

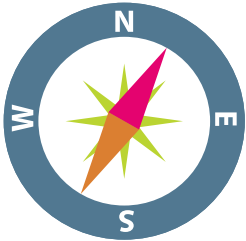
Discover the power of choice

aetna®



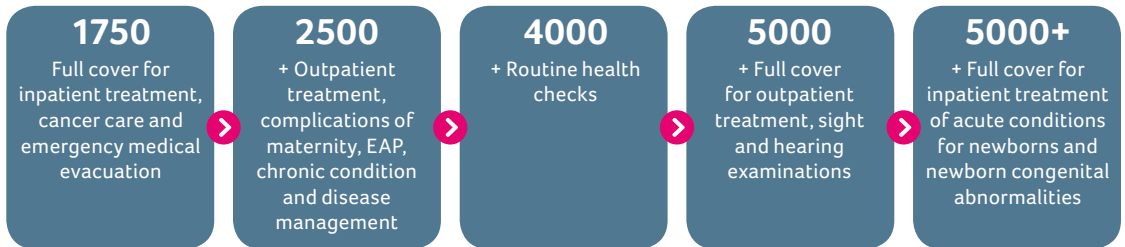
Summit for groups

USD

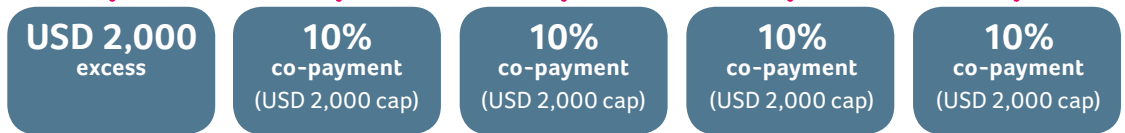


Explore the options

Summit plans



Standard excess or co-payment



Areas of cover



Built-in value

- Personalised approach to participant 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
- Choice of MHD and 24-month moratorium underwriting
- 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 3+
- ⊕ Bespoke cover for large groups
- ⊕ Nil or higher excesses/co-payments
- ⊕ Routine 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

¹The Employee Assistance Programme is available on Summit 2500, 4000, 5000 and 5000+ plans

Summit plan benefits at-a-glance

Summit offers flexible solutions to tailor cover. You'll see options for groups of 3+ employees below, but talk to your sales representative for the full range of choices available.

