

Aetna Pioneer

Handbook (The details)

For plans starting on or after 1 July 2019

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Before you join us

1 Introduction

This Handbook, and the relevant **Benefits Schedule**, details what **we** do and don't cover under **our** Pioneer **plans**, as well as giving **you** important information about managing your **plan**.

Please read this information carefully to make sure **you're** completely satisfied with the cover **we're** providing and that it meets your needs. If **you** have any questions, please contact **us** and **we'll** be more than happy to help.

We do not guarantee that your **plan** meets the visa and/or social health care requirements of the country **you're** moving to. It's your responsibility to ensure that any **plan** **you** choose meets your needs. Please ask **us** or your broker if **you** have any questions.

If coverage provided by this policy violates or will violate any United States (US), United Nations (UN), European Union (EU) or other applicable economic trade sanctions, the coverage is immediately considered invalid. For example, Aetna and Al Khaleej companies cannot make payments or reimburse for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or entity, or a country under sanction by the US, unless permitted under a valid written Office of Foreign Asset Control (OFAC) license. For more information on OFAC, visit www.treasury.gov/resource-center/sanctions/Pages/default.aspx.

2 Eligibility material facts

Our **plans** and **add-on plans** are available to people of most nationalities, depending on where they reside. **Our** **plans** are not available to citizens of the United States (US) who reside in the US. Please contact **us** if **you** need

further information. If **you** are a US citizen and your chosen **area of cover** is Area 1, only Pioneer 5000+ is available to **you**.

If **you** are not a US citizen and your chosen **area of cover** is Area 1:

- If **you** don't live in the US, Pioneer 5000 and 5000+ are available to **you**
- If **you** do live in the US, only Pioneer 5000+ is available

If **you** choose Area 2, 3 or 4, Pioneer 1750, 2500, 4000 and 5000 **plans** are available to **you**.

If **you** are a US taxpayer, please read the 'Cover in the US' section in this Handbook for more information, as this **plan** may not satisfy the requirements of the U.S. Patient Protection and Affordable Care Act and therefore **you** may be subject to tax penalties.

Age

To be eligible for **our** **plans**, **you** must be at least 18 and no more than 79 years old on your **start date**. If **you** add dependent children to your **plan**, they must be unmarried and either aged under 18 or aged 18 to 26 and in continuous full-time education at their **start date**. For the latter, **we** may ask **you** to send **us** proof from their educational facility.

Our **add-on plans** have additional eligibility criteria – **you'll** find more details in the applicable **Benefits Schedule**.

Material facts

You must tell **us** all **material facts** and check that they are correct before **we** accept an **application**, make changes to your **plan** or renew it. If **you're** not sure whether a fact is material, please ask **us**. **Moratorium** cover will still apply even if **you** tell **us** about any **pre-existing medical conditions** **you** might have.

You must let **us** know in writing immediately if any **material facts** change. For example, if **you** change your name, occupation or address. **We** may apply new terms to the **plan**, void or cancel it and/or reduce or reject any related claims, based on your new **material facts**.

Voiding your plan

We'll void your **plan** from its **start date**, renewal date or change date, if **you**:

- deliberately or recklessly give **us** inaccurate or incomplete **material facts**, or
- don't take reasonable care to give **us** accurate and complete **material facts** and **we** wouldn't have covered **you** had **we** known about the **material facts**.

If **we** void your **plan**, **we** can continue to offer your **dependants** cover if:

- a **dependant** who is 18 years old or more writes to **us** to appoint themselves as the new **planholder**, or
- **you** write to **us** to appoint a parent or legal guardian to act as the new **planholder**. The new **planholder** will manage the **plan** but **we** won't cover the person.

You must appoint a new **planholder** within seven days of **us** telling **you** that **we've** voided your **plan**, otherwise **we'll** cancel the entire **plan** from the void date.

Cover in the US

Your **plan** is a non-US Takaful cover product that does not comply with the US Patient Protection and Affordable Care Act (PPACA). As such, your **plan** may not qualify as minimum essential coverage (MEC) and therefore may not satisfy the requirements, if applicable to **you** and your **dependants**, of the Individual Shared Responsibility Provision (individual mandate) of PPACA. Failure to maintain MEC can result in US tax exposure to **you**.

You may wish to consult with your legal, tax or other professional adviser for further information. This is only applicable to certain eligible US taxpayers.

Accordingly, we reserve the right to cancel your cover immediately if you have Area 1 cover and you are:

- a US citizen residing in the US for 36 days or more (consecutively or in aggregate) during any 12 month period; or
- not a US citizen and you spend more than 183 days (consecutively or in aggregate) in the US over three plan years.

3 Plan currencies, Takaful contributions and ways to pay

When you take out your plan, you can choose from the currencies available on your proposal form. You must pay all Takaful contribution in the same currency as your plan. Your cover won't be able to start until we've received your Takaful contribution (which must be on or before the Takaful contribution due date).

If more than one currency is shown on your Benefits Schedule, the benefit limits shown in the same currency as your plan will apply to you and your plan.

You can pay your Takaful contribution in a single annual payment or by quarterly or monthly instalments, depending on the plan you choose and the method you wish to pay by.

Paying by card

Pay annually

To pay annually by debit or credit card, contact us by email or telephone, or fill in the Card authority in your Pioneer plan proposal form.

Paying by bank transfer

Pay annually

To pay annually by bank transfer, you'll need your quotation number or plan number to hand. Follow the instructions on your proposal form.

Paying by cheque or banker's draft

Pay annually

Your invoice will show details of how much to pay. When paying by cheque or banker's draft, you must give your full name and the quotation number or plan number as the reference.

Unpaid or late Takaful contributions

We'll write to tell you if we haven't received or haven't been able to collect your Takaful contributions on time.

We'll cancel your plan if we don't receive payment within 30 days of the Takaful contributions due date. You'll then have to apply for a new plan if you would still like us to cover you. Your Takaful contributions and terms may change and you'll lose any existing Healthy Behaviours Discount from your cancelled plan (see section 13 Claims).

4 Your plan start date and cooling off period

Your plan will start on the plan start date you request; this date will show on your Takaful certificate. Your plan will cover you for 12 months until your plan renewal date, unless you cancel your plan.

Cooling off period

You have the right to cancel your plan for any reason by writing to us or calling us within 15 days of receiving your plan documentation, or the plan start date, whichever's later.

We'll refund your Takaful contribution in full if you haven't (and any other participant hasn't) made a claim under the plan. If you've made a claim and we haven't paid you or a medical provider for it, we'll refund your Takaful contribution and cancel any unpaid claims.

However, if you have (or any other participant has) made a claim and we have paid for it, we won't refund your Takaful contribution and you must still pay us any unpaid Takaful contribution due for the remainder of the plan year.

We can only refund Takaful contribution to the bank account or card you originally paid from. You'll be responsible for any shortfall from exchange rate differences and any bank charges.

To cancel your plan after the 15 day cooling off period, see section 11 Cancelling your plan.

