Your well-being, your way

Comprehensive health and well-being program overview





At your side

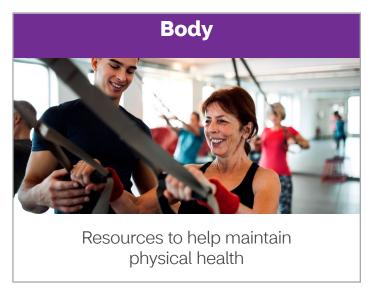
Aetna International is committed to helping create a stronger, healthier global community and that means overall well-being, including a combination of physical and emotional factors. That's why we're passionate about helping you juggle the demands of work, life and personal issues so you can enjoy a healthier and happier life.

Aetna Well-being

With Aetna Well-being, we offer a wealth of programs and resources to help you live your best and healthiest life.

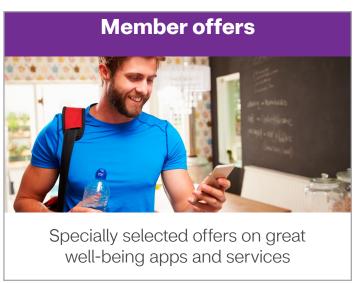
Our core program includes four easy-to-navigate categories:







working and living away from home



Your experience is completely customized to fit your needs. Whether you prefer self-guided, online resources or professional, in-person support, we have options to suit your unique circumstances, needs and preferences.

Aetna Mind



Supporting your emotional well-being, with mindfulness training, confidential therapy, and counseling led by clinical professionals.

Self-help

Wysa

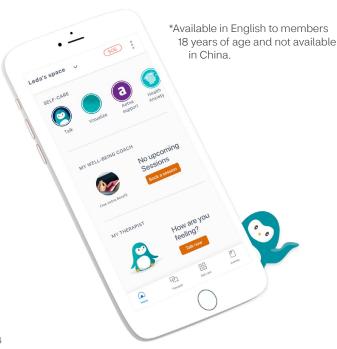
A conversational well-being AI chatbot with human coaching.

The Wysa app is the perfect companion to help you open up too that most simple but sometimes most difficult of questions "how are you today?".

Wysa provides instant access to anonymous emotional and mental well-being support available on demand through an easy to use, engaging mobile app. It's safe, confidential and it's available 24/7 as a well-being partner in your pocket.

Includes:

- In-app buddy support plus all 150 of the premium digital self-help packs to address areas such as anxiety, stress, sleep, relationships, etc.
- Free initial coaching session with 30 days of free coach text follow-up and journaling support



Professional services

Therapeutic counseling

We all need a little support from time to time. No matter what you or a loved one is facing — a mental health condition, a parenting challenge or just a few tough weeks, you and your family are not alone.

As a part of our comprehensive Employee Assistance Program (EAP), you have access to therapeutic counseling. Using traditional cognitive behavioral therapy (CBT), the program is designed to help you identify skills, strengths and resources already at work in your life, that you can use to help you get on the road to feeling better. Therapy sessions are conducted with a professional counselor over the phone or in person, depending on your plan.

*Note: Your Aetna International benefits may cover a certain number of sessions per issue, per year with a professional counselor, as determined by your plan. Face-to-face counseling available depending on provider.

AbleTo

Extra help when you're in the U.S.

It's normal to feel worried, depressed, confused or angry. But overtime these feelings can make it difficult to manage your daily life and hinder your ability to make healthy lifestyle changes.

With Ableto, you receive real, confidential support. You speak directly with a qualified professional by phone or web-based videoconference when it's most convenient for you.

This eight-week program includes:

- Weekly meetings with a therapist to address your emotional challenges
- Weekly meetings with a coach to identify health goals and develop an action plan
- A final meeting with a therapist at the end of the eight-week program

Aetna Body



Physical health is equally important as mental health — but sometimes it can be harder to achieve. That's why we're making it easy for you to maintain your physical health, with access to professional behavioral and lifestyle support including discounted access to gyms around the world and more.

Self-help tools

Well-being Assessment

Our Well-being Assessment* is a secure, online questionnaire that asks about your health habits and family history to help identify some of your health needs. It's designed to help us offer you programs that fit your personal health goals and support you in making strides towards a healthier lifestyle.

Take your Well-being Assessment by going to **Aetna.com** and select "Health and Wellness."



