance



## Overall plan limit

**Summit 1750** Up to 1,750,000 USD

**Summit 2500** Up to 2,500,000 USD

**Summit 4000** Up to 4,000,000 USD

**Summit 5000** Up to 5,000,000 USD



## Annual excess

This is the total excess each participant needs to pay towards claims in the plan year.

### Summit 1750

Nil, 1,000 USD, 2,000 USD or 4,000 USD, as shown on your Takaful certificate.

### Summit 2500, 4000 and 5000

No annual excess



## Outpatient co-payment

This is the percentage of co-payment each participant needs to pay towards claims in the plan year.

### Summit 1750

No outpatient co-payment.

### Summit 2500, 4000 and 5000

0%, 10% up to a maximum 2,000 USD, 20% up to a maximum 4,000 USD or 30% up to a maximum 5,000 USD, as shown on your Takaful certificate.

# Good to know

## Using this Benefits Schedule

Some words and phrases have specific meanings, we've highlighted them in bold print and you'll find their definitions in your Handbook.

This Benefits Schedule details the plan benefits available under the core Aetna Summit plan. The plan sponsor may also be able to add and remove benefits, and increase or decrease benefit limits to enable them to custom-build a solution that's right for them and their business.

## Before you're treated

It's important you request our approval before you receive treatment for the following treatments and services:

- Medical evacuation
- Inpatient or daycare treatment admission
- Psychiatric treatment
- Prescription for more than three months' supply of drugs for a chronic medical condition
- 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.

## Your deductibles

### Annual excess

An annual excess applies to Summit 1750. This is the total excess each participant needs to pay towards claims in the plan year and applies to all benefits, except where explicitly stated in sections: [6 Cancer Care](#), [19 Dental treatment](#), [20 Optical care](#), [21 Wellness](#), [22 Pregnancy and Childbirth](#) and [24 Hospital cash](#). Your chosen annual excess is shown on your Takaful certificate.

### Outpatient co-payment

We'll apply your level of outpatient co-payment, as shown on your Takaful certificate, to outpatient claims. Once the total amount of outpatient co-payment you have paid in a plan year reaches the maximum amount, you won't have to pay any more outpatient co-payment.

### Dental co-payment

We'll apply our dental co-payments to dental claims under the dental benefits only. See [19 Dental treatment](#).

# What's covered

The **benefits** noted below are subject to the terms, conditions and exclusions contained in your **plan documents**. We'll only pay reasonable costs for **claims** for **treatment** and services that are **benefits** and are **medically necessary**. Reasonable costs are the average cost of **treatment**, expertise or services given by similar types of medical provider within the same country or geographical region, based on **our** knowledge, experience and reasonable opinion.

## 1 Overall plan limit

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

If **you** are a Hong Kong resident, costs for **hospital** accommodation, **treatment** and services in Hong Kong will only be paid up to the reasonable and customary rates associated with a semi-private dual occupancy room. This applies for all **inpatient** and **daycare** costs covered under:

- 2 [Inpatient and daycare treatment](#)
- 3 [Parent accommodation](#)
- 5 [Rehabilitation](#)
- 6 [Cancer care](#)
- 8 [Physiotherapy and complementary medicine](#)
- 9 [Psychiatric treatment](#)
- 11 [Congenital abnormalities](#)
- 12 [HIV or AIDS](#)
- 13 [Organ transplants](#)
- 14 [Terminal care](#)
- 19 [Dental treatment](#)
- 22 [Pregnancy and childbirth.](#)

**i** For non-Hong Kong residents, and Hong Kong residents receiving **treatment** outside of Hong Kong, **we'll** pay for **hospital** accommodation (including meals) up to the cost of a standard single room with a private bathroom.

### Summit 1750

1,750,000 USD

Not applicable  
or  
Paid in full  
for semi-private  
room only

### Summit 2500

2,500,000 USD

Not applicable  
or  
Paid in full  
for semi-private  
room only

### Summit 4000

4,000,000 USD

Not applicable  
or  
Paid in full  
for semi-private  
room only

### Summit 5000

5,000,000 USD

Not applicable  
or  
Paid in full  
for semi-private  
room only

## 2 Inpatient and daycare treatment

Medical costs including intensive care, theatre, **hospital** accommodation, **medical practitioners**, **specialists**, anaesthetists, nursing, **appliances** and prescribed drugs and dressings.