5 Areas of cover

Area 1

Includes all of the countries and territories in the world, including all countries and territories in Areas 2, 3, 4, 5, 6 and 7, plus the US

Area 2

Includes the countries and territories listed below and all countries and territories in Areas 3, 4, 5, 6 and 7

American Samoa	Cocos (Keeling) Islands	Guam
Antarctica	Cook Islands	Heard Island & McDonald Islands
Bouvet Island	East Timor	Hong Kong
British Indian Ocean Territory	Fiji	Israel
Canada	French Polynesia	Kiribati
Christmas Island	French Southern Territories	Macau
		Marshall Islands

Micronesia, Federated States of Nauru	Russian Federation	South Georgia & the South Sandwich Islands
New Caledonia	Saint Helena, Ascension & Tristan da Cunha	Tokelau
Niue	Saint Pierre & Miquelon	Tonga
Norfolk Island	Samoa	Tuvalu
Northern Mariana Islands	Solomon Islands	United States Minor Outlying Islands
Pitcairn		Vanuatu
		Wallis & Futuna

Area 3

Includes the country listed below and all countries and territories in Areas 4, 5, 6 and 7

China

Area 4

Includes the countries listed below and all countries and territories in Areas 5, 6 and 7

Australia	New Zealand	Singapore
Kuwait	Qatar	United Arab Emirates

Area 5

Includes the countries and territories listed below and all countries and territories in Areas 6 and 7

Åland Islands	Austria	Bolivia
Albania	Azerbaijan	Bonaire, Sint Eustatius & Saba
Andorra	Bahamas	Bosnia & Herzegovina
Anguilla	Barbados	Brazil
Antigua & Barbuda	Belarus	Bulgaria
Argentina	Belgium	Cayman Islands
Armenia	Belize	Channel Islands
Aruba	Bermuda	

Chile	Honduras	Romania
Colombia	Hungary	Saint Barthélemy
Costa Rica	Iceland	Saint Kitts & Nevis
Croatia	Ireland	Saint Lucia
Curaçao	Isle of Man	Saint Martin
Cyprus	Italy	Saint Vincent & the Grenadines
Czech Republic	Jamaica	San Marino
Denmark	Kosovo	Serbia
Dominica	Latvia	Sint Maarten
Dominican Republic	Liechtenstein	Slovakia
Ecuador	Lithuania	Slovenia
El Salvador	Luxembourg	Spain
Estonia	Macedonia	Suriname
Falkland Islands (Malvinas)	Malta	Svalbard & Jan Mayen
Faroe Islands	Martinique	Sweden
Finland	Mexico	Switzerland
France	Moldova, Republic of	Trinidad & Tobago
French Guiana	Monaco	Turkey
Georgia	Montenegro	Turks & Caicos Islands
Germany	Montserrat	Ukraine
Gibraltar	Netherlands	United Kingdom
Greece	Nicaragua	Uruguay
Greenland	Norway	Vatican City
Grenada	Panama	Venezuela
Guadeloupe	Paraguay	Virgin Islands, British
Guatemala	Peru	Virgin Islands, US
Guyana	Poland	
Haiti	Portugal	
	Puerto Rico	

Area 6

Includes the countries and territories listed below and all countries and territories in Area 7

Afghanistan	Kyrgyzstan	Papua New Guinea
Bahrain	Laos	Philippines
Bangladesh	Lebanon	Saudi Arabia
Bhutan	Malaysia	South Korea
Brunei	Maldives	Sri Lanka
Cambodia	Mongolia	Taiwan
India	Myanmar	Tajikistan
Indonesia	Nepal	Thailand
Iran	Oman	Turkmenistan
Iraq	Pakistan	Uzbekistan
Japan	Palau	Vietnam
Jordan	Palestine, State of	Yemen
Kazakhstan		

Area 7

Includes the countries and territories listed below only

Algeria	Congo-Brazzaville	Lesotho
Angola	Côte D'Ivoire	Liberia
Benin	Djibouti	Libya
Botswana	Egypt	Madagascar
Burkina Faso	Equatorial Guinea	Malawi
Burundi	Eritrea	Mali
Cameroon	Ethiopia	Mauritania
Cape Verde	Gabon	Mauritius
Central African Republic	Gambia	Mayotte
Chad	Ghana	Morocco
Comoros	Guinea	Mozambique
Congo (DRC)	Guinea Bissau	Namibia
	Kenya	Niger

Nigeria	Sierra Leone	Togo
Réunion	Somalia	Tunisia
Rwanda	South Africa	Uganda
Sao Tome & Principe	South Sudan	Western Sahara
Senegal	Sudan	Zambia
Seychelles	Swaziland	Zimbabwe
	Tanzania	

If **you** and/or your **dependants** are working, residing or spending time in sanctioned countries or regions, please let **us** know immediately. Sanctioned countries and regions currently include Crimea (annexed region of Ukraine), Cuba, Iran, North Korea, Sudan (North) and Syria. This list is subject to change based on changes in financial sanctions regulations. In addition, there are other countries subject to less broad sanctions than the countries/regions listed here. For more information, visit www.treasury.gov/resource-center/sanctions/Pages/default.aspx.

We may modify **our** products, services, rates and fees, in response to legislation, regulation or requests of government authorities, these modifications may result in material changes to **plan benefits**. We may recoup any material fees, costs, assessments, or taxes due to changes in the law even if such changes require no **benefit** or **plan** changes.

6 Clinical policy bulletins

For information on how **we** classify certain **treatments** and services, visit aetna.com/health-care-professionals/clinical-policy-bulletins.html. Our clinical policy bulletins (CPBs) are based on objective and credible sources, including scientific literature, guidelines, consensus statements and expert opinions.

They're not a description of cover or confirmation that **we** cover these **treatments**, services or costs under your **plan**. If there's a discrepancy between a CPB and your **plan**, your **plan** terms will apply.

7 Help us prevent fraud

Fraud is a crime and health care fraud increases **Takaful contributions** for **our** customers. With your help, **we'll** do **our** utmost to detect and eliminate it.

Health care fraud includes:

- giving false or misleading information to get Takaful cover or a **Takaful contribution** reduction
- claiming for **treatments** or services that **you** haven't received
- altering or amending invoices or bills
- giving a false diagnosis
- claiming from more than one Takaful operator for the same **treatment** or service
- using somebody else's Takaful cover to get **treatment** or services.

How you can help protect yourself and keep Takaful contributions down

There are simple steps **you** can take to protect yourself from health care fraud, including:

- comparing invoices with your records, checking dates are correct and that **you** received the **treatments** or services shown
- asking questions if there's anything **you're** unsure about, don't understand, expect or recognise
- keeping in touch with **us** when **you've** made a **claim**
- letting **us** know if **you're** concerned your doctor is giving **you** unsuitable **treatment**
- filling in claim forms carefully
- looking after your Takaful cover details and documents and keeping copies of any correspondence
- making sure **you** understand any documents before **you** sign them
- reporting suspected fraud to **us**.

