

Administered by:



Insured by:

شركة العين الأهلية للتأمين (ش.م.ع)

Al Ain Ahlia Insurance Co. (PSC)



Complaints Procedure

Effective 1 February 2017

We endeavor to meet our customers' expectations at all times. We understand that from time to time complaints may arise. Our aim is to resolve any complaints that we receive both fairly and promptly.

Who should I contact with a complaint?

Complaints Resolution Team
Aetna International
P.O. Box 6380
Dubai
United Arab Emirates
Telephone: +971 4 438 7600
Fax: +971 4 428 7101
Email: AetnaInternationalComplaints&Appeals@aetna.com

Summary of our complaints handling procedures

Your complaint will:

- be acknowledged promptly, confirming who will be responsible for investigating your complaint.
- be investigated competently, efficiently and impartially, ensuring that we keep you informed on progress.
- be assessed fairly, consistently and promptly.
- within 20 working days, receive either a letter giving the status of your complaint or a final response detailing the outcome of the investigation and, if you purchased your cover in a country where such a service is available, offering you the right to refer your complaint to an Ombudsman Service should you remain dissatisfied.

If you remain unhappy with our response, you have the ability to refer this complaint to one of the following Authorities based on your residence.

For members residing in the Emirate of Dubai:

Dubai Residents can now complain about their insurance provider through a new online system launched by the Dubai Health Authority (DHA), the portal allows insured residents in Dubai to lodge complaints or suggestions by filling out an online form on the system's website <http://ipromes.eclaimlink.ae/>

For members residing and/or working in Abu Dhabi:

Members residing in the Emirates of Abu Dhabi and covered through an Abu Dhabi Compliant may contact Department of Health - Abu Dhabi (DOH):

- Toll Free 800555
- Email address contact@abudhabi.ae
- Head Office, Abu Dhabi Airport Road, PO Box 5674, office hours 7am to 3pm (Sunday through Thursday).

Where your complaint relates to the services provided by another firm we shall advise you of this and forward your complaint to the other firm for resolution.

Where we and another firm are jointly responsible for your complaint we shall ensure that you are informed of this and each company will contact you directly in relation to the complaint for which it is responsible.

Policies are underwritten by Al Ain Ahlia Insurance Co. (PSC), incorporated in 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 (Middle East) LLC (Registration No. 5). Registered address: 28th Floor, Media One Tower Building, Dubai Media City, TECOM, PO Box 6380, Dubai, UAE.

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.

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.

M015-278E-010720