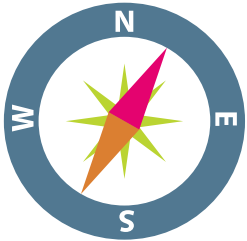


# Discover the power of choice



## Aetna Summit<sup>SM</sup> for groups

SGD

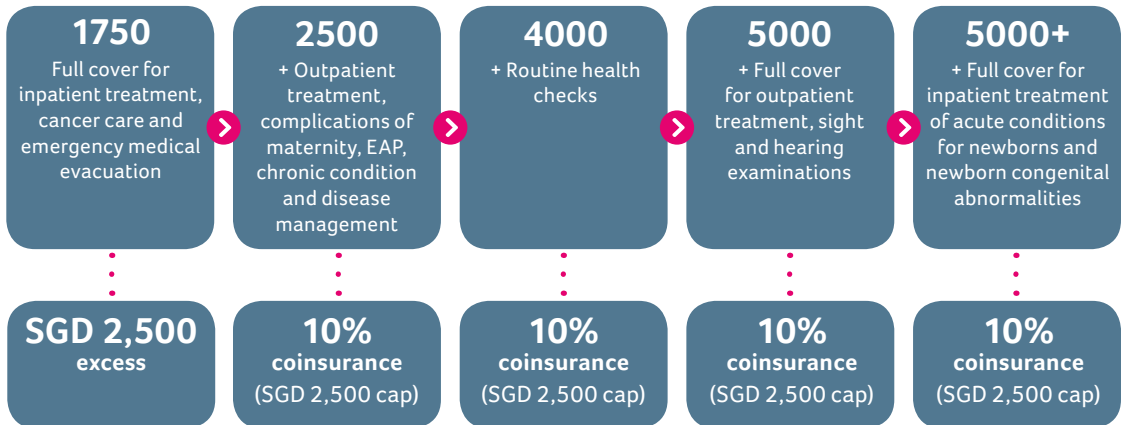


### Explore the options

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

#### Standard excess or coinsurance

#### Areas of cover



#### Built-in value

- Personalised approach to member health and wellness
- Employee Assistance Programme (EAP) offering additional support<sup>1</sup>
- 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/coinsurances
- ⊕ Routine pregnancy and childbirth
- ⊕ Dental and optical care
- ⊕ Non-emergency evacuation
- ⊕ Outpatient direct billing
- ⊕ Aetna Travel
- ⊕ Aetna Personal Accident



Choice



Comfort



Care



Control



Convenience

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

<sup>1</sup>The Employee Assistance Programme is available on Aetna Summit 2500, 4000, 5000 and 5000+ plans

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

Aetna 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.