We work closely with others to prevent fraud

We're committed to protecting **you** against fraud and also have statutory responsibilities to prevent **our** products from being used for financial crime. We work with other bodies such as international insurance bodies, international police, investigative agencies and government departments to do this.

If you suspect fraud

Contact **us** as soon as **you** can.

Call **our** confidential Fraud and Investigation line on +974-4404-1111, fax: +974-4443-0530 or email ktg@alkhaleej.com.

While you're with us

8 Making changes to your plan

Notifying us of changes

When you request to make a change to your plan, you must take reasonable care when answering any questions we ask – please read 'How to answer our questions' in section 2 Eligibility and material facts for more details.

You must tell us immediately in writing about changes to the following and when such changes will take (or have taken) place:

- name or gender of a participant
- occupation of a participant
- address of a participant, particularly if this is a change to the country in which a participant lives, or
- any information given to us by you in relation to your proposal and/or any changes since.

After you tell us about a change, depending on the nature of the change, we may:

- charge you additional Takaful contribution (including any applicable tax)
- change the relevant participant's benefits
- apply different terms to the relevant participant's coverage under the plan
- cancel the relevant participant's coverage under the plan
- send you a new Takaful certificate and a new Participant ID card (or cards, if there are other participants), or
- reassess or reject any related claim of the relevant Participant.

Note that we may charge you an administration fee to replace any plan documentation or Participant ID card.

You can't change the following during your plan year, but you can write to us to ask us to change these when your plan renews for the next year:

- your plan level
- your optional benefits including taking out an add-on plan
- your excess or co-payment
- your plan terms, or
- your plan currency.

9 Adding and removing dependants

Adding a dependant

With our agreement you may add a dependant to your plan after the plan start date. Please contact us and we'll let you know the information you'll need to provide us, which may include completing an application form for the dependant, and how we may change your Takaful contribution as a result. We'll send the revised Takaful Certificate and the new dependant's Participant ID Card each time we add a dependant to your plan.

Start dates for added dependants

If, on the date you contact us to add a dependant, that dependant is less than 31 days old, the mother's pregnancy was the result of natural conception and we have covered one of the dependant's parents for a continuous period of at least 12 months, we'll add the dependant to your plan regardless of the dependant's health with effect from the dependant's date of birth. There is no need to complete an application form.

If the dependant is less than 31 days old when you contact us, but the mother's pregnancy was the result of assisted conception and/or we have not covered either of the

dependant's parents for a continuous period of at least 12 months then:

- where your plan has a moratorium, we'll (based on a completed medical questionnaire for the dependant) confirm the date we agree to add the dependant and a new moratorium will apply for that dependant; or
- where your plan does not have a moratorium, we'll (based on a completed application form for the dependant) either cover the dependant from the date on which you accept any terms we offer or decline to add the dependant to your plan. If we decline to add a dependant, we'll explain the reason for this in writing.

To add any other dependant to your plan:

- if your plan has a moratorium, there is no need to complete an application form. We'll cover the dependant from the date on which you contact us or from a later date that you may request and a new moratorium will apply for that dependant; or
- if your plan does not have a moratorium, we'll (based on a completed application form for the dependant) either cover the dependant from the date on which you accept any terms we offer or decline to add the dependant to your plan. If we decline to add a dependant, we'll explain the reason for this in writing.

The terms of your plan will apply to any dependant you add. Please note in particular exclusion 14.16 which excludes any inpatient treatment for an acute medical condition that begins before the dependant is eight days old if the pregnancy was achieved by assisted conception.

Removing a dependant

Please tell us in writing if you'd like to remove a dependant from your plan and we'll do so. The dependant's end date will be the date that we receive the request, or a future date that you have given.

You'll also need to tell us if there are any outstanding **claims** for their **treatment** or services and if you've incurred any further costs in relation to your **plan**.

If there aren't any **claims** paid or pending for any **participant** on the **plan**, we'll issue a pro-rated refund of the removed **dependant's Takaful contribution**.

If you're waiting for us to approve or pay a **claim**, we can't approve it unless we've received all **Takaful contribution** for the entire **plan year**. If any **participant** on the **plan** has made any **claims** that we have approved and paid, no refund will be issued and all **Takaful contributions** must be paid for the entire **plan year**.

When you remove a **dependant**, we'll send you a new **Takaful certificate** to reflect such removal.

10 Transferring dependants onto your plan

If you'd like to transfer someone from another Takaful operator to your **plan**, they'll need to complete a **Continuous Transfer Terms (CTT)** proposal form and send us the original Takaful certificate or other evidence from their previous Takaful operator which shows:

- their original start date with that Takaful operator,
- their underwriting terms, and
- any special terms that may have applied.

If there's a break between the end date of their previous Takaful cover plan and their **proposal**, we won't be able to offer a transfer on the same or similar terms as the previous plan.

If we accept the **proposal**, we may charge an increased **Takaful contribution**. Their cover will begin on the date we receive your acceptance of any special terms we've applied, or on a future date you request following your acceptance of those terms, and we have agreed.

11 Cancelling your plan

You must write to us if you decide to cancel your **plan**. Your last day of cover will be the date we receive your written decision to cancel or on a future date you give us.

If no **participant** has made any **claims**, or will make any **claims**, we'll issue you a pro-rata refund of **Takaful contribution**.

If we have not paid you the costs for any **claims**, but any **participant** has made **claims** that we have not yet approved, or will make any **claims**, we won't approve or pay these costs unless we have received all **Takaful contribution** for the entire **plan year**. We'll issue you a pro rata refund of **Takaful contribution** if you confirm to us, in writing, that you do not want us to approve any such **claim**.

If, before the cancellation date, a **participant** has made a **claim** and we have approved it, we'll only pay you the costs for any **claim** before the cancellation date when we have received all **Takaful contribution** for the entire **plan year**. We'll issue you a pro rata refund of **Takaful contribution** only if you pay any costs incurred before the cancellation date.

If we have approved and paid any **claim** before the cancellation date, we won't issue you a refund of **Takaful contribution** and you must pay us all **Takaful contribution** for the entire **plan year**.

We'll charge you a cancellation fee of 170 USD depending on your **plan** currency, and we may also charge you an additional fee if there are further or unexpected costs.

We'll pay you any refunds to the account you originally paid from, less any shortfall as a result of exchange rate differences and any associated bank charges.

You must return the **Takaful certificate** and all **Participant ID cards** to us on cancellation.

If you want to apply for a new **plan** after cancelling your existing **plan**, your **Takaful contribution** and terms may change and you'll lose any existing Healthy Behaviours Discount from your previous **plan**.

12 What happens if you die

If you die, the oldest **dependant** aged 18 or over on your **plan** can apply for continuation of cover for all **dependants** on your **plan** by sending us a signed application form within four weeks of the date of the **planholder's** death.

We will cancel the **plan** with effect from the date of your death, and subject to our agreement, we'll transfer the **dependants** under your **plan** to a new **plan** with the same level of cover and **add-on plans** as your **plan**, and the oldest **dependant** will be the **planholder** of the new **plan**. The **start date** of the new **plan** will be the first day after your death.

