

Discover the power of choice

Administered by:

aetna

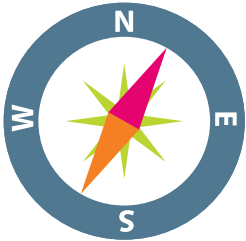
Insured by:

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



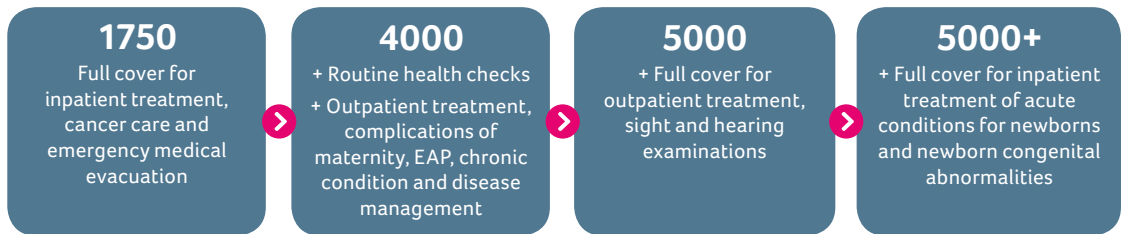
Summit Dubai for groups

USD



Explore the options

Summit Dubai plans



Standard 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
- 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 5+
- ⊕ Bespoke cover for large groups
- ⊕ Nil or higher coinsurances
- ⊕ Enhanced 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 Dubai

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

Summit Dubai plan benefits at-a-glance

	Summit Dubai 1750	Summit Dubai 4000	Summit Dubai 5000	Summit Dubai 5000+
Overall plan limit	USD 1,750,000	USD 4,000,000	USD 5,000,000	USD 5,000,000
Inpatient and daycare benefits for acute and chronic medical conditions				
Inpatient and daycare treatment	Paid in full ¹	Paid in full ¹	Paid in full ¹	Paid in full ¹
Parent hospital accommodation	Paid in full ¹	Paid in full ¹	Paid in full ¹	Paid in full ¹
Emergency inpatient and daycare treatment outside area of cover	USD 5,000	USD 30,000	USD 50,000	Covered with Area 1
Inpatient treatment of acute conditions for newborns (natural conception) L	USD 150,000	USD 150,000	USD 150,000	Paid in full ¹
Inpatient treatment of acute conditions for newborns (assisted conception) L	USD 41,000	USD 41,000	USD 41,000	USD 41,000
Inpatient maternity	USD 2,750	USD 2,750	USD 2,750	USD 2,750
Inpatient psychiatric treatment (up to 30 days)	Not covered	+ USD 10,000	Paid in full ¹	Paid in full ¹
Outpatient benefits for acute and chronic medical conditions				
Outpatient post-hospitalisation treatment (up to 90 days)²	Paid in full ¹	Paid in full ¹	Paid in full ¹	Paid in full ¹
Outpatient dental treatment for accidental damage following related hospitalisation	Paid in full ¹	Paid in full ¹	Paid in full ¹	Paid in full ¹
Outpatient maternity	USD 41,000	USD 41,000	USD 41,000	USD 41,000
Outpatient physiotherapy	USD 41,000	USD 41,000	Paid in full ¹	Paid in full ¹
Outpatient consultations, treatment and tests including MRI	USD 41,000	USD 41,000 ↑	Paid in full ¹	Paid in full ¹
Outpatient surgical procedures	USD 41,000			
Outpatient complementary medicine³	Not covered	USD 2,000	USD 4,000	USD 4,000
Outpatient traditional Chinese medicine	Not covered	USD 750 ↑	USD 1,500 ↑	USD 1,500 ↑
Outpatient psychiatric treatment	Not covered	USD 2,000 -	USD 10,000 -	USD 10,000 -
Emergency outpatient treatment outside area of cover	Not covered	USD 500	USD 500	Covered with Area 1
Further benefits				
Emergency medical evacuation and repatriation	Paid in full ¹	Paid in full ¹	Paid in full ¹	Paid in full ¹
Local ambulance	Paid in full ¹	Paid in full ¹	Paid in full ¹	Paid in full ¹
Cancer care	Paid in full ¹	Paid in full ¹	Paid in full ¹	Paid in full ¹
Organ transplants	Paid in full ¹	Paid in full ¹	Paid in full ¹	Paid in full ¹
Mortal remains	Paid in full ¹	Paid in full ¹	Paid in full ¹	Paid in full ¹
Rehabilitation (from 30 to 120 days)	Paid in full ¹	Paid in full ¹	Paid in full ¹	Paid in full ¹
red24 travel security services	AdviceLine	ActionResponse	ActionResponse	ActionResponse
Durable medical equipment	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
Emergency inpatient and outpatient psychiatric treatment	USD 41,000	USD 41,000	USD 41,000	USD 41,000
Essential vaccinations and preventative services	USD 41,000	USD 41,000	USD 41,000	USD 41,000
Terminal care	Not covered	Paid in full ¹	Paid in full ¹	Paid in full ¹
Chronic condition and disease management	Not covered	Included	Included	Included
Congenital abnormalities L	Not covered	USD 50,000	USD 100,000	USD 100,000
HIV or AIDS	Not covered	USD 10,000 -	USD 15,000 -	USD 15,000 -
Compassionate emergency visit	Not covered	Paid in full ¹	Paid in full ¹	Paid in full ¹
Routine health checks	Not covered	+ USD 500 ↑	USD 1,000 ↑	USD 1,000 ↑

- Remove benefit
 ▼ Decrease benefit limit
 L Paid up to lifetime limit
+ Add benefit
 ↑ Increase benefit limit
 W Waiting period applies

¹Paid in full up to the overall plan limit

²Includes cover for physiotherapy, subject to a benefit limit on Summit Dubai 1750 and 4000.

³Outpatient 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 Summit Dubai 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, Al Ain Ahlia and 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.