

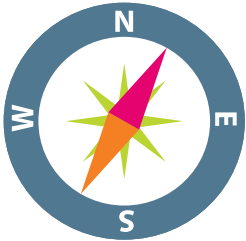
Discover the power of choice

aetna®



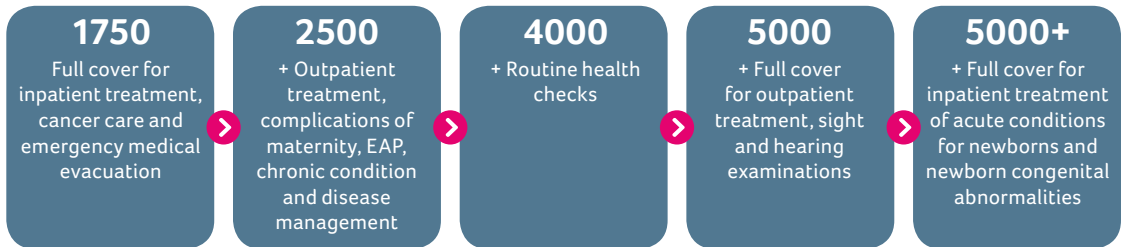
Summit for groups

USD

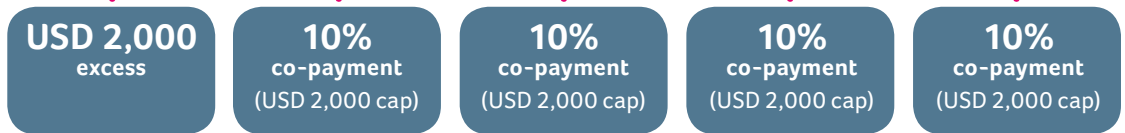


Explore the options

Summit plans



Standard excess or co-payment



Areas of cover



Built-in value

- Personalised approach to participant health and wellness
- Employee Assistance Programme (EAP) offering additional support¹
- Convenience of inpatient and daycare direct settlement
- Network of 1.1 million providers in the U.S. and 165,000 globally
- Choice of MHD and 24-month moratorium underwriting
- Value-added red24 security advice and assistance
- Web and mobile technology to keep our services within reach 24-7

Optional extras

- ⊕ Flexible cover options for groups of 3+
- ⊕ Bespoke cover for large groups
- ⊕ Nil or higher excesses/co-payments
- ⊕ Routine pregnancy and childbirth
- ⊕ Dental and optical care
- ⊕ Non-emergency evacuation
- ⊕ Outpatient direct billing
- ⊕ Travel add-on plan
- ⊕ Personal Accident add-on plan



Choice



Comfort



Care



Control



Convenience

Flexibility and support for healthy living
Discover Summit

¹The Employee Assistance Programme is available on Summit 2500, 4000, 5000 and 5000+ plans

Summit plan benefits at-a-glance

Summit offers flexible solutions to tailor cover. You'll see options for groups of 3+ employees below, but talk to your sales representative for the full range of choices available.

	Summit 1750	Summit 2500	Summit 4000	Summit 5000	Summit 5000+
Overall plan limit	USD 1,750,000	USD 2,500,000	USD 4,000,000	USD 5,000,000	USD 5,000,000
Inpatient and daycare benefits					
Inpatient and daycare treatment	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
Parent hospital accommodation	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
Inpatient treatment of acute conditions for newborns (natural conception) L	USD 150,000	USD 150,000	USD 150,000	USD 150,000	¹ Paid in full
Emergency inpatient and daycare treatment outside area of cover	USD 5,000	USD 15,000	USD 30,000	USD 50,000	Covered with Area 1
Inpatient psychiatric treatment (up to 30 days)	Not covered +	USD 5,000	USD 10,000	¹ Paid in full	¹ Paid in full
Outpatient benefits					
Outpatient post-hospitalisation treatment (up to 90 days)²	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
Outpatient surgical procedures	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
Outpatient dental treatment for accidental damage following related hospitalisation	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
Outpatient consultations, treatment and tests including MRI	Not covered	USD 5,000 ↑ ↓	USD 15,000 ↑ ↓	¹ Paid in full	¹ Paid in full
Emergency outpatient treatment	Not covered +				
Outpatient physiotherapy				¹ Paid in full	¹ Paid in full
Outpatient complementary medicine³	Not covered	USD 1,500	USD 2,000	USD 4,000	USD 4,000
Outpatient traditional Chinese medicine	Not covered	USD 300 ↑	USD 750 ↑	USD 1,500 ↑	USD 1,500 ↑
Outpatient psychiatric treatment	Not covered	USD 1,000 ↓	USD 2,000 ↓	USD 10,000 ↓	USD 10,000 ↓
Emergency outpatient treatment outside area of cover	Not covered	USD 500	USD 500	USD 500	Covered with Area 1
Further benefits					
Emergency medical evacuation, repatriation and local ambulance	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
Cancer care	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
red24 travel security services	AdviceLine	AdviceLine	Action Response	Action Response	Action Response
Durable medical equipment	USD 1,000	USD 1,000 ↑	USD 1,000 ↑	USD 2,000 ↑	USD 2,000 ↑
Hospital cash (each night up to 20 nights)	USD 125	USD 125	USD 125	USD 125	USD 125
Terminal care	Not covered	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
Medical complications of maternity (natural conception)	Not covered	USD 15,000 ↓ ↑	USD 15,000 ↓ ↑	USD 50,000 ↓ ↑	¹ Paid in full ↓
Congenital abnormalities L	Not covered	USD 25,000	USD 50,000	USD 100,000	USD 100,000
Employee Assistance Programme	Not included	Online and telephonic support	Online, telephonic and in-person support	Online, telephonic and in-person support	Online, telephonic and in-person support
Chronic condition and disease management	Not included	Included	Included	Included	Included
HIV or AIDS	Not covered	USD 5,000 ↓	USD 10,000 ↓	USD 15,000 ↓	USD 15,000 ↓
Routine health checks	Not covered +	Not covered +	USD 500 ↑	USD 1,000 ↑	USD 1,000 ↑
Non-emergency medical evacuation and repatriation	Not covered +	Not covered +	Not covered +	Not covered +	Not covered +
Routine pregnancy and childbirth W	Not covered	Not covered +	Not covered +	Not covered +	Not covered +
Routine and major restorative dental treatment W	Not covered	Not covered +	Not covered +	Not covered +	Not covered +
Optical care	Not covered	Not covered +	Not covered +	Not covered +	Not covered +
Orthodontic treatment	Not covered	Not covered	Not covered +	Not covered +	Not covered +
Dental implants	Not covered	Not covered	Not covered	Not covered +	Not covered +

⊖ Remove benefit
 ⬇ Decrease benefit limit
 L Paid up to lifetime limit
⊕ Add benefit
 ⬆ Increase benefit limit
 W Waiting period applies

For a full description of cover, please refer to the Summit Handbook and Benefits schedule available at www.aetnainternational.com.

If coverage provided by any policy violates or will violate any U.S., UN, or EU or other applicable economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna 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 United States, unless permitted under a valid written Office of Foreign Assets Control (OFAC) license. For more information on OFAC, visit <http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>.

Policies are underwritten by Al Khaleej Takaful and administered by Aetna Global Benefits (ME) LLC located at Level 28, Media One Towers, P.O. Box 6380, Dubai, UAE.

¹Paid in full up to the overall plan limit.

²Includes cover for physiotherapy, subject to a benefit limit on Summit 1750, 2500 and 4000.

³Outpatient complementary medicine includes podiatry, osteopathic and chiropractic treatment, when referred by a medical practitioner or specialist.