| | Summit 1750 | Summit 2500 | Summit 4000 | Summit 5000 | Summit 5000+ |
|--|---------------------------|-------------------------------|--|--|--|
| Overall plan limit | USD 1,750,000 | USD 2,500,000 | USD 4,000,000 | USD 5,000,000 | USD 5,000,000 |
| Inpatient and daycare benefits | | | | | |
| Inpatient and daycare treatment | ¹ Paid in full | ¹ Paid in full | ¹ Paid in full | ¹ Paid in full | ¹ Paid in full |
| Parent hospital accommodation | ¹ Paid in full | ¹ Paid in full | ¹ Paid in full | ¹ Paid in full | ¹ Paid in full |
| Inpatient treatment of acute conditions for newborns (natural conception) L | USD 150,000 | USD 150,000 | USD 150,000 | USD 150,000 | ¹ Paid in full |
| Emergency inpatient and daycare treatment outside area of cover | USD 5,000 | USD 15,000 | USD 30,000 | USD 50,000 | Covered with Area 1 |
| Inpatient psychiatric treatment (up to 30 days) | Not covered + | USD 5,000 | USD 10,000 | ¹ Paid in full | ¹ Paid in full |
| Outpatient benefits | | | | | |
| Outpatient post-hospitalisation treatment (up to 90 days)² | ¹ Paid in full | ¹ Paid in full | ¹ Paid in full | ¹ Paid in full | ¹ Paid in full |
| Outpatient surgical procedures | ¹ Paid in full | ¹ Paid in full | ¹ Paid in full | ¹ Paid in full | ¹ Paid in full |
| Outpatient dental treatment for accidental damage following related hospitalisation | ¹ Paid in full | ¹ Paid in full | ¹ Paid in full | ¹ Paid in full | ¹ Paid in full |
| Outpatient consultations, treatment and tests including MRI | Not covered | USD 5,000 ↑ ↓ | USD 15,000 ↑ ↓ | ¹ Paid in full | ¹ Paid in full |
| Emergency outpatient treatment | Not covered + | | | | |
| Outpatient physiotherapy | | | | ¹ Paid in full | ¹ Paid in full |
| Outpatient complementary medicine³ | Not covered | USD 1,500 | USD 2,000 | USD 4,000 | USD 4,000 |
| Outpatient traditional Chinese medicine | Not covered | USD 300 ↑ | USD 750 ↑ | USD 1,500 ↑ | USD 1,500 ↑ |
| Outpatient psychiatric treatment | Not covered | USD 1,000 ↓ | USD 2,000 ↓ | USD 10,000 ↓ | USD 10,000 ↓ |
| Emergency outpatient treatment outside area of cover | Not covered | USD 500 | USD 500 | USD 500 | Covered with Area 1 |
| Further benefits | | | | | |
| Emergency medical evacuation, repatriation and local ambulance | ¹ Paid in full | ¹ Paid in full | ¹ Paid in full | ¹ Paid in full | ¹ Paid in full |
| Cancer care | ¹ Paid in full | ¹ Paid in full | ¹ Paid in full | ¹ Paid in full | ¹ Paid in full |
| red24 travel security services | AdviceLine | AdviceLine | Action Response | Action Response | Action Response |
| Durable medical equipment | USD 1,000 | 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 | USD 125 |
| Terminal care | Not covered | ¹ Paid in full | ¹ Paid in full | ¹ Paid in full | ¹ Paid in full |
| Medical complications of maternity (natural conception) | Not covered | USD 15,000 ↓ ↑ | USD 15,000 ↓ ↑ | USD 50,000 ↓ ↑ | ¹ Paid in full ↓ |
| Congenital abnormalities L | Not covered | USD 25,000 | USD 50,000 | USD 100,000 | USD 100,000 |
| Employee Assistance Programme | Not included | Online and telephonic support | Online, telephonic and in-person support | Online, telephonic and in-person support | Online, telephonic and in-person support |
| Chronic condition and disease management | Not included | Included | Included | Included | Included |
| HIV or AIDS | Not covered | USD 5,000 ↓ | USD 10,000 ↓ | USD 15,000 ↓ | USD 15,000 ↓ |
| Routine health checks | Not covered + | Not covered + | USD 500 ↑ | USD 1,000 ↑ | USD 1,000 ↑ |
| Non-emergency medical evacuation and repatriation | Not covered + | Not covered + | Not covered + | Not covered + | Not covered + |
| Routine pregnancy and childbirth W | Not covered | Not covered + | Not covered + | Not covered + | Not covered + |
| Routine and major restorative dental treatment W | Not covered | Not covered + | Not covered + | Not covered + | Not covered + |
| Optical care | Not covered | Not covered + | Not covered + | Not covered + | Not covered + |
| Orthodontic treatment | Not covered | Not covered | Not covered + | Not covered + | Not covered + |
| Dental implants | Not covered | Not covered | Not covered | Not covered + | Not covered + |

⊖ 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 1750, 2500 and 4000.

³Outpatient complementary medicine includes podiatry, osteopathic and chiropractic treatment, when referred by a medical practitioner or specialist.

For a full description of cover, please refer to the Summit Handbook and Benefits schedule available at www.aetnainternational.com.

If coverage provided by any 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, 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 Khaleej Takaful and administered by Aetna Global Benefits (ME) LLC located at Level 28, Media One Towers, P.O. Box 6380, Dubai, UAE.