

aetna®

WARBA INSURANCE
وربة للتأمين

For business without boundaries
Choose health insurance that
rises to the occasion

Summit

KUWAIT



www.aetnainternational.com

Healthier employees.
Healthier bottom line.
Let's reach the summit
together.



We set out to give you flexibility and support

But we haven't stopped there

Like you, we're scaling new heights and pushing business boundaries every day. We're a strong global health insurance brand with exceptional experience and expertise. **Most importantly we place the health and wellness of your employees at the heart of everything we do.**

Not only do we help to drive healthy outcomes for you and your employees, we also build a compliant, tailored health care plan that helps control your costs. This gives you the freedom to conquer your world.

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Choice

Summit puts you in the driver's seat. We offer a choice of five health insurance plans. Our flexible cover options and optional add-on plans allow you to tailor your chosen plan to meet the specific needs of your business, no matter where your employees are based.



Comfort

Take comfort in having a partner that helps to keep your workforce safe with resources to manage their personal safety, including hands-on assistance during political unrest and natural disasters on higher benefit plans.



Care

We take a personalised approach to supporting the health and well-being of your employees. Not only do we respond to their health needs but we also help them to plan ahead, protecting them from potential problems.



Control

Your employees will be empowered to take charge of their health with easy-to-use tools and resources that fit in to their lifestyle. Like our Employee Assistance Programme which gives members access to free, confidential counselling to help them navigate life's ups and downs.



Convenience

Wherever your employees are based, we're there with them. They can count on our web and mobile technology to keep our services and support within reach at all times.

It's your health care Make it work for your business

No two companies are alike. That's why we offer customisable plans with optional benefits. This level of flexibility enables you to maximise your health care investment, only paying for what you need. It starts with a choice of five Summit plans, ranging from Summit 1750 to Summit 5000+, and extends to extra cover options to tailor a plan that's just right for your business.

Let us work with you to understand your business requirements and the needs of your global workforce so we can help build a plan that's just right for you

Explore your options to shape your cover

Summit provides you with the flexibility to add and remove benefits, and increase or decrease benefit limits to enable you to custom-build a solution that's right for your business. Our flexibility enables you to:

- Add benefits like routine pregnancy and childbirth, dental and optical care, and non-emergency evacuation
- Remove benefits like outpatient psychiatric treatment, medical complications of maternity, and HIV or AIDS
- Increase or decrease benefits like outpatient consultations, treatment and tests
- Remove, decrease or increase the excess, remove or increase the coinsurance
- Add outpatient direct billing
- Select an area of cover to best suit your geographical reach
- Cover pre-existing conditions for groups of 10 or more employees subject to acceptance
- Provide different plans for different groups of employees within the same policy
- Add optional plans for worldwide travel and personal accident

Additional flexibility for groups of 50+ employees

Large groups with 50 or more employees can benefit from additional flexibility and a more customised solution. Please talk to your sales representative to discover the full range of choices available to you.



How to build the cover that's right for your business needs

Choose your Summit plan

You'll be pleased to discover that each Summit plan offers certain full cover benefits as standard, from inpatient and daycare treatment to cancer care, emergency medical evacuation and repatriation.

There's also a host of other benefits available as you move through the plan range, plus the option to add or flex benefits. Take a look at the at-a-glance benefits table on page 7.

No matter where your employees are based, our international teams deliver consistently exceptional service and local expertise. And, you can be confident that our plans are compliant with local regulations.

At the heart of every Summit solution there's a comprehensive range of benefits and flexible cover options to suit your needs and budget

Choose your area of cover

The area of cover you choose helps to shape your plan and premium. You have the choice of seven areas of cover. For employees based in different regions, you can choose different plans for them within the same policy. Your employees need to be covered in the region in which they are resident, as a minimum. For example, if you have a group of employees residing in a country within Europe, which is Area 5, you have a choice of any area from Area 1 to Area 5.

- **Area 7** will give you cover in Africa only
- **Area 6** includes cover for Africa, plus Asia (excluding China, Hong Kong and Singapore) and the Middle East (excluding Kuwait, Qatar and UAE)
- **Area 5** includes cover for all the locations in Area 6, plus Europe and Latin America
- **Area 4** includes cover for all the locations in Area 5, plus Australia, Kuwait, New Zealand, Qatar, Singapore and the UAE
- **Area 3** includes cover for all the locations in Area 4, plus China
- **Area 2** provides worldwide cover excluding the U.S.
- **Area 1** provides worldwide cover including the U.S.



