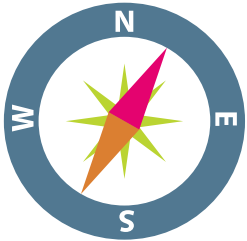


Discover the power of choice



Aetna SummitSM for groups

USD

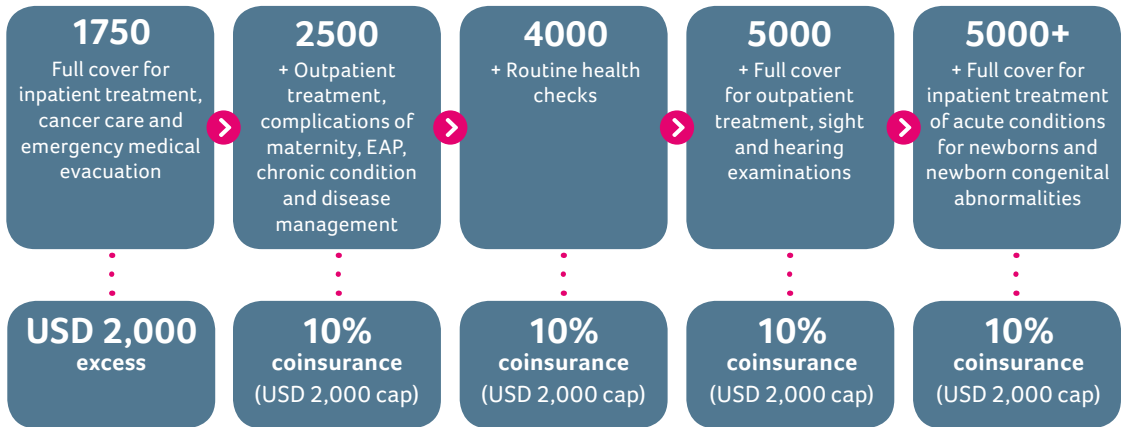


Explore the options

Aetna SummitSM plans

Standard excess or coinsurance

Areas of cover



Built-in value

- Personalised approach to member 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/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 SummitSM

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

Aetna SummitSM 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 SM 1750	Aetna Summit SM 2500	Aetna Summit SM 4000	Aetna Summit SM 5000	Aetna Summit SM 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	Not covered	USD 1,500	USD 2,000	¹ Paid in full	¹ Paid in full
Outpatient complementary medicine³				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
Renal dialysis	Not covered	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
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 mgt.	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 + Add benefit ⬆️ Decrease benefit limit ⬆️ Increase benefit limit **L** Paid up to lifetime limit **W** Waiting period applies

¹Paid in full up to the overall plan limit. ²Includes cover for physiotherapy, subject to a benefit limit on Aetna Summit 1750, 2500 and 4000.

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. AetnaSM 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. 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.

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.

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.

Important: This is a non-U.S. insurance product that does not comply with the U.S. Patient Protection and Affordable Care Act (PPACA). This product 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 U.S. tax exposure. You may wish to consult with your legal, tax or other professional advisor for further information. This is only applicable to certain eligible U.S. taxpayers.

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