Kidney dialysis.

MRI, PET and CT scans, X-rays, pathology and other **diagnostic tests and procedures**.

Reconstructive surgery to restore natural function or appearance within 12 months of an **accident** or surgery.

Speech and language therapy and occupational therapy as part of your **inpatient treatment**.

Medical services of a **nurse** that would have been part of your **inpatient** or **daycare treatment** when these are received in your home instead of in **hospital**.

All **inpatient treatment** needed for **acute medical conditions** that begin before the **participant** is eight days old, if the **participant** was conceived by natural conception.

Where **we** agree that parent accommodation is needed in relation to this **benefit** and would normally be paid under section **3 Parent accommodation**, it will be paid under this section instead.

Summit  
1750

Summit  
2500

Summit  
4000

Summit  
5000

✓  
Paid in full

✓  
Paid in full

✓  
Paid in full

✓  
Paid in full

✓  
Paid in full

✓  
Paid in full

✓  
Paid in full

✓  
Paid in full

## 3 Parent accommodation

**Hospital** accommodation costs for a parent or legal guardian to stay with the **participant** if they're aged 17 or under and receiving **inpatient treatment** that **we** cover under **2 Inpatient and daycare treatment**.

✓  
Paid in full

✓  
Paid in full

✓  
Paid in full

✓  
Paid in full

## 4 Outpatient post-hospitalisation treatment

Outpatient treatment for 90 days after you're discharged following inpatient or daycare treatment for the same acute medical condition. This benefit covers medical practitioners' and specialists' fees, surgical procedures, prescribed drugs and dressings, MRI, PET and CT scans, X-rays, pathology and other diagnostic tests and procedures.

**i** Your outpatient co-payment applies, as shown on your Takaful certificate.

Summit  
1750

✓  
Paid in full

Not applicable

Summit  
2500

✓  
Paid in full

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

Summit  
4000

✓  
Paid in full

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

Summit  
5000

✓  
Paid in full

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

## 5 Rehabilitation

This benefit is only available if:

- you've received inpatient treatment for three or more consecutive days for the same medical condition,
- you've stayed in hospital for three or more consecutive nights for the same medical condition,
- your inpatient treatment was covered under **2** [Inpatient and daycare treatment](#),
- a medical practitioner or specialist has referred you for rehabilitation, and
- your rehabilitation starts:
  - after you're discharged from hospital following your inpatient treatment, or
  - when you're transferred to a rehabilitation unit following your inpatient treatment.

Your first session must be no more than 14 days after you're discharged or transferred.

This benefit covers inpatient, daycare and outpatient physiotherapy, speech and language therapy and occupational therapy. We'll also pay for accommodation costs at the rehabilitation unit when medically necessary.

**i** This section applies before any available benefit limit shown in **8** [Physiotherapy and complementary medicine](#).

✓  
Paid in full  
for up to 30 days  
after you're discharged  
or transferred

✓  
Paid in full  
for up to 60 days  
after you're discharged  
or transferred

✓  
Paid in full  
for up to 90 days  
after you're discharged  
or transferred

✓  
Paid in full  
for up to 120 days  
after you're discharged  
or transferred

## 5 Rehabilitation

Continued

	Summit 1750	Summit 2500	Summit 4000	Summit 5000
<i>i</i> Your <b>outpatient co-payment</b> applies, as shown on your <b>Takaful certificate</b> .	Not applicable	0% or 10% to max 2,000 USD or 20% to max 4,000 USD or 30% to max 5,000 USD	0% or 10% to max 2,000 USD or 20% to max 4,000 USD or 30% to max 5,000 USD	0% or 10% to max 2,000 USD or 20% to max 4,000 USD or 30% to max 5,000 USD

## 6 Cancer care

All **treatment** for, or related to, a diagnosed cancer. This includes **palliative treatment** and care.

*i* **Annual excess**

	Summit 1750	Summit 2500	Summit 4000	Summit 5000
	✓ Paid in full	✓ Paid in full	✓ Paid in full	✓ Paid in full
	Not applicable	Not applicable	Not applicable	Not applicable

## 7 Outpatient treatment

Surgical procedures.

Outpatient pre-operative tests up to 72 hours before **inpatient** or **daycare treatment** covered under **2** [Inpatient and daycare treatment](#).

