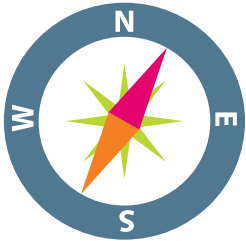


# Discover the power of choice



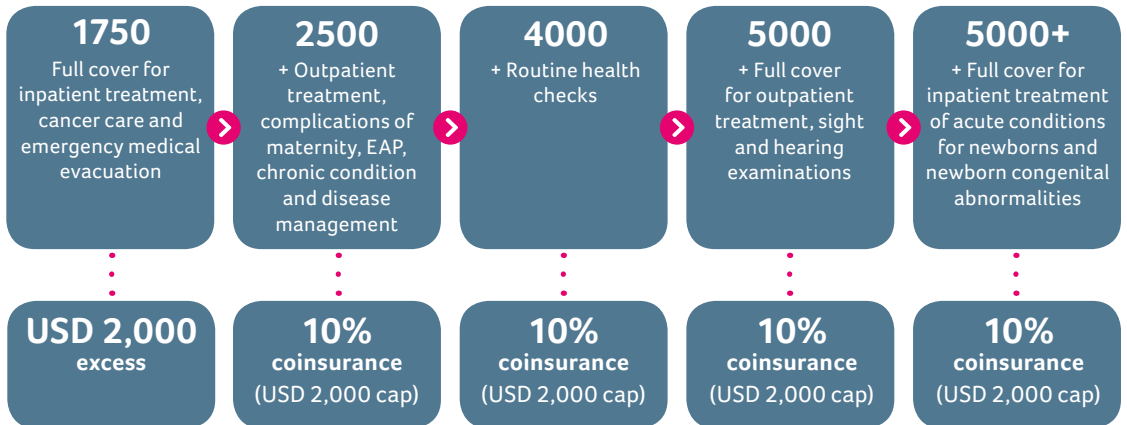
## Aetna Summit<sup>SM</sup> for groups

USD



### Explore the options

#### Aetna Summit<sup>SM</sup> plans



#### Standard excess or coinsurance

#### Areas of cover



#### Built-in value

- Personalised approach to member health and wellness
- Employee Assistance Programme (EAP) offering additional support<sup>1</sup>
- 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/coinsurances
- ⊕ Routine pregnancy and childbirth
- ⊕ Dental and optical care
- ⊕ Non-emergency evacuation
- ⊕ Outpatient direct billing
- ⊕ Aetna Travel
- ⊕ Aetna Personal Accident



Choice



Comfort



Care



Control



Convenience

Flexibility and support for healthy living  
 Discover Aetna Summit<sup>SM</sup>

<sup>1</sup>The Employee Assistance Programme is available on Aetna Summit 2500, 4000, 5000 and 5000+ plans

# Aetna Summit<sup>SM</sup> plan benefits at-a-glance

Aetna 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.