If the new **planholder** chooses to accept the terms we offer and the applicable terms at the first renewal, we will not charge **premium** for the first two consecutive years of the new **plan**, as long as:

- no additional **members** are added onto the new **plan** until the end of the first two consecutive **plan years**, unless we agree otherwise; and
- there are no changes to cover, including **plan level**, **area of cover**, optional **benefits**, **deductible**, tier or residential location, or **add-on plans**. Any changes to cover will be subject to our agreement and we may apply a **premium**.

We will issue a pro-rata refund in respect of all **premium** paid under the cancelled **plan**.

Unless we agree otherwise, if there are no **dependants** aged 18 or over left on your **plan** following your death, we will not offer continuation of cover and the **plan** will terminate immediately with effect from the date of your death. We'll issue a pro-rata refund of all **premium** paid under the cancelled **plan**.

In all cases:

- we must receive a certified copy of your death certificate before we agree any changes or issue any refunds. Refunds will be paid to an appropriate account in accordance with all applicable laws; and

- any premiums outstanding for the period up until the date of your death must be settled; see section 3 Plan currencies, premiums and ways to pay – Unpaid or late premiums.

13 Claims

Should you have any questions concerning your claim, please contact our Member Services Team:

Inside Qatar, call us on 800-0108. If you're calling from outside Qatar, then call collect on +971-4-438-7602.

By fax on +971-4-428-7101

Or by e-mail at MEAServices@aetna.com

We'll record all calls for monitoring and training purposes.

To call collect you must contact the telephone operator in the country you are calling from and ask to make a collect call to +971-4-438-7062. The operator should then connect you to our international helpline at no charge to you.

What can you claim for?

Only qualified medical practitioners, specialists, nurses or therapists with the aim of curing or substantially relieving your medical condition must treat you. Only psychiatrists or qualified and registered psychotherapists or psychoanalysts may give you psychiatric treatment, and only a medical practitioner or specialist can refer you for physiotherapy, podiatry, osteopathic and chiropractic treatment.

If the medical practitioners, specialists, nurses or therapists refer you for further diagnostic tests and procedures or treatment, you must start treatment within 90 days of the referral date for us to be able to pay your costs.

You must tell us about a claim within 180 days of receiving the treatment or services. If you leave it longer, we may not be able to reimburse you.

We'll only pay reasonable costs for claims. 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 and experience.

We'll pay for hospital accommodation (including meals) up to the cost of a standard single room with a private bathroom.

If you incur costs above the limits shown in your Benefits Schedule or you use a visiting doctor whose costs are higher than those of a medical facility's in-house doctor, you'll have to pay the difference.

What you need to know when claiming

We'll email you a Participant ID card (or cards, if there are other participants) when your plan starts. You must show your Participant ID card to the medical provider when you go for preauthorised inpatient treatment or daycare treatment (please see the section called 'Requesting preauthorisation' below for more details). If you're entitled to direct settlement, you must show this card when getting outpatient treatment at a direct settlement facility.

You'll need to quote your plan number and Participant ID in all correspondence with us relating to your claim.

Keep copies of the information about your claim for your own records. We won't be able to return any original claim documents to you after we've paid the claim.

We may ask you for more information to help us process your claim, and we may ask a specialist or medical practitioner of our choice to examine you.

We may also request further tests or evaluations if we decide that a medical condition may be directly or indirectly related to a medical condition we do not cover you for. We may decline your claim if we don't have sufficient information to assess it.

You must tell us about any negotiations or settlement discussions you enter into with any other party about any action or omission which leads to a claim under your plan. You mustn't agree to a settlement with any party without our prior written agreement.

Requesting preauthorisation

Before you make a claim, please read your Benefits Schedule to make sure your plan covers the treatment you need.

You need to request preauthorisation before you receive any treatment or services, or incur any costs, if you want us to meet such costs in accordance with your plan for any of the following:

- medical evacuation
- inpatient treatment or daycare treatment admission
- preparation or transportation of body or mortal remains
- psychiatric treatment
- prescription for more than three months' supply of drugs for the management of a chronic medical condition
- single treatment or service that costs more than 500 USD or its equivalent in another currency

If it's not possible to request preauthorisation in an emergency, you must notify us of the treatment or services within 24 hours. If you fail to notify us, we may pay only a portion of an eligible claim.

We'll liaise with your medical provider during your claim. If necessary we'll provide you with a 'Release of medical information' form. You'll need to fill in this form to authorise your medical practitioner or specialist to release information to us about you under relevant data protection legislation.

If you have an eligible claim we'll issue a letter of guarantee of payment to your medical provider. We'll let you know as soon as possible if you have an ineligible claim.

When calling to request a preauthorisation, make sure you have your Participant ID card to hand, your medical practitioner or specialist's name and the medical provider's name and telephone number.

If we give you preauthorisation, we'll settle all eligible claims directly with your medical provider. If we are unable to settle your eligible claims directly, we will reimburse you instead.

Inpatient, daycare and outpatient direct settlement

If you're admitted to a hospital which is in our medical provider network or you receive daycare treatment, we'll take care of your eligible claims for such hospital bills. You don't have to worry about paying large bills upfront. All you have to do is pay the relevant excess or co-payment. If your plan benefits from outpatient direct settlement (which can be referred to as direct billing), we'll pay your eligible outpatient bills directly to any medical provider which is in our medical provider network so that you're not out of pocket. If the relevant medical provider is not in our medical provider network, we'll reimburse you for any eligible claims instead.

How to make a direct settlement claim on an outpatient basis

You must:

1. Check that we cover your treatment under your plan; if you're not sure, please contact us.
2. Visit a medical provider within our network for outpatient treatment.
3. Show your Participant ID card to the relevant medical provider. The provider should then treat you and liaise with us to settle your claim (subject to point 4).
4. Pay any excess or co-payment shown on your Participant ID card or in your Benefits Schedule.

How to make a claim for outpatient treatment

You must:

1. See your medical practitioner, therapist or specialist in the usual way.
2. Ask your medical provider to complete the relevant section of the claim form which you can download from aetnainternational.com.

3. Pay your bill for the treatment you receive. Make sure you get an original itemised invoice and/or original receipt.

Complete one claim form for each medical condition. Send your claim form to us at MEAServices@aetna.com along with scanned copies of any supporting documents.

4. Or you can submit a claim online by completing the form and uploading scanned copies of any supporting documents to the 'Claims Centre' in the Health Hub.

You should send us these documents as soon as possible (and in any event no later than six months) after the first treatment date.

Ineligible claims

If you attend a direct settlement hospital, clinic or other medical facility in our medical provider network and we later determine that your claim is ineligible, we have the right to recover the full claim amount from you. If we pay a claim, it isn't an indication of our acceptance of liability for the claim or confirmation that we'll pay further costs for the same medical condition or related medical condition.