**Medical practitioners'** and **specialists'** fees, prescribed drugs and dressings, MRI scans, X-rays, pathology and **diagnostic tests and procedures**.

Outpatient **treatment** for medical conditions that that are an **emergency** when the **treatment** is received in a **hospital**.

Kidney dialysis.

	Summit 1750	Summit 2500	Summit 4000	Summit 5000
	✓ Paid in full	✓ Paid in full	✓ Paid in full	✓ Paid in full
	✓ Paid up to 1,000 USD			✓ Paid in full
	Not covered			✓ Paid in full
	Not covered	✓ Paid up to 5,000 USD	✓ Paid up to 15,000 USD	✓ Paid in full
	Not covered			✓ Paid in full

## 7 Outpatient treatment

Continued

PET and CT scans.

**i** Your **outpatient co-payment** applies, as shown on your **Takaful certificate**.

Summit  
1750

Summit  
2500

Summit  
4000

Summit  
5000

Not covered

✓  
Paid in full

✓  
Paid in full

✓  
Paid in full

Not applicable

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

## 8 Physiotherapy and complementary medicine

Physiotherapy as part of inpatient or daycare treatment.

**i** **Outpatient co-payment** doesn't apply.

✓  
Paid in full

✓  
Paid in full

✓  
Paid in full

✓  
Paid in full

Post-hospitalisation **outpatient** physiotherapy. This **benefit** is available for 90 days after each **inpatient** or **daycare** admission.

✓  
Paid up to  
750 USD

✓  
Paid in full

**Outpatient** physiotherapy when a **medical practitioner** or **specialist** refers you.

**i** We reserve the right to seek further information from your **medical practitioner** or **therapist** if you received further **treatment** after you've completed six sessions.

Not covered

✓  
Paid up to  
1,500 USD

✓  
Paid up to  
2,000 USD

✓  
Paid in full

**Outpatient** podiatry, osteopathic and chiropractic **treatment** when a **medical practitioner** or **specialist** refers you.

Not covered

✓  
Paid up to  
4,000 USD

**Outpatient** traditional Chinese medicine, ayurvedic medicine, acupuncture and homeopathic **treatment**.

Not covered

✓  
Paid up to  
300 USD

✓  
Paid up to  
750 USD

✓  
Paid up to  
1,500 USD

**i** We reserve the right to seek further information from your **therapist** if you received further **treatment** after you've completed four sessions for any one **medical condition**.

## 8 Physiotherapy and complementary medicine Continued

	Summit 1750	Summit 2500	Summit 4000	Summit 5000
<p><b>i</b> Your <i>outpatient co-payment</i> applies, as shown on your <i>Takaful certificate</i>.</p>	Not applicable	0% or 10% to max 2,000 USD or 20% to max 4,000 USD or 30% to max 5,000 USD	0% or 10% to max 2,000 USD or 20% to max 4,000 USD or 30% to max 5,000 USD	0% or 10% to max 2,000 USD or 20% to max 4,000 USD or 30% to max 5,000 USD

## 9 Psychiatric treatment

Up to 30 days **inpatient** psychiatric treatment and psychotherapy in the **plan year**.

<p><b>i</b> <i>Outpatient co-payment</i> doesn't apply.</p>	Not covered	✓ Paid up to 5,000 USD	✓ Paid up to 10,000 USD	✓ Paid in full
Outpatient psychiatric treatment and psychotherapy.	Not covered	✓ Paid up to 1,000 USD	✓ Paid up to 2,000 USD	✓ Paid up to 10,000 USD
<p><b>i</b> Your <i>outpatient co-payment</i> applies, as shown on your <i>Takaful certificate</i>.</p>	Not applicable	0% or 10% to max 2,000 USD or 20% to max 4,000 USD or 30% to max 5,000 USD	0% or 10% to max 2,000 USD or 20% to max 4,000 USD or 30% to max 5,000 USD	0% or 10% to max 2,000 USD or 20% to max 4,000 USD or 30% to max 5,000 USD



**10 Durable medical equipment**  
including prosthetic and orthotic supplies

We'll cover costs for:

- Items a **medical practitioner** or **specialist** prescribes which are needed to deliver prescribed drugs and apply dressings
- Buying and fitting of devices or items **medically necessary** for **treatment** including spinal supports, orthopaedic braces and air cast boots
- The rental or initial purchase of crutches or a wheelchair if **medically necessary**
- The initial buying and fitting of external prostheses needed after surgery, including artificial eyes and limbs
- The buying and fitting of **medically necessary** orthotic supplies, including insoles and orthotic supports

This **benefit** does not extend to sight or hearing aids, furniture or any modifications to your personal or work environment.

