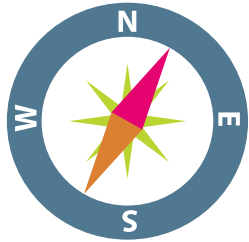


# Discover the power of choice



Aetna Pioneer<sup>SM</sup> for individuals and families

USD



## Explore the options

### Aetna Pioneer<sup>SM</sup> plans

### Standard excess or coinsurance

### Areas of cover



### Built-in value

- Personalised approach to member health and wellness
- Healthy Behaviours Discount of up to 25%<sup>1</sup>
- Members pay for one child and get free cover for every alternate child<sup>2</sup>
- Convenience of inpatient and daycare direct settlement
- Network of 1.1 million providers in the U.S. and 165,000 globally
- Choice of FMU 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

- ⊕ Nil or higher excesses/coinsurances
- ⊕ Outpatient direct billing
- ⊕ Routine and major restorative dental
- ⊕ Non-emergency evacuation
- ⊕ Aetna Maternity
- ⊕ Aetna Travel
- ⊕ Aetna Personal Accident



Flexibility and support for healthy living  
Discover Aetna Pioneer<sup>SM</sup>

<sup>1</sup>The Healthy Behaviours Discount is available on Aetna Pioneer 4000, 5000 and 5000+ plans

<sup>2</sup>Charges may apply on full medical underwriting (FMU) plans

# Aetna Pioneer<sup>SM</sup> plan benefits at-a-glance

	Aetna Pioneer <sup>SM</sup> 1750	Aetna Pioneer <sup>SM</sup> 2500	Aetna Pioneer <sup>SM</sup> 4000	Aetna Pioneer <sup>SM</sup> 5000	Aetna Pioneer <sup>SM</sup> 5000+
<b>Overall plan limit</b>	USD 1,750,000	USD 2,500,000	USD 4,000,000	USD 5,000,000	USD 5,000,000
<b>Inpatient and daycare benefits</b>					
<b>Inpatient and daycare treatment</b>	✓	✓	✓	✓	✓
<b>Parent hospital accommodation</b>	✓	✓	✓	✓	✓
<b>Emergency inpatient and daycare treatment outside area of cover</b>	USD 5,000	USD 15,000	USD 30,000	USD 50,000	Covered with Area 1
<b>Inpatient treatment of acute conditions for newborns (natural conception)</b> <b>L</b>	USD 150,000	USD 150,000	USD 150,000	USD 150,000	✓
<b>Inpatient psychiatric treatment (up to 30 days)</b>		USD 5,000	USD 10,000	✓	✓
<b>Outpatient benefits</b>					
<b>Outpatient post-hospitalisation treatment (up to 90 days)<sup>1</sup></b>	✓	✓	✓	✓	✓
<b>Outpatient surgical procedures</b>	✓	✓	✓	✓	✓
<b>Outpatient dental treatment for accidental damage following related hospitalisation</b>	✓	✓	✓	✓	✓
<b>Outpatient consultations, treatment and tests including MRI</b>		USD 5,000	USD 15,000	✓	✓
<b>Outpatient physiotherapy</b>		USD 1,500	USD 2,000	✓	✓
<b>Outpatient complementary medicine<sup>2</sup></b>				USD 4,000	USD 4,000
<b>Outpatient traditional Chinese medicine</b>		USD 300	USD 750	USD 1,500	USD 1,500
<b>Outpatient psychiatric treatment</b>		USD 1,000	USD 2,000	USD 10,000	USD 10,000
<b>Emergency outpatient treatment outside area of cover</b>		USD 500	USD 500	USD 500	Covered with Area 1
<b>Further benefits</b>					
<b>Emergency medical evacuation and repatriation</b>	✓	✓	✓	✓	✓
<b>Local ambulance</b>	✓	✓	✓	✓	✓
<b>Cancer care</b>	✓	✓	✓	✓	✓
<b>Organ transplants</b>	✓	✓	✓	✓	✓
<b>Mortal remains</b>	✓	✓	✓	✓	✓
<b>Rehabilitation (from 30 to 120 days)</b>	✓	✓	✓	✓	✓
<b>red24 travel security services</b>	AdviceLine	AdviceLine	ActionResponse	ActionResponse	ActionResponse
<b>Durable medical equipment</b>	USD 1,000	USD 1,000	USD 1,000	USD 2,000	USD 2,000
<b>Hospital cash (each night up to 20 nights)</b>	USD 125	USD 125	USD 125	USD 125	USD 125
<b>Renal dialysis</b>		✓	✓	✓	✓
<b>Terminal care</b>		✓	✓	✓	✓
<b>Chronic condition and disease management</b>		Included	Included	Included	Included
<b>Congenital abnormalities</b> <b>L</b>		USD 25,000	USD 50,000	USD 100,000	USD 100,000
<b>HIV or AIDS</b>		USD 5,000	USD 10,000	USD 15,000	USD 15,000
<b>Compassionate emergency visit</b>			✓	✓	✓
<b>Routine health checks</b>			USD 500	USD 1,000	USD 1,000
<b>Sight and hearing examination</b>				USD 250	USD 250
<b>Newborn congenital abnormalities</b>					✓
<b>Optional benefits</b>					
<b>Non-emergency medical evacuation</b>	USD 2,000	USD 2,000	USD 2,000	USD 2,000	USD 2,000
<b>Routine and major restorative dental treatment</b> <b>W</b>			USD 750	USD 1,500	USD 1,500

✓ Paid in full up to the overall plan limit    **L** Paid up to lifetime limit    **W** Waiting period applies

<sup>1</sup>Includes cover for physiotherapy, subject to a benefit limit on Aetna Pioneer 1750, 2500 and 4000.

<sup>2</sup>Outpatient complementary medicine includes podiatry, osteopathic and chiropractic treatment, when referred by a medical practitioner or specialist.

Plans are available in Singapore Dollars (SGD) and U.S. Dollars (USD). For a full description of cover, please refer to the Aetna Pioneer Handbook and Benefits schedule available at [www.aetnainternational.com](http://www.aetnainternational.com).

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All Singapore Citizens and Permanent Residents will be covered by MediShield Life from 01 Nov 2015. If you choose not to accept this medical expense policy, you will continue to be insured under MediShield Life for life, without any exclusion.

This product is not a Medisave-approved product and the premium for this policy is not payable using Medisave.

This is a short-term A&H product and is not guaranteed renewable. The insurer has unilateral rights to terminate this policy at each policy renewal date. Also, if you have existing medical conditions, you may:

- Lose coverage for your existing medical conditions; or
- Pay additional premiums to retain or increase coverage for your existing medical conditions under this new policy.

You may wish to seek advice from an A&H insurance intermediary before purchasing the policy; in the event that you choose not to seek advice from an A&H insurance intermediary, you should consider whether the type of policy in question is suitable for you; and in the event that you decide that the policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free-look provision, if any, and the insurer may recover from the policy owner any expense incurred by the insurer in underwriting the policy.

Notice to United Kingdom residents: In the UK, Aetna Insurance Company Limited (FRN 458505) has issued and approved this communication. Notice to all: Please visit <http://www.aetnainternational.com/ai/en/about-us/legal/regional-entities> for more information, including a list of relevant entities permitted to carry on or administer insurance business in their respective jurisdictions.

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