Aetna Body (continued...)



Professional support

International Care Management Program

Our International Care Management program is an innovative, industry-leading offering that helps you and your family easily and successfully navigate the global health care landscape so you can focus on your well-being.

Led by our clinical Care and Response Excellence (CARE) team, our International Care Management program supports everything from clinical precertification and pre-trip planning, to acute and chronic care management, and much more. With one-on-one assistance from a CARE advocate, we offer personalized, culturally relevant support no matter where you are in the world.

Your CARE advocate will:

- Support your health goals while addressing acute and chronic conditions
- Help you navigate care, prepare for a hospital stay or plan for your recovery
- · Recommend group wellness webinars and health coaching
- · Develop pre-trip and post-assignment plans
- Serve as your dedicated resource during difficult times and for medical emergencies*
- Offer personalized tools and guidance to help you through your pregnancy

*If the condition is a medical emergency, you should go immediately to the nearest physician or hospital without delay and then contact the Aetna International Member Service Center.

Telemedicine offerings

Experienced doctors, available by telephone or video call

Telemedicine provides easy access to medical consultations, prescriptions* and well-being support, directly from your smartphone or tablet. Whether you're using Teladoc or vHealth, you can talk to our highly qualified doctors by telephone or video call, at a time and place that works best for you.

Whether you need a detailed diagnosis, a specialist referral or everyday health advice, telemedicine consultations are designed to fit in alongside your work and family commitments. Calls last up to 30 minutes, which means there's plenty of time to ask questions and — with no travel or waiting rooms — they don't disrupt your day.**

- *Prescription availability varies by country. We cannot guarantee a prescription.
- **It's important to note, services and resources may vary depending on your plan benefits and location. Self-funded plan sponsors offer services and resources at their discretion. Please contact your HR department for more details or eligibility questions.

24-Hour Nurse Line

Sometimes you need a quick answer to a health question. When you are in the U.S. you can speak with one of our registered nurses and get the answers you need.

Our 24-Hour Nurse Line is staffed around the clock with registered nurses to help you make more informed decisions about your health — whenever it works best for you. These nurses offer helpful information about a variety of health issues and may even save you an unneeded trip to the doctor's office.

Three great reasons to use the 24-Hour Nurse Line:

- Call toll-free as many times as you need at no extra cost (family members too)
- · Get information on a wide range of health topics
- · Get help preparing for a visit to your doctor

^{*24-}Hour Nurse Line is only available in the U.S.

Living and working abroad



Support and resources to help you make informed decisions while adjusting to a new work and living environment.

Self-help resources

Aetna Security Assistance – powered by Crisis24
Valuable safety information at your fingertips

Traveling around the world to unfamiliar places can sometimes feel... well... foreign. That's why our comprehensive plans include access to a suite of security services.

In partnership with global security experts at Crisis24, we help protect our members by providing security advice to keep you safe from political unrest and natural disasters. Crisis24's travel security website has extensive country and city intelligence reports to help you understand what risks may be present around the world. A Daily Intelligence Briefing is delivered each weekday and offers a global round-up of new and developing concerns by region in one consolidated newsletter. Eligible Aetna members can sign up to receive notifications delivered via email or SMS text.

Professional support

Emergency Assistance Services

Extra support during difficult times and medical emergencies

Medical emergencies are unpredictable — but if they do happen, Aetna International is there for you and your family no matter where you are in the world. Through our in-house Aetna Assistance team, we make sure you have access to necessary resources during a medical emergency 24 hours a day, 365 days a year. Our clinical team works together with our operational teams to get you proper care in the most efficient way. We focus on the details so you can focus on getting healthy. Evacuation can be by air ambulance, commercial airline or ground ambulance to the nearest appropriate facility.

Work-life Services

Helping you with life's not so little details

Moving to a new country is a big adjustment. Whether you're looking for advice about your new neighborhood, struggling to find local services, or just need help getting the lay of the land — we can help. Our Work-Life Services can help you navigate many of the complexities that come with living abroad by providing referrals to local professional services such as dependent care, financial or legal assistance, home maintenance and more.



Living and working abroad



Powered by our comprehensive Employee Assistance Program, we offer trained professionals who can help you for those times when you're away from home and could really use a little extra help.