**i** If the costs are related to a **medical condition** we cover under the following sections, we'll cover these within the **benefit** limits of that section:

- 6** Cancer care
- 11** Congenital abnormalities
- 12** HIV or AIDS
- 13** Organ transplants
- 14** Terminal care
- 22** Pregnancy and childbirth
- 25** Emergency treatment outside your area of cover

**i** Your **outpatient co-payment** applies, as shown on your **Takaful certificate**.

Summit  
**1750**

Summit  
**2500**

Summit  
**4000**

Summit  
**5000**

✓  
Paid up to  
1,000 USD

✓  
Paid up to  
1,000 USD

✓  
Paid up to  
1,000 USD

✓  
Paid up to  
2,000 USD

Not applicable

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

## 11 Congenital abnormalities

All treatment for diagnosed congenital abnormalities and any related medical conditions. This includes palliative treatment and care for a congenital abnormality or any related medical condition.

*i We'll cover costs for an organ transplant for congenital abnormalities and any related medical conditions under section 13 Organ transplants.*

*i Your outpatient co-payment applies, as shown on your Takaful certificate.*

Summit  
1750

Not covered

Not applicable

Summit  
2500

✓  
Up to a lifetime limit of  
25,000 USD

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

Summit  
4000

✓  
Up to a lifetime limit of  
50,000 USD

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

Summit  
5000

✓  
Up to a lifetime limit of  
100,000 USD

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

## 12 HIV or AIDS

All treatment, including palliative treatment and care, for diagnosed HIV or AIDS and all related medical conditions.

*i Your outpatient co-payment applies, as shown on your Takaful certificate.*

Not covered

Not applicable

✓  
Paid up to  
5,000 USD

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

✓  
Paid up to  
10,000 USD

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

✓  
Paid up to  
15,000 USD

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

### 13 Organ transplants

Kidney, pancreas, liver, heart or lung transplants and any related treatment.

*i* Your **outpatient co-payment** applies, as shown on your **Takaful certificate**.

Summit  
1750

✓  
Paid in full

Not applicable

Summit  
2500

✓  
Paid in full

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

Summit  
4000

✓  
Paid in full

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

Summit  
5000

✓  
Paid in full

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

### 14 Terminal care

Palliative treatment and care for a medical condition which is diagnosed as terminal.

*i* If the costs are related to a **medical condition** we cover under the following sections, **we'll** cover these within the **benefit** limits of that section:

- 6** Cancer care
- 11** Congenital abnormalities
- 12** HIV or AIDS

*i* Your **outpatient co-payment** applies, as shown on your **Takaful certificate**.

Not covered

✓  
Paid in full

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

✓  
Paid in full

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

✓  
Paid in full

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

## 15 Medical evacuation

The costs to transport **you** to the nearest appropriate medical facility when your **medical condition** is an **emergency** and **we** agree appropriate **treatment** is not available locally.

This **benefit** extends to the costs for **emergency treatment** **you** receive during the journey.

If **we** have transported **you** outside your **area of cover**, **we'll** pay any related costs **you** incur in the country **you're** evacuated to under the sections of your **Benefits schedule** that would normally apply when **you're** within your **area of cover**.

Economy class travel costs for **you** to go back to your choice of your **country of residence**, or your **home country**, after your **emergency** medical evacuation that was covered under this **plan**.

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 including breakfast

The costs to transport **you** to appropriate medical facilities to receive **treatment** when your **medical condition** is 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 cover costs for airport taxi transfers.

Cover is only available under this **benefit** if the **treatment** is covered under

2 Inpatient or daycare treatment, or 4 Outpatient post-hospitalisation treatment to 14 Terminal care.

Summit  
1750

Summit  
2500

Summit  
4000

Summit  
5000

✓  
Paid in full

✓  
Paid in full

✓  
Paid in full

✓  
Paid in full

✓  
Paid in full

✓  
Paid in full

✓  
Paid in full

✓  
Paid in full

✓  
Paid in full

✓  
Paid in full

✓  
Paid in full

✓  
Paid in full

Not covered

Not covered

Not covered

Not covered

## 15 Medical evacuation

Continued

The costs to transport **you** to appropriate medical facilities for **treatment** related to your pregnancy if 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 cover costs for airport taxi transfers.