If we determine that a claim we've already approved is ineligible, we won't pay for the claim. If we've already paid any costs, you'll need to repay them to us within 14 days or we may withdraw any associated preauthorisation, cancel your plan and keep the Takaful contribution. If you'd like us to reassess a claim we've rejected, you'll have to prove that the claim is covered under the plan.

Stay healthy to save

If you're a member of an Aetna Pioneer 4000, 5000, or 5000+ plan, you can take advantage our Healthy Behaviours Discount programme by logging in to the Health Hub. If your plan stays claim-free for one or more plan year(s), you'll receive a discount of up to 25% over five years. However, if you submit an eligible claim for a previous plan year after we've given you a Healthy Behaviours Discount, the discount will be removed and

you'll need to pay the full, undiscounted premium before we can pay your claims.

Exchange rate

If, acting reasonably, we determine that any central bank or relevant government or governmental authority imposes an artificial exchange rate (including without limitation an exchange rate which is inconsistent with the free market exchange rate) in relation to a relevant currency for any reason, we may in our sole discretion reimburse you for your valid claims incurred in that country in any manner we may reasonably decide. In making such determination we shall seek to ensure that we indemnify you for your loss (subject to the terms and conditions of your policy) but do not unjustly enrich you as may have been the case had we applied such artificial exchange rate to pay you in the plan currency. We will reimburse you in (i) the applicable local currency, or (ii) if you do not have a bank account in such local currency, in the plan currency in an amount equal to the applicable Reasonable and Customary Charges. In either case, the reimbursement will be subject to the principle of indemnity we mention above.

Please contact your bank to find out if they will charge you to send or receive money, or to exchange currency. Any such bank charges or exchange rate fluctuations are not covered by your policy.

Other Takaful cover

If another Takaful operator covers an eligible claim under your plan, we'll deduct any payments you've received from the other Takaful operator (plus any excess or co-payment amounts under your other Takaful cover plan).

Claims against third parties

If we have paid money to you (or to a medical provider on your behalf) in accordance with this plan, and you are entitled to receive money from any other party (including another Takaful operator) for the same claim, we have the right to proceed against such other party in your name

and to recover from **you** the money **you** receive (or have received) from such other party, up to and including the amount that **we** have paid.

You must notify **us** immediately in writing if **you** pursue or intend to pursue another party for such **claim**. **We** shall then decide whether or not to exercise **our** right under this section.

You must cooperate with **us** if **we** exercise this right.

Unless **you** have **our** prior written consent, **you** must not admit liability or fault to, or agree to a settlement with, such other party.

14 Exclusions

Your **plan** doesn't cover **claims** for, arising from or connected to the exclusions in this section unless shown otherwise in your **Benefits Schedule** or **we've** agreed separately in writing, and **we'll** seek to recover from **you** any payments **we've** made if **we** determine an exclusion applies to a **claim we** have already paid.

14.1 Acting against medical advice

Any journey, activity, action or pursuit **you** carry out (or omit to carry out) against **medical advice**.

14.2 Addictions and abuse

Treatment for alcohol, drug or substance abuse or any kind of addictive condition and any injury or illness associated with it. **We** define drug abuse as the use of any drug:

- in a manner or in quantities other than directed or prescribed by a **medical professional**, or
- for any reason other than what it was prescribed for.

14.3 Administrative costs, fees and charges

- completing **claims** forms,
- completing or obtaining other documents,

- **hospital** administration fees,
- any registration fees, or
- overdue invoice charges.

14.4 Altered and amended documents

Any invoice, **claim** form, medical report or other document that anyone has altered or amended.

14.5 Brain and learning disorders, and speech and voice problems

Developmental disorders of the brain, learning disorders, learning difficulties, speech problems and voice problems.

14.6 Cosmetic treatment

Cosmetic treatment.

14.7 Certain costs you've incurred

Costs **you've** incurred if:

- they exceed the relevant **Benefits Schedule** limit,
- **you** haven't completed the relevant waiting time shown in the **Benefits Schedule**, if applicable,
- they're less than your **excess** or **co-payment**,
- your **plan** doesn't cover them, including associated costs such as loss of earnings as a result of a **medical condition**,
- **you've** incurred them outside your **area of cover**,
- **you** received **treatment** or services before the **start date** or after the **end date** of your **plan**.

14.8 False or fraudulent claims

False or fraudulent claims.

14.9 Gender reassignment

Treatment directly or indirectly associated with gender reassignment.

14.10 Harvesting, storage and organ transplants

The harvesting or storage of umbilical cord blood stem cells, sperm, mature oocytes and embryos.

Costs of:

- locating a replacement organ,
- removing an organ from a donor,
- transporting an organ, or
- any associated administration.

14.11 Illegal activities

You acting illegally or committing or helping to commit a criminal offence.

14.12 Innocent bystanders

Conflict or civil unrest if, in our reasonable opinion,

- **you're** actively participating,
- **you're** a **member** of any armed force or security service, including personal protection,
- **you've** knowingly entered or remained in a location where there is **conflict or civil unrest**, or
- **you've** intentionally put yourself at risk of injury.

A natural disaster if, in **our** reasonable opinion:

- **you've** knowingly entered or remained in a location where there is a natural disaster, or
- **you've** intentionally put yourself at risk of injury.

Contamination or injury from any biological, chemical or nuclear materials, including combustion of nuclear fuel if, in **our** reasonable opinion:

- **you've** knowingly entered or remained in a location where there is contamination,
- **you're** a **member** of a biological, chemical or nuclear contamination cleaning crew of any kind, or
- **you've** intentionally put yourself as risk of contamination or injury.

14.13 Journeys and transportation

- any journey specifically made to receive **treatment**, unless **you've** requested **preauthorisation** and **we've** given our approval,
- non-**emergency** transportation, or
- costs for medical evacuations if a local situation makes it impossible, dangerous or not practical to enter a specific location or country.

14.14 Professional sports and hazardous activities

Playing professional sports (i.e. any sport or sports for which **you** are paid as your main source of income), or taking part in any of the hazardous activities below whether on a professional or recreational basis:

- Motor sports of any kind
- Using a weapon or firearm
- Mountaineering, potholing, spelunking or caving
- Trekking at an altitude of more than 2,500 metres
- Scuba or free diving, unless:
 - **you** are diving to a depth of less than 30 metres, and
 - **you** hold the appropriate PADI qualification or **you** are accompanied by a PADI qualified instructor
- Off-piste winter sports
- Arctic or Antarctic expeditions
- Being the driver or passenger of any motorised vehicle, including but not limited to a motorcycle, motorised tri-cycle or quad-cycle:
 - not on a public road, or
 - on a public road, unless **you** are wearing a seatbelt, if there is one, and the driver (whether **you** or somebody else) has the licence and insurance required by law to drive the motorised vehicle

- Being the driver or passenger of any motorcycle, motorised tri-cycle or quad-cycle, unless **you** are wearing a crash helmet.

14.15 Self-inflicted medical conditions

Suicide, attempted suicide or any deliberate self-inflicted **medical condition**.