	Aetna Summit <sup>SM</sup> 1750	Aetna Summit <sup>SM</sup> 2500	Aetna Summit <sup>SM</sup> 4000	Aetna Summit <sup>SM</sup> 5000	Aetna Summit <sup>SM</sup> 5000+
<b>Overall plan limit</b>	SGD 2,250,000	SGD 3,125,000	SGD 5,000,000	SGD 6,250,000	SGD 6,250,000
<b>Inpatient and daycare benefits</b>					
<b>Inpatient and daycare treatment</b>	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full
<b>Parent hospital accommodation</b>	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full
<b>Inpatient treatment of acute conditions for newborns (natural conception)</b> <b>L</b>	SGD 187,500	SGD 187,500	SGD 187,500	SGD 187,500	<sup>1</sup> Paid in full
<b>Emergency inpatient and daycare treatment outside area of cover</b>	SGD 6,250	SGD 18,750	SGD 37,500	SGD 62,500	Covered with Area 1
<b>Inpatient psychiatric treatment (up to 30 days)</b>	Not covered	SGD 6,250 <b>+</b>	SGD 12,500	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full
<b>Outpatient benefits</b>					
<b>Outpatient post-hospitalisation treatment (up to 90 days)<sup>2</sup></b>	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full
<b>Outpatient surgical procedures</b>	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full
<b>Outpatient dental treatment for accidental damage following related hospitalisation</b>	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full
<b>Outpatient consultations, treatment and tests including MRI</b>	Not covered	SGD 6,250 <b>↑ ↓</b>	SGD 18,750 <b>↑ ↓</b>	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full
<b>Emergency outpatient treatment</b>	Not covered <b>+</b>				
<b>Outpatient physiotherapy</b>	Not covered	SGD 1,875	SGD 2,500	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full
<b>Outpatient complementary medicine</b>				SDG 5,000	SDG 5,000
<b>Outpatient traditional Chinese medicine</b>	Not covered	SGD 375 <b>↑</b>	SGD 1,000 <b>↑</b>	SGD 1,875 <b>↑</b>	SGD 1,875 <b>↑</b>
<b>Outpatient psychiatric treatment</b>	Not covered	SGD 1,250 <b>↓</b>	SGD 2,500 <b>↓</b>	SGD 12,500 <b>↓</b>	SGD 12,500 <b>↓</b>
<b>Emergency outpatient treatment outside area of cover</b>	Not covered	SGD 625	SGD 625	SGD 625	Covered with Area 1
<b>Further benefits</b>					
<b>Emergency medical evacuation, repatriation and local ambulance</b>	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full
<b>Cancer care</b>	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full
<b>red24 travel security services</b>	AdviceLine	AdviceLine	Action Response	Action Response	Action Response
<b>Durable medical equipment</b>	SGD 1,250	SGD 1,250 <b>↑</b>	SGD 1,250 <b>↑</b>	SGD 2,500 <b>↑</b>	SGD 2,500 <b>↑</b>
<b>Hospital cash (for admission in Singapore public hospitals)</b>	SGD 150	SGD 150	SGD 150	SGD 150	SGD 150
<b>Renal dialysis</b>	Not covered	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full
<b>Terminal care</b>	Not covered	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full
<b>Medical complications of maternity (natural conception)</b>	Not covered	SGD 18,750 <b>↓ ↑</b>	SGD 18,750 <b>↓ ↑</b>	SGD 62,500 <b>↓ ↑</b>	<sup>1</sup> Paid in full <b>↓</b>
<b>Congenital abnormalities</b> <b>L</b>	Not covered	SGD 31,250	SGD 62,500	SGD 125,000	SGD 125,000
<b>Employee Assistance Programme</b>	Not included	Online and telephonic support	Online, telephonic and in-person support	Online, telephonic and in-person support	Online, telephonic and in-person support
<b>Chronic condition and disease mgt.</b>	Not included	Included	Included	Included	Included
<b>HIV or AIDS</b>	Not covered	SGD 6,250 <b>↓</b>	SGD 12,500 <b>↓</b>	SGD 18,750 <b>↓</b>	SGD 18,750 <b>↓</b>
<b>Routine health checks</b>	Not covered <b>+</b>	Not covered <b>+</b>	SGD 625 <b>↑</b>	SGD 1,250 <b>↑</b>	SGD 1,250 <b>↑</b>
<b>Non-emergency medical evacuation and repatriation</b>	Not covered <b>+</b>	Not covered <b>+</b>	Not covered <b>+</b>	Not covered <b>+</b>	Not covered <b>+</b>
<b>Routine pregnancy and childbirth</b> <b>W</b>	Not covered	Not covered <b>+</b>	Not covered <b>+</b>	Not covered <b>+</b>	Not covered <b>+</b>
<b>Routine and major restorative dental treatment</b> <b>W</b>	Not covered	Not covered <b>+</b>	Not covered <b>+</b>	Not covered <b>+</b>	Not covered <b>+</b>
<b>Optical care</b>	Not covered	Not covered <b>+</b>	Not covered <b>+</b>	Not covered <b>+</b>	Not covered <b>+</b>
<b>Orthodontic treatment</b>	Not covered	Not covered <b>+</b>	Not covered <b>+</b>	Not covered <b>+</b>	Not covered <b>+</b>
<b>Dental implants</b>	Not covered	Not covered <b>+</b>	Not covered <b>+</b>	Not covered <b>+</b>	Not covered <b>+</b>

**○** Remove benefit   **+** Add benefit   **↓** Decrease benefit limit   **↑** Increase benefit limit   **L** Paid up to lifetime limit   **W** Waiting period applies

<sup>1</sup>Paid in full up to the overall plan limit.   <sup>2</sup>Includes cover for physiotherapy, subject to a benefit limit on Aetna Summit 1750, 2500 and 4000. Citizens of the United States (U.S.) looking for worldwide cover and non-U.S. citizens residing in the U.S. must take our Aetna Summit 5000+ plan. For more information on Aetna Summit 5000+, please contact us or go to [www.aetnainternational.com](http://www.aetnainternational.com).

Plans are available in Singapore Dollars (SGD) and U.S. Dollars (USD). For a full description of cover, please refer to the Aetna Summit Handbook and Benefits schedule available at [www.aetnainternational.com](http://www.aetnainternational.com). Aetna<sup>®</sup> is a trademark of Aetna Inc. and is protected throughout the world by trademark registrations and treaties.

Aetna does not provide care or guarantee access to health services. Not all health services are covered, and coverage is subject to applicable laws and regulations, including economic and trade sanctions. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Information is believed to be accurate as of the production date; however, it is subject to change. For more information, refer to [www.aetnainternational.com](http://www.aetnainternational.com).

If coverage provided by this policy violates or will violate any United States (U.S.), United Nations (UN), European Union (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 U.S., 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>.

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.

Policies issued in Singapore are issued by Aetna Insurance Company Limited (Singapore Branch), registered address: 80 Robinson Road, #23-02/03, Singapore 068898, Company Registration No. T08FC7304L. Policies are administered by Aetna Global Benefits (UK) Limited (Singapore Branch), Company Registration No. T08FC7305G, on behalf of the insurer. Policies issued outside of Singapore but within the Asia Pacific Region are issued by Aetna Insurance Company Limited (Singapore Branch), registered address: 80 Robinson Road, #23-02/03, Singapore 068898, Company Registration No. T08FC7304L, or by Aetna Insurance Company Limited, registered in England (Company Registration No. 05956141), and administered by Aetna Global Benefits (UK) Limited (Singapore Branch), registered address: 80 Robinson Road, #23-02/03, Singapore 068898, Company Registration No. T08FC7305G.

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