

Administered by:

**aetna**<sup>®</sup>

Insured by:

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



## Areas of cover guide

This guide explains which locations are included in each area of cover on the Aetna Pioneer, Aetna Summit and Aetna Maternity plans.

An area of cover is the geographic area of the world in which a member's plan applies. The largest area of cover is Area 1 which includes all countries in Areas 2, 3, 4, 5, 6 and 7 plus the United States of America (US). The smallest area of cover is Area 7 which includes Africa only.

A member's area of cover must include their country of residence. Their area of cover should also include:

- their home country if they need the option of returning home for treatment, and
- any other country in which they may wish or need to receive treatment.

### Area 1

Includes all countries in Areas 2, 3, 4, 5, 6 and 7 plus the United States of America (US).

### Area 2

Includes the countries listed below and all countries in Areas 3, 4, 5, 6 and 7.

American Samoa	French Southern Territories	Niue	South Georgia and the South Sandwich Islands
Antarctica	Guam	Norfolk Island	Tokelau
Bouvet Island	Heard Island and McDonald Islands	Northern Mariana Islands	Tonga
British Indian Ocean Territory	Islands	Pitcairn	Tuvalu
Canada	Hong Kong	Russian Federation	United States Minor Outlying Islands
Christmas Island	Kiribati	Saint Helena, Ascension and Tristan da Cunha	Vanuatu
Cocos (Keeling) Islands	Macau	Saint Pierre and Miquelon	Wallis and Futuna
Cook Islands	Marshall Islands	Samoa	
East Timor	Micronesia, Federated States of	Solomon Islands	
Fiji	Nauru		
French Polynesia	New Caledonia		

### Area 3

Includes China and all countries shown in Areas 4, 5, 6 and 7.

### Area 4

Includes the countries listed below and all countries in Areas 5, 6 and 7.

Australia	New Zealand	Singapore
Kuwait	Qatar	United Arab Emirates (UAE)

### Area 5

Includes the countries listed below and all countries in Areas 6 and 7.

Åland Islands	Brazil	Faroe Islands	Jamaica
Albania	Bulgaria	Finland	Kosovo
Andorra	Cayman Islands	France	Latvia
Anguilla	Channel Islands (Jersey, Guernsey, Alderney, Herm, Jethou, Lihou and Sark)	French Guiana	Liechtenstein
Antigua and Barbuda	Chile	Georgia	Lithuania
Argentina	Colombia	Germany	Luxembourg
Armenia	Costa Rica	Gibraltar	Macedonia
Aruba	Croatia	Greece	Malta
Austria	Curaçao	Greenland	Martinique
Azerbaijan	Cyprus	Grenada	Mexico
Bahamas	Czech Republic	Guadeloupe	Moldova, Republic of
Barbados	Denmark	Guatemala	Monaco
Belarus	Dominica	Guyana	Montenegro
Belgium	Dominican Republic	Haiti	Montserrat
Belize	Ecuador	Honduras	Netherlands
Bermuda	El Salvador	Hungary	Nicaragua
Bolivia	Estonia	Iceland	Norway
Bonaire, Sint Eustatius and Saba	Falkland Islands (Malvinas)	Ireland	Panama
Bosnia and Herzegovina		Isle of Man	Paraguay
		Italy	Peru

Poland	Saint Vincent and the Grenadines	Suriname	United Kingdom
Portugal	San Marino	Svalbard and Jan Mayen	Uruguay
Puerto Rico	Serbia	Sweden	Vatican City
Romania	Sint Maarten	Switzerland	Venezuela
Saint Barthélemy	Slovakia	Trinidad and Tobago	Virgin Islands, British
Saint Kitts and Nevis	Slovenia	Turkey	Virgin Islands, U.S.
Saint Lucia	Spain	Turks and Caicos Islands	
Saint Martin		Ukraine*	

## Area 6

Includes the countries listed below and all countries in Area 7.

Afghanistan	Japan	Myanmar	South Korea
Bahrain	Jordan	Nepal	Sri Lanka
Bangladesh	Kazakhstan	Oman	Taiwan
Bhutan	Kyrgyzstan	Pakistan	Tajikistan
Brunei	Laos	Palau	Thailand
Cambodia	Lebanon	Palestine, State of	Turkmenistan
India	Malaysia	Papua New Guinea	Uzbekistan
Indonesia	Maldives	Philippines	Vietnam
Iraq	Mongolia	Saudi Arabia	Yemen

## Area 7

Africa: includes only the countries listed below.

Algeria	Djibouti	Madagascar	Senegal
Angola	Egypt	Malawi	Seychelles
Benin	Equatorial Guinea	Mali	Sierra Leone
Botswana	Eritrea	Mauritania	Somalia
Burkina Faso	Ethiopia	Mauritius	South Africa
Burundi	Gabon	Mayotte	South Sudan
Cameroon	Gambia	Morocco	Swaziland
Cape Verde	Ghana	Mozambique	Tanzania
Central African Republic	Guinea	Namibia	Togo
Chad	Guinea Bissau	Niger	Tunisia
Comoros	Kenya	Nigeria	Uganda
Congo (DRC)	Lesotho	Réunion	Western Sahara
Congo-Brazzaville	Liberia	Rwanda	Zambia
Côte D'Ivoire	Libya	Sao Tome and Principe	Zimbabwe

We request all clients provide a disclosure or updated disclosure of any members or dependants located in sanctioned countries. Sanctioned countries include Crimea (Annexed Region of Ukraine), Cuba, Iran, North Korea, Sudan (North) and Syria\*. If you and/or your dependants are working, residing or spending time in sanctioned countries or regions, please let us know immediately.

\*The above list is subject to change based on changes in financial sanctions regulations. In addition, there are other countries subject to less broad sanctions than the countries/region listed here. For more information, visit [www.treasury.gov/resource-center/sanctions/Pages/default.aspx](http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx).

We reserve the right to modify our products, services, rates and fees, in response to legislation, regulation or requests of government authorities resulting in material changes to plan benefits and to recoup any material fees, costs, assessments, or taxes due to changes in the law even if no benefit or plan changes are mandated.

Please see the 'Introduction' section of this Handbook for more information about financial sanctions.

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Al Ain Ahlia and Aetna do 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 (US), United Nations (UN), European Union (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 US, unless permitted under a valid written Office of Foreign Asset Control (OFAC) license. For more information on OFAC, visit [www.treasury.gov/resource-center/sanctions/Pages/default.aspx](http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx).

Notice to United Kingdom residents: In the UK, Aetna Insurance Company Limited (FRN 458505) has issued and approved this communication.

Notice to all: Please visit [www.aetnainternational.com/ai/en/about-us/legal/regional-entities](http://www.aetnainternational.com/ai/en/about-us/legal/regional-entities) for more information, including a list of relevant entities permitted to carry on or administer insurance business in their respective jurisdictions.

Important: This is a non-US insurance product that does not comply with the US 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 US 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 US taxpayers.

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