14.16 Reproduction and newborns

Costs of:

- contraception or sterilisation,
- **treatment** for sexual problems including impotence,
- fertility or infertility tests or **treatment**,
- assisted reproduction,
- surrogacy,
- pregnancy, childbirth and postnatal costs whether complicated or not, including termination of pregnancy, or
- any **inpatient treatment** for an **acute medical condition** that begins before the **participant** is eight days old if the pregnancy was achieved by assisted conception.

14.17 Sight, hearing and dental

Myopia, hypermetropia, astigmatism, natural or non-medical degenerative sight or hearing disorders, aids to help with sight or hearing, contact lens solutions, eye drops, sunglasses and prescription sunglasses.

Orthodontic treatment which affects the structure, function, development or appearance of the teeth, upper or lower jaw or the oral cavity and dental implants.

14.18 Sleep

Sleep apnoea, sleep-related breathing disorders, snoring or insomnia.

14.19 Treatment provision and referral

- **Treatment** you receive before your **start date** or that is ongoing at your **start date**.
- **Treatment** that **we** determine on **general advice** is unproven, experimental or investigational.
- Drugs or dressings that:
 - the pharmaceutical regulator in your country of **treatment** doesn't recognise,
 - **you** obtain without prescription, or
 - a **medical practitioner** prescribes for a **medical condition** that's different to the one **you're** claiming for.
- Substances, personal products and dietary supplements including vitamins, minerals, mouthwash, toothpaste, antiseptic lozenges and sprays, shampoo, sunscreen, children's food, baby supplies and infant formula given orally.
- Home visits by a medical professional.
- **Treatment** in a spa, hydro spa, health farm or similar facility.
- **Treatment** at a nursing home or **hospital** that's become your permanent residence or where **you've** been admitted for domestic reasons.
- **Treatment** given, or referrals made, by a **medical professional** who is your spouse, **partner**, child, parent or sibling, or self-prescribed **treatments** or referrals if **you're** a **medical professional**.
- Health education programmes and services including, but not limited to, family planning, antenatal classes and parenting classes.

14.20 Underwriting terms

Moratorium

If your **Takaful certificate** shows that your **underwriting terms** are **moratorium**, this means your **claim** will not be paid if it's relating to a **pre-existing medical condition** should one or more of the following have applied within

Staying with us

the 24-month period before your **date of joining** (or the date shown in the special terms section of your **Takaful certificate**):

- it could be reasonably foreseen that the **medical condition** would occur after your **start date**,
- the condition clearly showed itself,
- **you** had signs or symptoms of the condition,
- **you** asked for advice about the condition,
- **you** received **treatment** for the condition, or
- to the best of your knowledge, **you** were aware **you** had the condition.

Once **you**'ve completed a continuous 24-month period after your **date of joining** your **pre-existing medical condition** may be covered provided **you**'ve not had symptoms, needed or received **treatment**, medication, a special diet or advice, or had any other indications of the condition.

Full Medical Underwriting

If your **Takaful certificate** shows that your **underwriting** terms are **full medical underwriting**, **we** will not pay a **claim** relating to a **medical condition** or symptom that **you** were aware of before your **date of joining** unless **you** told **us** about it on your **proposal** and your **Takaful certificate** doesn't show an exclusion for that **medical condition**.

14.21 Weight management

Any **treatment** for weight loss or weight problems including bariatric procedures, diet pills or supplements, health club memberships, diet programmes or residential eating disorder programmes.

14.22 Durable medical equipment

Sight or hearing aids, furniture or any modifications to your personal or work environment.

14.23 Medical evacuation and local ambulance

Air-sea rescue, or any mountain rescue unless it's for a **medical condition** **you** suffer at a recognised ski resort or similar winter sports resort.

14.24 Mortal remains

The purchase of a burial plot, or funeral costs, including, but not limited to, flowers and the funeral director's fees.

15 How to renew your plan

If **you**'re eligible to renew, **we**'ll send **you** a renewal communication at least six weeks before the **plan renewal date**, which will include a renewal quotation, new **plan documents** and instructions on what to do next. The renewal quotation will show any changes to your **plan** and **Takaful contribution** and explain how **you** can request changes to your **plan**.

Automatic renewal

If **you** pay your **Takaful contribution** for your current **plan** by **card** or direct debit, **we**'ll automatically renew your **plan** unless **you** tell **us** in writing before your **plan renewal date** that **you** either want to make changes to your **plan** or **you** do not want to renew your **plan**. If the **card** or account details are no longer valid, **we**'ll ask **you** to provide new details so **we** can collect your **Takaful contribution**.

Non-automatic renewal

Follow the instructions in your renewal communication to renew or request changes to your **plan**. If **you** do not want to renew, **you** don't have to do anything, but that means your **plan** with **us** will end on the last day of your current **plan year**.

The extra bits

16 Definitions

Wherever we use the words 'including', 'include', 'in particular', 'for example' or any similar expression, any following information is given as an example only, not a full list, and will not limit the sense of the words, description, definition, phrase or term before those words.

Accident: any involuntary or unexpected event resulting in a physical injury.

Acute medical condition: a medical condition that is brief, has a definite end point, and, in our reasonable opinion, based on advice or general advice can be cured by treatment.

Acute episode: an unexpected adverse change to the usual state of your chronic medical condition, which may respond to treatment that aims to return you to your state of health before the event occurred.

Add-on plan: a plan available in addition to your Pioneer plan that must have the same plan start date as your Pioneer plan.

Appliances: prostheses surgically implanted to form permanent parts of the body.

Area of cover: the geographic area or areas of the world in which you must receive treatment or services for your plan to apply. Your area of cover is shown on your Takaful certificate.

Benefit: the cover provided by your plan and shown in your Benefits Schedule, subject to any conditions or exclusions in your Handbook or shown on your Takaful certificate.

Benefits Schedule: the document that details the benefits available under your plan.

Bodily injury: any physical harm to a participant.

Card: Visa, MasterCard or American Express.

Chronic medical condition: a medical condition that has at least one of the following characteristics:

- continues indefinitely and has no known cure,
- comes back or is likely to come back,
- is permanent,
- needs rehabilitation or special training for you to cope with it, or
- needs long-term monitoring including consultations, check-ups, examinations and tests.

Claim: your request for us to cover the costs of treatment or services under your plan.

Close family member: a son, daughter, stepson, stepdaughter, legally adopted son, legally adopted daughter, spouse, partner, parent, step-parent, legally adoptive parent, parent-in-law, grandparent, grandchild, brother, sister, brother-in-law, sister-in-law, son-in-law, daughter-in-law or legal guardian.

Conflict or civil unrest: Any act of terrorism, war, invasion, foreign enemy hostility, mutiny, riot, strike, civil war, rebellion, revolution, insurrection or attempted overthrow of government, usurped power, martial law or state of siege. An act of terrorism is considered to be any act by a person, group or groups of people, including, but not limited to, the use or threat of force or violence, whether acting alone, on behalf of, or in conjunction with, any organisation or government. This includes, but is not limited to, acts intended to influence any government or cause fear to members of the public, whatever the reason.