Manager Assistance Services

Bringing business expertise straight to your mobile device

If you're a manager looking for some professional advice, our Manager Assistance Services may be just what you need. A select team of counselors are specially trained for managerial counseling and can provide one-on-one support to assist you with the unique challenges you face in your role as manager. Assistance is provided on a variety of topics, such as employee performance issues, mediating conflict and building team morale in difficult times.

AWARE

Unleashing your best self

AWARE, our mindfulness-based stress reduction (MBSR) program, can help you when you're struggling with life's challenges. With a personalized approach to applying mindful practices to your life, our AWARE program teaches you how to be more engaged, more resilient, reduce distractions and counteract stress. MBSR-trained professionals can help provide you with:

- · Six weeks of personalized coaching
- Electronic self-guided practice resources
- · Periodic self-assessments to track progress

Life Coaching

Up your game

Maximizing your personal and professional potential is no easy task. Our Life Coaches will help you draw on your own intrinsic motivation, generating personal growth and promoting positive change. Calls with a Life Coach are scheduled at a time that's convenient for you and your coach. In-between calls, you will receive supportive emails checking on your progress and helpful resources to encourage your success.



Member Offers



Designed just for you, our members have access to special offers and discounts on leading well-being apps and services to help you stay on top of your emotional and physical health.



myStrength

Personalized tools to help you boost your mood

Highly interactive learning modules empower myStrength users to address depression, anxiety, stress, substance use, chronic pain and sleep challenges, while also supporting the physical and spiritual aspects of whole-person health. myStrength is available 24/7 — online and with the myStrength app.



Peak

Reach your full potential with games for your brain

Unlock your full potential with the Peak brain training app. Play smarter with Peak, the leading brain training app with more than 50 million downloads worldwide and over 40 games designed to challenge and improve your memory, attention to detail, problem solving skills and more. Peak's "coach" helps you achieve your goals with brain workouts, while tracking your progress and showing you where and how you can improve your skills.



Pzizz

Sleep at the push of a button

Using clinical research, Pzizz plays you "dreamscapes" — a sleep-optimized mix of music, voiceovers and sound effects based on the latest clinical research — to quickly quiet the mind, put you to sleep, keep you asleep and help you wake up feeling refreshed. 30% off



eQuoo

When life's challenges feel overwhelming, resilience can be the difference between surviving and thriving.

eQuoo uses gaming and the most relevant skills from Cognitive Behavioral Therapy, Positive Psychology, and Systemic Therapy to put a playful spin on learning the skills you need to deal with emotional and mental stressors in your life. eQuoo is a 5-week game that boosts mental well-being and emotional intelligence. 50% off on in-app-purchases



ClassPass

Workout at thousands of the best gyms and studios with one membership

Committing to a gym, fitness center or studio can be hard. With ClassPass you can work out at any gym, try any workout and do it all with one app. Try yoga, cycling, regular gym time and on-demand classes. Choose any class, anywhere, with one flexible membership. Up to 25% off



Smoke Free

Break the habit and start feeling better today!

Finding a strong motivator to quit smoking is critical to helping you stay the course. Smoke Free uses the latest knowledge about behavior change to help users stay smoke free. Over 30 behavior change techniques designed by health psychologists are packed into Smoke Free's innovative features. 15% off



Kaia

Help relieve your back pain right from your smartphone

Kaia combines physical exercise, mindfulness and educational resources to help you manage your pain naturally. Curated by leading pain treatment experts and customized to your specific needs, the Kaia app shows users how to correctly perform therapeutic exercises proven to provide relief. Using Kaia three to five times per week for just 15 minutes a day has been clinically proven to reduce back pain. Free for a year



LifeMart

Member Discount Program

When you're in the U.S., you can save big on gym memberships, health coaches, workout gear and nutrition products by shopping online at LifeMart. It's the fast and easy way to save money on your health and well-being needs. In addition to offers on personal wellness products and services, LifeMart also offers deals on everyday needs such as travel, tickets, car rentals, electronics and more.

When you need a hand with your health, we are right here to guide you — in whatever ways work best for your overall well-being.

To learn more, login to **AetnaInternational.com** and click on the "Well-being."

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Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Aetna does not provide care or guarantee access to health services. Not all health services are covered, and information provided is subject to applicable laws and regulations, including economic and trade sanctions. 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 about Aetna International plans, refer to **AetnaInternational.com**.

