Discover the power of choice

Pioneer for individuals and families

Explore the options

**Pioneer plans**

- **1750** Full cover for inpatient treatment, cancer care and emergency medical evacuation
- **2500** + Outpatient treatment, chronic condition and disease management
- **4000** + Routine health checks, optional routine dental
- **5000** + Full cover for outpatient treatment, sight and hearing examinations
- **5000+** + Full cover for inpatient treatment of acute conditions for newborns and newborn congenital abnormalities

**Standard excess or coinsurance**

- USD 2,000 excess
- 10% coinsurance (USD 2,000 cap)
- 10% coinsurance (USD 2,000 cap)
- 10% coinsurance (USD 2,000 cap)
- 10% coinsurance (USD 2,000 cap)

**Areas of cover**

- **7** Africa
- **6** + Other Asia, Other Middle East
- **5** + Europe, Latin America
- **4** + Australia, Qatar, New Zealand, Singapore, UAE
- **3** + China
- **2** Worldwide excluding USA
- **1** Worldwide

**Built-in value**

- Personalised approach to member health and wellness
- Healthy Behaviours Discount of up to 25%¹
- Members pay for one child and get free cover for every alternate child²
- Convenience of inpatient and daycare direct settlement
- Network of 1.1 million providers in the U.S. and 165,000 globally
- Choice of FMU 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**

- Nil or higher excesses/coinsurances
- Outpatient direct billing
- Routine and major restorative dental
- Non-emergency evacuation
- Maternity add-on plan
- Travel add-on plan
- Personal Accident add-on plan

**Flexibility and support for healthy living**

Discover Pioneer

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¹The Healthy Behaviours Discount is available on Pioneer 4000, 5000 and 5000+ plans
²Charges may apply on full medical underwriting (FMU) plans

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## Pioneer plan benefits at-a-glance

<table>
<thead>
<tr>
<th>Overall plan limit</th>
<th>Pioneer 1750</th>
<th>Pioneer 2500</th>
<th>Pioneer 4000</th>
<th>Pioneer 5000</th>
<th>Pioneer 5000+</th>
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</thead>
<tbody>
<tr>
<td>USD 1,750,000</td>
<td>USD 2,500,000</td>
<td>USD 4,000,000</td>
<td>USD 5,000,000</td>
<td>USD 5,000,000</td>
<td>USD 5,000,000</td>
</tr>
</tbody>
</table>

### Inpatient and daycare benefits
- **Inpatient and daycare treatment**
  - Pioneer 1750
  - Pioneer 2500
  - Pioneer 4000
  - Pioneer 5000
  - Pioneer 5000+

- **Parent hospital accommodation**

- **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 treatment of acute conditions for newborns (natural conception)**
  - USD 150,000
  - USD 150,000
  - USD 150,000
  - USD 150,000

- **Inpatient psychiatric treatment (up to 30 days)**
  - USD 15,000

### Outpatient benefits
- **Outpatient post-hospitalisation treatment (up to 90 days)**
  - USD 1,500

- **Outpatient surgical procedures**

- **Outpatient dental treatment for accidental damage following related hospitalisation**

- **Outpatient consultations, treatment and tests including MRI**
  - USD 5,000
  - USD 15,000

- **Outpatient physiotherapy**
  - USD 1,500
  - USD 2,000

- **Outpatient complementary medicine**
  - USD 4,000
  - USD 4,000

- **Outpatient traditional Chinese medicine**
  - USD 300
  - USD 750
  - USD 1,500
  - USD 1,500

- **Outpatient psychiatric treatment**
  - USD 1,000
  - USD 2,000
  - USD 10,000
  - USD 10,000

- **Emergency outpatient treatment outside area of cover**
  - USD 500
  - USD 500
  - Covered with Area 1

### Further benefits
- **Emergency medical evacuation and repatriation**

- **Local ambulance**

- **Cancer care**

- **Organ transplants**

- **Mortal remains**

- **Rehabilitation (from 30 to 120 days)**

- **red24 travel security services**

- **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

- **Terminal care**

- **Chronic condition and disease management**

- **Congenital abnormalities**
  - USD 25,000
  - USD 50,000
  - USD 100,000
  - USD 100,000

- **HIV or AIDS**
  - USD 5,000
  - USD 10,000
  - USD 15,000
  - USD 15,000

- **Compassionate emergency visit**

- **Routine health checks**

- **Sight and hearing examination**

- **Newborn congenital abnormalities**

### Optional benefits
- **Non-emergency medical evacuation**
  - USD 2,000

- **Routine and major restorative dental treatment**
  - Waiting period applies

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

If coverage provided by any insurance 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 they violate 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 Bahrain National Life Assurance BSC. All claims and claims related activity occurring outside of Bahrain will be administered by Aetna Global Benefits (ME) LLC, located at Level 28, Media One Towers, P.O. Box 6380, Dubai, UAE.