Congenital abnormality: any genetic, physical, biochemical or metabolic defect, disease or malformation, which may be hereditary or due to an influence during gestation, and which may or may not be obvious at birth.

Continuous Transfer Terms (CTT): continuation of the same underwriting terms, including any special exclusions, that applied with your previous Takaful operator. You will not be subject to any new personal underwriting terms. Cover will still be governed by the benefits, terms and conditions of the plan with us. The underwriting terms with us can be CTT previously MORI or CTT previously FMU. See the 'Transferring dependants' section and the CTT previously MORI and CTT previously FMU definitions for more information.

Co-payment: the percentage of costs shown in your Benefits Schedule that you have to pay towards an eligible claim.

Country(ies) of citizenship/nationality: any country where you are a citizen or a national and entitled to hold a passport.

Country of residence: the country you live in for most of the time, usually for a period of at least six months during a plan year.

Critical: a medical condition that is, in our reasonable opinion, unstable and serious, where the outcome cannot be medically predicted, the prognosis is uncertain and the person may die.

CTT previously FMU: continuation of your full medical underwriting terms with a previous Takaful operator. Cover will still be governed by the benefits, terms and conditions of the plan with us.

CTT previously MORI: continuation of your moratorium start date if you had moratorium underwriting terms with a previous Takaful operator. Cover will still be governed by the benefits, terms and conditions of the plan with us.

Date of joining: the date when you first enrolled, or re-enrolled if there is a break in your cover.

Daycare: treatment you receive when you are admitted to a hospital or daycare unit, and you do not stay overnight.

Deductible: any co-payment, excess or reasonable and customary deduction that applies to a plan.

Dental: that which affects the teeth and gums.

Dependant: the planholder's:

- Spouse or partner
 - Unmarried child, stepchild or legally adopted child under the age of 18
 - Unmarried child, stepchild or legally adopted child aged 18 to 26 who is in continuous full-time education. We may need written proof from the educational facility where they are enrolled.
-

Diagnostic tests and procedures: any medically necessary test or examination to investigate the cause of your signs or symptoms.

Direct settlement: where we settle costs of outpatient treatment or services directly with a medical provider in the medical provider network.

Emergency: a sudden, unexpected acute medical condition or an unexpected acute episode of a chronic medical condition that, in our reasonable opinion and based on advice if available, presents a clear and significant risk of death or imminent serious damage to bodily function.

End date: the last date we cover you under your plan.

Excess: an amount you must pay towards the cost of part, or all, of a covered claim or claims.

Full Medical Underwriting: underwriting based on your medical history before your date of joining. Cover will still be governed by the benefits, terms and conditions of your plan with us. This includes the underwriting term CTT previously FMU.

Foreseeable: a medical condition that, in our reasonable opinion, could be reasonably anticipated

General advice: any medical opinion or medical recommendation from a relevant accredited professional body in relation to a medical condition or treatment which confirms, in our reasonable opinion, an established medical practice or opinion.

Home country: the country you're from, as given on your proposal.

Hospital: an establishment that is licensed to provide inpatient, daycare and outpatient medical and surgical treatment in accordance with the laws of the country in which it's situated.

In-house doctor: a medical practitioner who is employed by the hospital as a permanent member of staff and charges in line with that hospital's tariffs.

Inpatient: when treatment is received at a hospital and you need to stay in the hospital for one night or more.

Intrinsic value: the cash value of an item at the time of loss or damage as reasonably calculated by us, including appropriate deductions for wear and tear.

Lifetime limit: the total amount we'll pay for any eligible costs you incur during any time we cover you on any one or more plans with the same or equivalent benefits, even if there's a break in your cover.

Material fact: information which you have given us which is, in our reasonable opinion, likely to influence us in our assessment, acceptance or renewal of your membership of the plan, or in making any changes to the plan. This includes but is not limited to your responses to our questions about yourself, your lifestyle, your health or your medical conditions.

Medical advice: any medical opinion, medical recommendation or information given by a medical professional.

Medical condition: any injury, illness or disease or signs or symptoms of injury, illness or disease.

Medically necessary: treatment that is prescribed by your medical practitioner, is in line with general advice, and in our reasonable opinion, is appropriate for your medical condition.

Medical practitioner: a person who:

- has attained primary degrees in medicine or surgery by attending a medical school recognised by the World Health Organisation, and
 - is licensed by the relevant authority to practice medicine in the country where the treatment is given.
-

Medical professional: any medical practitioner, specialist, nurse, therapist, psychiatrist or qualified and registered psychotherapist or psychoanalyst.

Medical provider network: all of the medical providers with whom we have contracted healthcare arrangements for participants.

Medical History Disregarded (MHD): we will cover your pre-existing medical conditions, subject to the benefits, terms and conditions of your plan.

Moratorium: a waiting period of 24 months from either your **date of joining** or the date shown in the special terms section of your **Takaful certificate** that must have passed before **claims** for any **pre-existing medical conditions** may become eligible under the **plan**. This includes the **underwriting term CTT previously Moratorium**.

Natural teeth: any teeth that are original, not artificial implants or replacements.

Nurse: a person who is qualified in nursing, currently practising and on the professional register of nursing in the country where **you** receive **treatment**.

Orthodontic: that which affects the structure, function, development or appearance of the teeth, upper or lower jaw or the oral cavity.

Outpatient: where **treatment** is received at a medical facility that is recognised by the relevant authority in the country where the **treatment** is given, and **you** are not admitted for **inpatient** or **daycare treatment**.

Palliative treatment: any medical or surgical services aimed to relieve symptoms rather than to cure, stop, reverse or delay the progression of the **medical condition** causing them.

Participant: a person **we** agree to cover under the **plan** and who is named on the **Takaful certificate**.

Participant ID card: a physical or virtual card **we** issue for each **participant**, which provides basic **plan** details and contact information.

Partner: a person who is in an established personal relationship with **you** and who lives with **you**, but is not married to **you**.

Personal effects: personal belongings, including clothing worn and baggage owned by **you**, that you take with **you** on your **trip**.

Personal representative: an individual who has authority to act on your behalf in relation to your **plan**, as a result of an authorisation from **you** in writing, a power of attorney or a document evidencing that he or she is the executor of your estate.

Plan: our contract of Takaful cover with **you** as contained in your **plan documents**.

Plan documents: the proposal, the Takaful certificate, this document and the **Benefits Schedule**.

Planholder: the person **we** have issued a plan to, named as **planholder** on the **Takaful certificate**.

Plan level: your Pioneer **plan** or **add-on plan** from the range available as shown on the relevant **Takaful certificate**.

Plan renewal date: the date when a new **plan year** is due to begin, as shown on your **Takaful certificate**.

Plan start date: the first day of the **plan year**, as shown on your **Takaful certificate**.

Plan year: the period of cover from the **plan start date** to the day before the **plan renewal date**, as shown on your **Takaful certificate**.

Preauthorisation: our assessment of **treatment**, services or costs before they are received or incurred.