You're limited to three return journeys for each pregnancy.

Cover is only available under this **benefit** if the **treatment** is covered under section **22** [Pregnancy and childbirth](#) and **you** have completed any waiting periods shown in section **22**.

**i** You're not covered for air-sea rescue or any mountain rescue unless **you** suffer from a **medical condition** at a recognised ski or similar winter sports resort.

Summit  
1750

Not covered

Summit  
2500

Not covered

Summit  
4000

Not covered

Summit  
5000

Not covered

## 16 Local ambulance

Costs of the appropriate type of ambulance needed to transport **you** to the nearest available and appropriate local **hospital** because of an **emergency** or if treatment is medically necessary.

**i** Cover is only available under this **benefit** if the **treatment** is covered under the following sections:

- 2** Inpatient and daycare treatment
- 4** Outpatient post-hospitalisation treatment
- 6** Cancer care
- 7** Outpatient treatment
- 9** Psychiatric treatment
- 11** Congenital abnormalities
- 12** HIV or AIDS
- 13** Organ transplants
- 14** Terminal care
- 22** Pregnancy and childbirth

You're not covered for air-sea rescue or any mountain rescue unless **you** suffer from a **medical condition** at a recognised ski or similar winter sports resort.

✓  
Paid in full

✓  
Paid in full

✓  
Paid in full

✓  
Paid in full

## 17 Mortal remains

If **you** die outside your **home country**, **we'll** cover reasonable costs:

- to transport your body or mortal remains to your **home country** or your **country of residence** as directed by your next of kin or estate; or
- for your burial or cremation at the place of your death as directed by your next of kin or estate.

In the event of your burial, **we'll** cover:

- the cost of opening or reopening a grave;
- any exclusive right of burial fee; and
- burial costs.

In the event of your cremation, **we'll** cover:

- the cost of any doctor's certificates; and
- cremation costs, including the removal of any medical device before the cremation

This **benefit** does not extend to the purchase of a burial plot, or funeral costs, including, but not limited to, flowers and the funeral director's fees.

If **you** die within your **home country**, **we'll** cover reasonable costs to transport your body to the place of your burial or cremation as directed by your next of kin or estate. This **benefit** does not extend to any costs related to your burial or cremation.

Summit  
1750

✓  
Paid in full

Summit  
2500

✓  
Paid in full

Summit  
4000

✓  
Paid in full

Summit  
5000

✓  
Paid in full

## 18 Compassionate emergency visit

Costs **you** have to pay for one economy class return travel ticket from your **area of cover** for **you** to:

- visit a **close family member** if their **medical condition** is critical, or
- attend their burial or cremation following their death.

**We'll** cover a maximum of one return journey in the **plan year**.

Not covered

Not covered

✓  
Paid in full

✓  
Paid in full

## 19 Dental treatment

Outpatient dental treatment for damage to **natural teeth** caused by an accident when:

- the **treatment** can only be provided after you've received **inpatient treatment** related to the **accident**, and
- you receive **treatment** within 90 days after you're discharged from **hospital** for your related **inpatient treatment**.

This **benefit** includes the cost to supply and fit **dental implants**.

Outpatient dental treatment for accidental damage to **natural teeth**, except when the damage is caused by eating. Cover is only available when you receive **treatment** for the accidental damage within 10 days of the **accident**. This **benefit** also includes one follow-up consultation within 30 days of the **accident**.

**i** Annual excess applies

**i** Your **outpatient co-payment** applies, as shown on your **Takaful certificate**.

Routine **outpatient dental treatment**, including **treatment** for accidental damage to **natural teeth** when the damage is caused by eating. This **benefit** covers **dental** examinations, scraping, cleaning and polishing, X-rays, composite fillings and simple non-surgical extractions only.

Cover is available after you've had 182 days' continuous cover from the date that this optional **benefit** was first included in your **plan**. (Not applicable for MHD policies).

