

Explanatory Notes: Please read the following before completing this application. Please use BLOCK CAPITALS or check boxes as appropriate.

Terms and Conditions: All material facts (e.g., a pre-existing health condition or involvement in a hazardous activity), which may affect **our** assessment and consideration of this application, should be declared. Failure to do so may invalidate **your cover** under a **group** plan. If **you** are in doubt as to whether a fact is material, then it should be disclosed.

If **you** were covered under a similar **policy** immediately prior to **your** application for inclusion under this **group** plan, please include a copy of **your** current **certificate of insurance**, as **your plan sponsor** may have requested **continuous transfer terms**.

If **you** run out of space, please use a separate sheet of paper where necessary to provide full details. All information supplied will be treated in strict confidence.

As the applicant, **you** should answer all the questions and sign the declaration on behalf of all persons included in this application. A copy of this application can be supplied to **you** on request within three months of completion. **You** should keep a record of all information provided.

Please return this completed form to **us**, **your plan sponsor** or their nominated agent.

Aetna Global Benefits Limited
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Dubai, United Arab Emirates

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To help **you** understand **your cover**, the words and phrases in bold have specific meanings, and are defined in the member handbook.

Section 1 – Your Plan Sponsor’s Details

Plan Sponsor Name		Policy Number (if applicable)	
Address			Postal Code
Telephone	Fax	E-mail Address	

Please Retain a Copy for Your Records

Policies issued in the Middle East and Africa but outside the United Arab Emirates (UAE) are insured by Aetna Life & Casualty (Bermuda) Limited or by another insurance company as stated in the insurance documentation. Policies issued outside the UAE are administered by Aetna Global Benefits Limited - A Company Regulated by DFSA and Aetna Health Services (Middle East) FZ LLC. Aetna Global Benefits Limited, registered address: Gate Village Building No. 7, Unit 101, DIFC, P.O. Box 6380, Dubai, UAE. Aetna Health Services (Middle East) FZ LLC, registered address: 3rd Floor, Building No. 7, Dubai Outsource Zone, PO Box 6380, Dubai, UAE.

Section 2 – Applicant Details (Employee)

Family Name				Title		
First Name(s)						
Marital Status		Date of Birth (Day/Month/Year)		Gender <input type="checkbox"/> M <input type="checkbox"/> F	Height (cms/ins)	Weight (kgs/lbs)
Industry			Occupation/Job Title			
Date of Employment (Day/Month/Year)		Eligibility Category		Date First Eligible to Join Plan (Day/Month/Year)		
Country of Nationality		Passport No./ID Card No.		Country of Residence		
Residential Address _____ _____			Correspondence Address _____ _____			
Town/City			Town/City			
Country/State			Country/State			
Postal Code			Postal Code			
Home Telephone			Business Telephone			
Mobile			Fax			
Home E-mail			Business E-mail			

Section 3 – Dependant's Details

Dependants can only be included if their **country of residence** is the same as the applicant's. Children to be included under this plan must be under 18 years of age, or 26 years or under if they are in full-time education and are fully dependent upon **you**. If **you** have any further **dependants**, please provide details on a separate sheet.

Dependant 1	Family Name			First Name(s)		
	Other Initials	Title	Gender <input type="checkbox"/> M <input type="checkbox"/> F	Height (cms/ins)	Weight (kgs/lbs)	
	Relationship to Applicant			Date of Birth (Day/Month/Year)		
	Occupation/Job Title			Country of Nationality		Passport No./ID Card No.
Dependant 2	Family Name			First Name(s)		
	Other Initials	Title	Gender <input type="checkbox"/> M <input type="checkbox"/> F	Height (cms/ins)	Weight (kgs/lbs)	
	Relationship to Applicant			Date of Birth (Day/Month/Year)		
	Occupation/Job Title			Country of Nationality		Passport No./ID Card No.
Dependant 3	Family Name			First Name(s)		
	Other Initials	Title	Gender <input type="checkbox"/> M <input type="checkbox"/> F	Height (cms/ins)	Weight (kgs/lbs)	
	Relationship to Applicant			Date of Birth (Day/Month/Year)		
	Occupation/Job Title			Country of Nationality		Passport No./ID Card No.

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Section 4 – Pre-existing Condition(s)

Benefits will not be available for any **medical condition** or **related condition** for which **you**, or anyone included in this application, have sought medical **advice** or received medical **treatment** for, had symptoms of, or to the best of **your** knowledge existed, prior to **your date of entry** until two consecutive years have elapsed after the **date of entry**, during which no **treatment** or **advice** was given with respect to that **medical condition** or any **related condition**.

Members applying for continuous transfer terms:

Where **continuous transfer terms** are accepted by **us**, the previous underwriting applied in respect of **your** existing **cover** will apply. **We** reserve the right to apply additional terms. **You** should attach a copy of **your** existing **certificate of insurance**, detailing any endorsements and the original **commencement date** of the expiring plan (or **cover**).

Section 5 – Medical Questionnaire

Please reply to the following questions by checking Yes or No.

Where you have checked Yes, please provide all relevant details in the space below.