	Aetna Summit <sup>SM</sup> 1750	Aetna Summit <sup>SM</sup> 2500	Aetna Summit <sup>SM</sup> 4000	Aetna Summit <sup>SM</sup> 5000	Aetna Summit <sup>SM</sup> 5000+
<b>Overall plan limit</b>	USD 1,750,000	USD 2,500,000	USD 4,000,000	USD 5,000,000	USD 5,000,000
<b>Inpatient and daycare benefits</b>					
<b>Inpatient and daycare treatment</b>	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full
<b>Parent hospital accommodation</b>	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full
<b>Inpatient treatment of acute conditions for newborns</b> <b>L</b> (natural conception)	USD 150,000	USD 150,000	USD 150,000	USD 150,000	<sup>1</sup> Paid in full
<b>Emergency inpatient and daycare treatment outside area of cover</b>	USD 5,000	USD 15,000	USD 30,000	USD 50,000	Covered with Area 1
<b>Inpatient psychiatric treatment</b> (up to 30 days)	Not covered	USD 5,000 <b>+</b>	USD 10,000	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full
<b>Outpatient benefits</b>					
<b>Outpatient post-hospitalisation treatment</b> (up to 90 days) <sup>2</sup>	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full
<b>Outpatient surgical procedures</b>	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full
<b>Outpatient dental treatment for accidental damage following related hospitalisation</b>	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full
<b>Outpatient consultations, treatment and tests including MRI</b>	Not covered	USD 5,000 <b>⬆️⬇️</b>	USD 15,000 <b>⬆️⬇️</b>	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full
<b>Emergency outpatient treatment</b>	Not covered <b>+</b>				
<b>Outpatient physiotherapy</b>	Not covered	USD 1,500	USD 2,000	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full
<b>Outpatient complementary medicine<sup>3</sup></b>				USD 4,000	USD 4,000
<b>Outpatient traditional Chinese medicine</b>	Not covered	USD 300 <b>⬆️</b>	USD 750 <b>⬆️</b>	USD 1,500 <b>⬆️</b>	USD 1,500 <b>⬆️</b>
<b>Outpatient psychiatric treatment</b>	Not covered	USD 1,000 <b>⬇️</b>	USD 2,000 <b>⬇️</b>	USD 10,000 <b>⬇️</b>	USD 10,000 <b>⬇️</b>
<b>Emergency outpatient treatment outside area of cover</b>	Not covered	USD 500	USD 500	USD 500	Covered with Area 1
<b>Further benefits</b>					
<b>Emergency medical evacuation, repatriation and local ambulance</b>	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full
<b>Cancer care</b>	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full
<b>red24 travel security services</b>	AdviceLine	AdviceLine	Action Response	Action Response	Action Response
<b>Durable medical equipment</b>	USD 1,000	USD 1,000 <b>⬆️</b>	USD 1,000 <b>⬆️</b>	USD 2,000 <b>⬆️</b>	USD 2,000 <b>⬆️</b>
<b>Hospital cash</b> (each night up to 20 nights)	USD 125	USD 125	USD 125	USD 125	USD 125
<b>Renal dialysis</b>	Not covered	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full
<b>Terminal care</b>	Not covered	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full	<sup>1</sup> Paid in full
<b>Medical complications of maternity</b> (natural conception)	Not covered	USD 15,000 <b>⬇️⬆️</b>	USD 15,000 <b>⬇️⬆️</b>	USD 50,000 <b>⬇️⬆️</b>	<sup>1</sup> Paid in full <b>⬇️</b>
<b>Congenital abnormalities</b> <b>L</b>	Not covered	USD 25,000	USD 50,000	USD 100,000	USD 100,000
<b>Employee Assistance Programme</b>	Not included	Online and telephonic support	Online, telephonic and in-person support	Online, telephonic and in-person support	Online, telephonic and in-person support
<b>Chronic condition and disease mgt.</b>	Not included	Included	Included	Included	Included
<b>HIV or AIDS</b>	Not covered	USD 5,000 <b>⬇️</b>	USD 10,000 <b>⬇️</b>	USD 15,000 <b>⬇️</b>	USD 15,000 <b>⬇️</b>
<b>Routine health checks</b>	Not covered <b>+</b>	Not covered <b>+</b>	USD 500 <b>⬆️</b>	USD 1,000 <b>⬆️</b>	USD 1,000 <b>⬆️</b>
<b>Non-emergency medical evacuation and repatriation</b>	Not covered <b>+</b>	Not covered <b>+</b>	Not covered <b>+</b>	Not covered <b>+</b>	Not covered <b>+</b>
<b>Routine pregnancy and childbirth</b> <b>W</b>	Not covered	Not covered <b>+</b>	Not covered <b>+</b>	Not covered <b>+</b>	Not covered <b>+</b>
<b>Routine and major restorative dental treatment</b> <b>W</b>	Not covered	Not covered <b>+</b>	Not covered <b>+</b>	Not covered <b>+</b>	Not covered <b>+</b>
<b>Optical care</b>	Not covered	Not covered <b>+</b>	Not covered <b>+</b>	Not covered <b>+</b>	Not covered <b>+</b>
<b>Orthodontic treatment</b>	Not covered	Not covered	Not covered <b>+</b>	Not covered <b>+</b>	Not covered <b>+</b>
<b>Dental implants</b>	Not covered	Not covered	Not covered	Not covered <b>+</b>	Not covered <b>+</b>

**⬇️** Remove benefit **+** Add benefit **⬆️⬇️** Decrease benefit limit **⬆️** Increase benefit limit **L** Paid up to lifetime limit **W** Waiting period applies

<sup>1</sup>Paid in full up to the overall plan limit.

<sup>2</sup>Includes cover for physiotherapy, subject to a benefit limit on Aetna Summit 1750, 2500 and 4000.

<sup>3</sup>Outpatient 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 Aetna Summit Handbook and Benefits schedule available at [www.aetnainternational.com](http://www.aetnainternational.com).**

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If coverage provided by this policy violates or will violate any United States (U.S.), United Nations (UN), European Union (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 U.S., 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>.

Notice to United Kingdom residents: In the UK, Aetna Insurance Company Limited (FRN 458505) has issued and approved this communication.

Notice to all: Please visit <http://www.aetnainternational.com/ai/en/about-us/legal/regional-entities> for more information, including a list of relevant entities permitted to carry on or administer insurance business in their respective jurisdictions.

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