Preauthorised: any **treatment**, services or costs that **we** approve in writing following **preauthorisation**.

Pre-existing medical condition: any medical condition or **related medical condition** you have before the **date of joining** that has any one or more of the following characteristics:

- was foreseeable,
- clearly showed itself,
- **you** had signs or symptoms of,
- **you** asked for advice on,
- **you** received **treatment** for, or
- to the best of your knowledge, **you** were aware **you** had.

Preventative services: medical services received when no signs or symptoms are present, and they are not received in relation to a diagnosed **medical condition**.

Proposal: either:

- the document entitled 'Pioneer plan proposal' which **you** must complete and sign to agree to the terms of the **plan** plus any supporting information given in connection with it, or
- the information **you** supplied online and signed electronically to agree to the terms of the **plan** plus any supporting information given.

Public transport: any paid and licensed type of transport.

Related medical condition: any injury, illness or disease that, based on **medical advice** or **general advice**, **we** determine is the result of any one or more other **medical conditions**.

Routine health check: diagnostic tests or procedures where no signs or symptoms are present, and they are not received in relation to a diagnosed **medical condition**. This includes any cancer screening **you** receive after **you** have been in remission for more than five years.

Specialist: a medical practitioner who, in the country where the **treatment** is given:

- has a recognised certificate of higher specialist training in the relevant field of medicine, and
- has a consultant appointment or equivalent.

Start date: the first day **we** cover you under the **plan** during the **plan year**, as shown on your **Takaful certificate**.

Takaful certificate: a document that contains a summary of plan details, including dates of cover, **participant** information and any special terms that may apply.

Takaful contribution: The amount **you** have to pay for your Pioneer plan.

Takaful operator: one of: Aetna Insurance Company Limited; Aetna Insurance Company Limited (Singapore branch); Aetna Insurance (Singapore) Pte. Ltd; Aetna Life & Casualty (Bermuda) Limited; Al Ain Ahlia Insurance Company; Al Khaleej Takaful Insurance; Archipelago Insurance Limited; Bahrain National Life Assurance BSC; BaoViet Insurance Corporation; Muscat Life Assurance Company S.A.O.C.; Safety Insurance Public Company Limited; the Company for Cooperative Insurance (Tawuniya); or Warba Insurance Company (K.S.C).

Terminal: the end stages of a **medical condition** where in **our** reasonable opinion life expectancy is considered to be days or weeks and only **palliative treatment** and care is given.

Therapist: a physiotherapist, podiatrist, osteopath, chiropractor, Chinese herbalist, ayurvedic practitioner, acupuncturist or homeopath who's qualified and licensed in the country they provide **treatment** in.

Treatment: any medical or surgical service, including **diagnostic tests and procedures** needed to diagnose, relieve or cure a **medical condition**.

Trip: any journey or period of travel that does not exceed the duration shown on your **Travel plan Benefits Schedule**. This includes the dates of departure from, and return to, your **country of residence**.

Underwriting: the process by which **we** assess risk and determine the appropriate cost of cover.

Visiting doctor: a **medical practitioner** or **specialist** who's not employed by the **hospital**, but has a contract to use the **hospital** facilities and may have different charges to the **hospital** tariffs.

We/our/us: the relevant **Takaful operator** (acting through its administrator agent, details of which are available at www.aetnainternational.com/ai/en/about-us/legal/regional-entities), such **Takaful operator** being the **Takaful operator** which is permitted to carry on Takaful cover business in your location under legal and regulatory requirements applicable to **us, you** and/or the **plan** at any given time (referred to as the relevant time for the purposes of this definition). This excludes, at any relevant time, any **Takaful operator** which is not permitted to carry out Takaful cover business in your location at that relevant time.

You: You as a **participant**, or your **personal representative**.

17 Governing law, jurisdiction and language

The laws of Qatar govern your **plan** and any disputes or **claims** arising from or connected to them. The courts of Qatar shall have exclusive jurisdiction to settle any dispute or **claim** arising out of or in connection with the **plan**, its subject matter or formation.

Translated versions of your **plan documents** are for information only. If there are any wording or interpretation disputes or discrepancies, the Arabic versions will apply.

If **you** want to take legal action against **us** in relation to a **plan, you** must do so within six years from the date the relevant event took place, subject to applicable laws.

If **we** deviate from specific **plan** terms at any time, it won't constitute a waiver of our right to comply with or enforce those terms at any other time. This includes the payment of **Takaful contribution** or **benefits**.

18 Complaints

We strive to give **you** a first class service. If there's an occasion when **you** feel **we** haven't done this, **we** want to know.

Please contact **us** with your **plan** number, **claim** number (if applicable), contact details and as much detail as possible at:

Al Khaleej Takaful Insurance
PO Box 4555
Doha
Qatar

Telephone: +974-4404-1111

Fax: +974-4443-0530

Email: ktg@alkhaleej.com

We'll deal with your complaint fairly, promptly and in accordance with relevant regulation. When **we** receive a complaint, **we** aim to resolve it by the end of the next business day. But if this isn't possible, **we'll** acknowledge

your complaint by the end of the next business day and give **you** regular updates until **we** resolve the complaint. We'll give **our** final response within eight weeks.

19 Data protection

We're committed to protecting your personal data and privacy. We'll keep any personal information confidential and process it in accordance with the relevant legislations and guidelines and, other related legislation and **our** own strict internal policy.

We'll use any personal data to process your **claims**, administer your plan, better service **our** relationship with **you**, provide **you** with products and services and evaluate their effectiveness, as well as for statistical analysis.

Fraud

We may also use your information to detect and prevent fraud and will pass any false or inaccurate information on to other Aetna entities, agents or others so that they may do the same. They may pass information they hold about **you** to **us** so that **we** can do the same. We may also disclose your information if **we're** required to do so by law enforcement or other legal agencies, governmental or judicial bodies, or to **our** regulators under proper authority.

Medical information

We'll only disclose your medical information to those involved with your treatment or care, including your **medical practitioner**. If **you** ask **us** to, **we'll** also send your medical information to any person or organisation responsible for meeting your **treatment** expenses, or their agents. We may discuss your information with your agent or broker if **you've** asked your broker to help handle your **claims** and **you've** authorised **us** to provide them with such medical information.

We won't disclose your medical information to any other

individual without your explicit consent. If **you** want **us** to disclose your medical information to another individual or next of kin, **you** must tell **us** in writing. In exceptional **emergency** situations, and in accordance with medical confidentiality guidelines and relevant law, **we** may be required to disclose information to relatives, family members or other third parties.

Marketing

We may, from time to time, provide **you** with marketing information about **our** products and services and those of any associated companies which may be of interest to **you**. We'll give **you** an opportunity to tell **us** if **you** don't want to receive this information.

To help **us** make sure that your personal information remains accurate and up-to-date, please tell **us** about any changes when they happen.

You can ask to see the personal information **we** hold about **you**. There may be a charge for this.

Please write to:

Al Khaleej Takaful Insurance
PO Box 4555
Doha
Qatar

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