Summit plan benefits at-a-glance

Options for groups of three or more employees

	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	Not covered			¹ Paid in full	¹ Paid in full
Outpatient complementary medicine ³	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 Benefits schedule available from your sales representative.

Where we mention worldwide cover, please note that Aetna cannot and shall not provide any Policy, payment or service in violation of any United States (U.S.), United Nations (UN), or European Union (EU) economic or trade sanctions.

Choose your excess or coinsurance

Each Summit plan comes with a standard excess or coinsurance, depending on the plan you choose. This is the amount that your employees will pay towards a covered claim.

You can select a higher excess or coinsurance to benefit from generous savings on your Summit plan.

Alternatively, you can choose to have no excess or coinsurance so that your employees can enjoy cashless access to treatment.

- **Summit 1750**
Standard excess USD 2,000
Voluntary excesses USD 0, 1,000, 4,000
- **Summit 2500, 4000, 5000, 5000+**
Standard 10% coinsurance to a maximum of USD 2,000
Voluntary 0% coinsurance
20% coinsurance to a maximum of USD 4,000
30% coinsurance to a maximum of USD 5,000

Your underwriting options

We offer the following medical underwriting options subject to group size and acceptance:

- **Moratorium** excludes cover for pre-existing conditions that have shown symptoms or required treatment in the 24 months before the plan start date.
- **Medical History Disregarded (MHD)** is available to groups of 10 or more employees. With MHD, cover is extended to include treatment for pre-existing conditions, and waiting periods for dental and maternity are removed.

For companies wishing to transfer from other policies, we may offer **Continuous Transfer Terms** to maintain your existing underwriting or special acceptance terms.

Choose to add direct billing

If a member is admitted to hospital or receives daycare treatment, we will take care of the eligible hospital bills directly with the medical provider no matter which Summit plan you choose. This is known as direct settlement and it means that your employees don't have to worry about paying large bills up-front. All they have to do is pay an excess or coinsurance, if your plan has one.

In addition to direct settlement for inpatient and daycare treatment, if you choose an Summit 2500, 4000, 5000 or 5000+ plan, you have the option to add direct billing. With direct billing your employees will enjoy the convenience of outpatient bills being paid direct to the medical provider.

Aetna's provider network

Our provider network is one of the world's largest with more than 1.2 million medical providers globally – and it's growing every day.

