

# Discover the power of choice

Administered by:

**aetna**

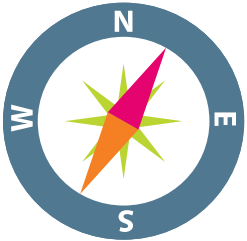
Insured by:

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



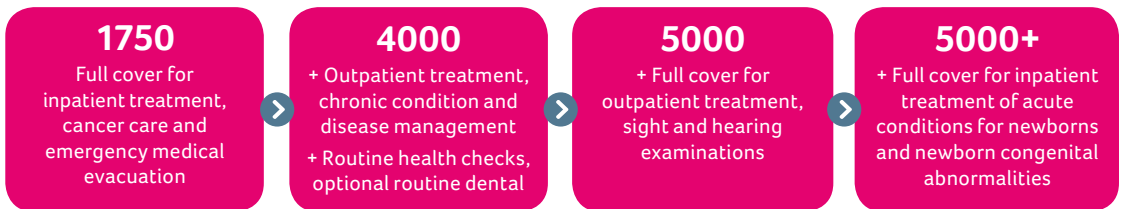
## Pioneer Dubai for individuals and families

USD



### Explore the options

#### Pioneer Dubai plans



#### Standard coinsurance



#### Areas of cover



#### Built-in value

- Locally-compliant cover meeting Dubai Health Authority regulations
- 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
- Convenience of inpatient and daycare direct settlement
- Network of 1.1 million providers in the U.S. and 165,000 globally
- Choice of provider tiers to help manage the cost of care
- Value-added red24 security advice and assistance
- Web and mobile technology to keep our services within reach 24-7

#### Optional extras

- + Nil coinsurance
- + Outpatient direct billing
- + Routine and major restorative dental
- + Non-emergency evacuation
- + Travel add-on plan
- + Personal Accident add-on plan



Choice



Comfort



Care



Control



Convenience

*Flexibility and support for healthy living*  
**Discover Pioneer Dubai**

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

# Pioneer Dubai plan benefits at-a-glance

	Pioneer Dubai 1750	Pioneer Dubai 4000	Pioneer Dubai 5000	Pioneer Dubai 5000+
<b>Overall plan limit</b>	<b>USD 1,750,000</b>	<b>USD 4,000,000</b>	<b>USD 5,000,000</b>	<b>USD 5,000,000</b>
<b>Inpatient and daycare benefits for acute and chronic medical conditions</b>				
<b>Inpatient and daycare treatment</b>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
<b>Parent hospital accommodation</b>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
<b>Emergency inpatient and daycare treatment outside area of cover</b>	USD 5,000	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	Paid in full <sup>1</sup>
<b>Inpatient treatment of acute conditions for newborns (assisted conception)</b> <b>L</b>	USD 41,000	USD 41,000	USD 41,000	USD 41,000
<b>Inpatient maternity</b>	USD 2,750	USD 2,750	USD 2,750	USD 2,750
<b>Inpatient psychiatric treatment (up to 30 days)</b>		USD 10,000	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
<b>Outpatient benefits for acute and chronic medical conditions</b>				
<b>Outpatient post-hospitalisation treatment (up to 90 days)<sup>2</sup></b>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
<b>Outpatient dental treatment for accidental damage following related hospitalisation</b>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
<b>Outpatient maternity</b>	USD 41,000	USD 41,000	USD 41,000	USD 41,000
<b>Outpatient physiotherapy</b>	USD 41,000	USD 41,000	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
<b>Outpatient consultations, treatment and tests including MRI</b>	USD 41,000	USD 41,000	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
<b>Outpatient surgical procedures</b>				
<b>Outpatient complementary medicine<sup>3</sup></b>		USD 2,000	USD 4,000	USD 4,000
<b>Outpatient traditional Chinese medicine</b>		USD 750	USD 1,500	USD 1,500
<b>Outpatient psychiatric treatment</b>		USD 2,000	USD 10,000	USD 10,000
<b>Emergency outpatient treatment outside area of cover</b>		USD 500	USD 500	Covered with Area 1
<b>Further benefits</b>				
<b>Emergency medical evacuation and repatriation</b>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
<b>Local ambulance</b>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
<b>Cancer care</b>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
<b>Organ transplants</b>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
<b>Mortal remains</b>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
<b>Rehabilitation (from 30 to 120 days)</b>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
<b>red24 travel security services</b>	AdviceLine	ActionResponse	ActionResponse	ActionResponse
<b>Durable medical equipment</b>	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
<b>Emergency inpatient and outpatient psychiatric treatment</b>	USD 41,000	USD 41,000	USD 41,000	USD 41,000
<b>Essential vaccinations and preventative services</b>	USD 41,000	USD 41,000	USD 41,000	USD 41,000
<b>Terminal care</b>		Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
<b>Chronic condition and disease management</b>		Included	Included	Included
<b>Congenital abnormalities</b> <b>L</b>		USD 50,000	USD 100,000	USD 100,000
<b>HIV or AIDS</b>		USD 10,000	USD 15,000	USD 15,000
<b>Compassionate emergency visit</b>		Paid in full <sup>1</sup>	Paid in full <sup>1</sup>	Paid in full <sup>1</sup>
<b>Routine health checks</b>		USD 500	USD 1,000	USD 1,000
<b>Sight and hearing examination</b>			USD 250	USD 250
<b>Optional benefits</b>				
<b>Non-emergency medical evacuation</b>	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

**L** Paid up to lifetime limit **W** Waiting period applies

Costs will be paid up to the overall DHA limit of USD 41,000. We will not pay any more than the overall DHA limit shown for any one or more claims in each plan year. If cover provided under this plan does not meet the minimum requirements of Dubai mandatory health coverage as stated by the Dubai Health Authority (DHA), the mandated costs will be paid from the overall DHA limit shown.

<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 Pioneer Dubai 1750 and 4000.

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

#### For policies sold within the Emirate of Dubai:

Plans also include at least the minimum benefits for pregnancy and childbirth, emergency treatment, essential vaccinations, preventative services and any other mandatory cover as shown in the DHA's policies and updates.

#### For a full description of cover, please refer to the Pioneer Dubai Handbook and Benefits schedule available at [www.aetnainternational.com](http://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.