	Yes	No
a. Have you , or anyone included in this application, been admitted to a hospital or other similar establishment in the last five years?	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you , or anyone included in this application, been prescribed with a course of any drugs or medication, or treatments for a period in excess of seven days in the last two years?	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you , or anyone included in this application, any known or foreseeable need to consult with a medical practitioner or any other health care professional and/or to be required to be prescribed any drugs or medication and/or to be admitted to a hospital or other similar establishment?	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you , or anyone included in this application, suffering from any disability, abnormality, recurrent illness, major illness or injury, not already noted above?	<input type="checkbox"/>	<input type="checkbox"/>

Please use this space to provide any additional information, or a separate sheet of paper if there is insufficient space.

Please give details of **your** usual **medical practitioner**, and in respect of anyone else included in this application.

Medical Practitioner Name

Medical Practitioner Address

Additional Information

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Section 6 – Applicant’s Declaration

My spouse, competent adult **dependants**, and I (who are applying for **cover** under this application) authorise any physician, health care professional, **hospital**, other health care institution (“Providers”), and my employer to disclose, to the extent allowed by applicable law, to Aetna or an affiliated entity (“Aetna”), information concerning the medical history, services, supplies, or **treatment** provided to anyone listed on this application, including dental, substance abuse and HIV/AIDS services (“health care information”).

I confirm and agree that personal information and/or health care information collected or held by Aetna, whether contained in this application form or otherwise obtained, may be disclosed worldwide to Aetna affiliates, providers, payors, other insurers, third party administrators, vendors, consultants, and/or governmental authorities with appropriate jurisdiction, when necessary for care or **treatment**, payment for services, and activities related to the operation of my health plan.

I understand that Aetna may rely on such information to: 1) underwrite this application for **cover**, including, as needed, making eligibility, risk rating, and enrolment determinations for all of the applicants; 2) administer claims and determine or fulfill responsibility for **cover** and provisions of **benefits**; 3) administer **cover**; and 4) conduct other insurance operations, like marketing and publicity, according to applicable laws and regulations.

I have discussed the terms of this authorisation with my spouse and competent adult **dependants**, and I have obtained their consent to the release of their health care information pursuant to this authorisation. I understand that I may decline to provide Aetna with consent to process my personal or health care information; however, this may result in declination of **cover**.

I understand that I may review and offer corrections to my personal or health care information, to the extent allowed by law, receive a copy of this authorisation upon request, and that a photocopy is as valid as the original; and I may revoke this authorisation at any time, to the extent it has not been relied upon by Aetna or other party. I also have the right to opt out of any direct marketing campaigns.

This authorisation shall remain valid for the term of this **cover** or for so long as allowed by law.

I understand it is unlawful for me or my **dependants** to knowingly provide false, incomplete or misleading facts or information to Aetna for the purpose of defrauding or attempting to defraud. Penalties may include imprisonment, fines, denial of **cover**, rescission of **benefits**, and legal damages.

I acknowledge that Aetna’s participating providers are independent contractors and are not agents or employees of Aetna or any affiliated Aetna entity.

I understand and accept Section 4 on Pre-existing Condition(s) and I have declared all material facts that relate to this application.

Aetna must be informed in writing if there are any persons living and/or working in United Arab Emirates. This policy is not issued to a UAE resident.

Any change of occupation, hazardous pursuits and change of residential address or area should promptly be notified in writing to Aetna.

I declare that the answers given are to the best of my knowledge full, true and complete and have checked and found correct any answers and statements in this application that are not in my own handwriting.

I agree that where medical **treatment** is received within the **provider network** by myself or any of my **dependants** and it is substantiated that the **treatment** or **medical condition** is not refundable within the terms and conditions of the **policy**, that I, as the **member**, shall be fully responsible for reimbursement to Aetna within 14 days of receipt of notice of such non-refundability of all funds expended in connection with any claim for such medical **treatment**.

I understand and confirm that where I have not made repayment of funds disbursed by Aetna in respect of such medical **treatment** not covered by the **policy**, Aetna shall use all available means to recover owed funds and will suspend **cover** for the **member** until the date of full settlement of all outstanding amounts due from the **member** to Aetna, at which point **cover** shall be reinstated on the same basis as immediately prior to the suspension. In no event shall any claim for **treatment** received during any period of suspension be made or met.

I understand that Aetna may not be able to conduct business and/or pay claims in locations or with/to people or groups that are listed by the European Union, the United States of America and/or the United Nations as sanctioned countries or prohibited groups. Wherever **cover** provided by this insurance contract is in violation of applicable trade or economic sanctions, such **cover** shall be null and void.

Additional Provisions for Members applying for Continuous Transfer Terms

I understand that if any statement made above or, if accepted for **cover**, if any subsequent claims made are found to be fraudulent or unfounded, my **cover** will be cancelled as if I had no **cover** in place from the start, and any **benefits** shall be forfeited and recoverable by Aetna.

Where **members** transfer to this plan from any other of **our** existing plans or, whilst covered under this plan, **you** receive any enhanced **cover** (such as inclusion of an option at any **renewal date**), any enhanced **cover** or maximum refundable amounts are restricted to new **medical conditions** not been previously suffered from, whether or not diagnosed, after the date of transfer.

Transfer from any similar private medical **cover** provided by any other insurer is subject to submission of a copy of the **certificate of insurance** and subject to there being no break in **cover**. **We** reserve the right at all times to decline an application without giving any reason and/or to offer alternative terms.

Applicant’s Name and Signature

Date (Day/Month/Year)

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