

Discover the power of choice

Administered by:

aetna

Insured by:

شركة العين الأهلية للتأمين (ش.م.ع.)
Al Ain Ahlia Insurance Co. (PSC)



Summit Abu Dhabi 5000+ for groups

USD

Key features

Full cover for inpatient and outpatient treatment

Full cover for cancer care and chronic condition management

Emergency medical evacuation

Routine health checks, including sight and hearing examinations

Built-in Employee Assistance Programme

Standard excess or coinsurance

50 AED per claim

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
- ⊕ Travel add-on plan
- ⊕ Personal Accident add-on plan



Choice



Comfort



Care



Control















Convenience

*Flexibility and support
for healthy living*

Discover Summit Abu Dhabi

Summit Abu Dhabi 5000+

	Summit 5000+
Overall plan limit	USD 5,000,000
Inpatient and daycare benefits	
Inpatient and daycare treatment	¹ Paid in full
Parent hospital accommodation	¹ Paid in full
Inpatient treatment of acute conditions for newborns (natural conception) L	¹ Paid in full
Emergency inpatient and daycare treatment outside area of cover	Covered with Area 1
Inpatient psychiatric treatment (up to 30 days)	¹ Paid in full
Outpatient benefits	
Outpatient post-hospitalisation treatment (up to 90 days) ²	¹ Paid in full
Outpatient surgical procedures	¹ Paid in full
Outpatient dental treatment for accidental damage following related hospitalisation	¹ Paid in full
Outpatient consultations, treatment and tests including MRI	¹ Paid in full
Emergency outpatient treatment	¹ Paid in full
Outpatient physiotherapy	¹ Paid in full
Outpatient complementary medicine ³	USD 4,000
Outpatient traditional Chinese medicine	USD 1,500 
Outpatient psychiatric treatment	USD 10,000 
Emergency outpatient treatment outside area of cover	Covered with Area 1
Further benefits	
Emergency medical evacuation, repatriation and local ambulance	¹ Paid in full
Cancer care	¹ Paid in full
red24 travel security services	Action Response
Durable medical equipment	USD 2,000 
Hospital cash (each night up to 20 nights)	USD 125
Terminal care	¹ Paid in full
Medical complications of maternity (natural conception)	¹ Paid in full 
Congenital abnormalities L	USD 100,000
Employee Assistance Programme	Online, telephonic and in-person support
Chronic condition and disease management	Included
HIV or AIDS	USD 15,000 
Routine health checks	USD 1,000 
Non-emergency medical evacuation and repatriation	Not covered 
Routine pregnancy and childbirth W	Not covered 
Routine and major restorative dental treatment W	Not covered 
Optical care	Not covered 
Orthodontic treatment	Not covered 
Dental implants	Not covered 

 Remove benefit

 Add benefit

 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.

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

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

If coverage provided by any insurance 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 Ain Ahlia Insurance Co. (PSC), Incorporated under the Abu Dhabi by Act 18 of 1975, Insurance registration no. 3 of law no. 6 of 2007 concerning the establishment of UAE Insurance authority and its regulations and administered by Aetna Global Benefits (ME) LLC – Registration No. 5, located at Level 28, Media One Towers, P.O. Box 6380, Dubai, UAE.