Major restorative **dental treatment**, including **treatment** for accidental damage to **natural teeth** when the damage is caused by eating. This **benefit** covers:

- Surgical extractions, including wisdom teeth
- Root canal **treatment**
- The cost to supply, fit and repair crowns, bridges and dentures
- X-rays needed to support major restorative **dental treatment**
- Gum **treatment**

Cover is available after you've had 182 days' continuous cover from the date that this optional **benefit** was first included in your **plan**. (Not applicable for MHD policies).

Summit  
1750

Summit  
2500

Summit  
4000

Summit  
5000

✓  
Paid in full

✓  
Paid in full

✓  
Paid in full

✓  
Paid in full

Not covered

✓  
Paid up to  
500 USD

✓  
Paid up to  
750 USD

✓  
Paid up to  
1,500 USD

Not applicable

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

Not covered

Not covered

Not covered

Not covered

Not covered

Not covered

Not covered

Not covered

## 19 Dental treatment

Continued

	Summit 1750	Summit 2500	Summit 4000	Summit 5000
Dental co-payment	Not applicable	Not applicable	Not applicable	Not applicable
Outpatient dental treatment when your dental condition is an emergency	Not covered	Not covered	Not covered	Not covered
Orthodontic treatment including: <ul style="list-style-type: none"> <li>• Orthodontic examinations</li> <li>• Costs to supply, fit and repair orthodontic devices or items</li> <li>• X-rays needed to support orthodontic treatment</li> <li>• Surgical and non-surgical extractions needed as part of your orthodontic treatment</li> </ul>	Not covered	Not covered	Not covered	Not covered
Orthodontic co-payment	50%	50%	50%	50%
Dental implants including: <ul style="list-style-type: none"> <li>• Dental examinations needed for dental implants</li> <li>• Costs to supply, fit and repair dental implants</li> <li>• X-rays needed to support the fitting or repair of dental implants</li> </ul>	Not covered	Not covered	Not covered	Not covered
Dental implants co-payment	50%	50%	50%	50%
<b>i</b> Annual excess	Not applicable	Not applicable	Not applicable	Not applicable

## 20 Optical care

	Summit 1750	Summit 2500	Summit 4000	Summit 5000
Prescription costs for: <ul style="list-style-type: none"> <li>• Contact lenses</li> <li>• Spectacles</li> <li>• Spectacle lenses</li> <li>• Spectacle frames</li> </ul> <p>You're also covered for one consultation and sight examination for the signs or symptoms, or management of, natural or non-medical degenerative sight disorders. This includes, but isn't limited to, myopia, hypermetropia and astigmatism.</p>	Not covered	Not covered	Not covered	Not covered
<b>i</b> Annual excess	Not applicable	Not applicable	Not applicable	Not applicable
Optical co-payment	Not applicable	Not applicable	Not applicable	Not applicable



## 21 Wellness

Participants aged 18 or over: **routine health checks** including cancer screening, cardiovascular examinations, neurological examinations, vital sign tests and vaccinations.

Participants aged 17 or under: **routine health checks** and vaccinations.

One sight examination and one hearing examination in the **plan year**.

### *i* Annual excess

### Summit 1750

Not covered

Not covered

Not covered

Not applicable

### Summit 2500

Not covered

Not covered

Not covered

Not applicable

### Summit 4000

✓  
Paid up to  
500 USD

✓  
Paid up to  
500 USD

Not covered

Not applicable

### Summit 5000

✓  
Paid up to  
1,000 USD

✓  
Paid up to  
1,000 USD

✓  
Paid up to  
250 USD

Not applicable

## 22 Pregnancy and childbirth

- 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 your newborn to stay with **you** for up to four nights immediately after his or her birth.

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 **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.

Maternity **co-payment**

Not covered

Not covered

Not covered

Not covered

Not applicable

Not applicable

Not applicable

Not applicable

**22** **Pregnancy and childbirth**  
Continued

**Summit  
1750**

**Summit  
2500**

**Summit  
4000**

**Summit  
5000**

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

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

- **Hospital** accommodation costs for your 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.

Maternity co-payment

**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**. (Not applicable for MHD policies).

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

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

- **Hospital** accommodation costs for your 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.

Not covered

✓  
Paid up to  
5,000 USD

✓  
Paid up to  
5,000 USD

✓  
Paid up to  
5,000 USD

Not applicable

10%

10%

10%

Not covered

✓  
Paid up to  
15,000 USD

✓  
Paid up to  
15,000 USD

✓  
Paid up to  
50,000 USD

## 22 Pregnancy and childbirth

Continued

**i** The **benefit** limits shown in this section apply for each pregnancy. Where a pregnancy spans more than one **plan** year, any **benefit** paid for treatment or services received in the **plan** year when the pregnancy began will be deducted from the **benefit** limit shown in the following **plan** year.

**i** The **benefits** within this section do not extend to 3D or 4D ultrasound scans.

**i** Annual excess

Summit  
1750

Summit  
2500

Summit  
4000

Summit  
5000

Not applicable

Not applicable

Not applicable

Not applicable

## 23 Hormone replacement therapy

Hormone replacement therapy for symptoms of the menopause.

**i** Your **outpatient co-payment** applies, as shown on your **Takaful certificate**.

Not covered

Not covered

✓  
Paid up to  
500 USD

✓  
Paid up to  
500 USD

Not applicable

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

## 24 Hospital cash

We'll pay **you** for each night **you** stay in a **hospital** for **inpatient treatment**:

- if the **inpatient treatment** and **hospital accommodation** **you** receive during your stay are provided free of charge, and
- we would otherwise cover the **treatment** or services **you** receive during your stay under this **plan**.

We'll pay for a maximum of 20 nights in the **plan year**.

**i** Annual excess

✓  
125 USD  
paid to **you** for  
each night

✓  
125 USD  
paid to **you** for  
each night

✓  
125 USD  
paid to **you** for  
each night

✓  
125 USD  
paid to **you** for  
each night

Not applicable

Not applicable

Not applicable

Not applicable

## 25 Emergency treatment outside your area of cover

Inpatient and daycare treatment when your medical condition is an emergency.

**i** *Outpatient co-payment doesn't apply.*

Outpatient treatment when your medical condition is an emergency.

**i** *Your outpatient co-payment applies, as shown on your Takaful certificate.*

Costs of the appropriate type of ambulance needed to transport you to the nearest appropriate local hospital. This benefit is only available when your medical condition is an emergency.

**i** *We will only cover you if the emergency would be covered if you were within your area of cover*

If the emergency is due to pregnancy or childbirth and you're 26 weeks or more into your pregnancy, this benefit is only available if you have been outside your area of cover for no more than 14 days at your date of admission for emergency inpatient or daycare treatment or the date you receive emergency outpatient treatment. Travel must not be against the advice of a medical practitioner, specialist or nurse at any time during your pregnancy.

### Summit 1750

✓  
Paid up to 5,000 USD

Not covered

Not applicable

✓  
Paid up to 500 USD

### Summit 2500

✓  
Paid up to 15,000 USD

✓  
Paid up to 500 USD

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

✓  
Paid up to 500 USD

### Summit 4000

✓  
Paid up to 30,000 USD

✓  
Paid up to 500 USD

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

✓  
Paid up to 500 USD

### Summit 5000

✓  
Paid up to 50,000 USD

✓  
Paid up to 500 USD

0% or  
10% to max 2,000 USD or  
20% to max 4,000 USD or  
30% to max 5,000 USD

✓  
Paid up to 500 USD

## 26 Health management services

Access to our CARE team to receive tailored information and discuss any chronic condition and disease management.

Employee Assistance Programme – access to online and telephonic confidential support including counselling, information and guidance. Log on to the Health Hub or contact our Member Services Team for more information.

Employee Assistance Programme – access to in-person confidential support including counselling, information and guidance. Log on to the Health Hub or contact our Member Services Team for more information.

Not included

Not included

Not included

✓  
Included

✓  
Included

Not included

✓  
Included

✓  
Included

✓  
Included

✓  
Included

✓  
Included

✓  
Included

## 26 Health management services

Continued

Summit  
1750

Summit  
2500

Summit  
4000

Summit  
5000

*i We'll cover a maximum of five counselling sessions in each plan year.*

## 27 red24 security services

**AdviceLine:** 24/7 personal security information and advice for all your travel safety queries. Visit [www.red24.com/aetna](http://www.red24.com/aetna) to register for this service.

**ActionResponse:** 24/7 international rescue and response service for you in a potentially life-threatening, non-medical event. Visit [www.red24.com/aetna](http://www.red24.com/aetna) to register for this service.

✓  
Included

✓  
Included

✓  
Included

✓  
Included

Not included

Not included

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

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