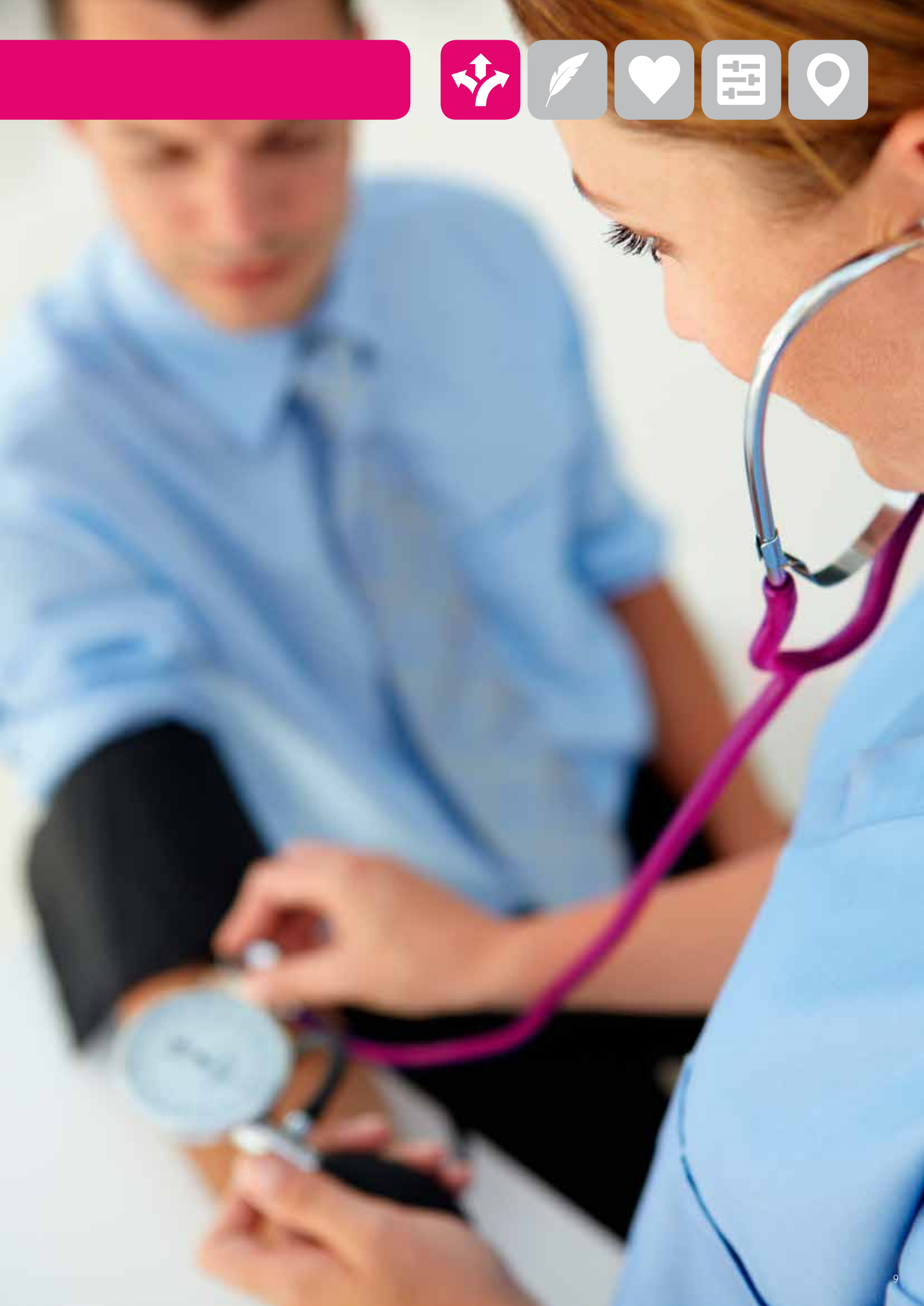
Here are just a few of the advantages of using our in-network medical providers:

- Lower out-of-pocket costs at the point of service
- No need to claim for reimbursement of outpatient costs with direct billing
- Medical bills settled directly with the medical provider

Direct billing gives your employees the option to access treatment without having to settle the bill with the hospital or medical provider up-front

For a full description of your cover options, please refer to the Summit Benefits schedule, Handbook and Plan sponsor Guide, available from your sales representative.

Where we mention worldwide cover, please note that Aetna cannot and shall not provide any policy, payment or service in violation of any United States (U.S.), United Nations (UN), or European Union (EU) economic or trade sanctions.



Choose to add worldwide travel insurance

Whether you have employees who travel for business or who are setting off on holiday with the family, we offer annual worldwide travel insurance for trips of up to 180 days.

Travel add-on plan benefits at-a-glance

Medical benefits	Benefits limits
Inpatient, daycare and outpatient treatment, and accommodation costs ²	USD 3,400,000
Hospital accommodation and travel costs ²	
Hospital accommodation and travel costs for parent or legal guardian accompanying an insured child receiving inpatient treatment ²	
Treatment for the immediate relief of dental pain ²	USD 1,700

Travel benefits	Benefits limits
Loss of deposits, cancellation or curtailment ²	USD 5,100
Travel delay cash benefit (each 12-hour delay)	USD 85 (up to USD 255)
Travel and accommodation costs resulting from missed departure and travel disruption ²	USD 1,700
Hijack cash benefit (each 24-hour delay)	USD 150 (up to USD 2,550)

Personal effects benefits	Benefits limits
Damage, loss or theft of baggage and personal effects ²	USD 510 for any one item, pair or set (up to USD 3,400)
Costs of essential toiletries and clothing due to baggage delay (12 hours of more)	USD 170
Loss or theft of money ²	USD 850
Loss or theft of passport and travel documents ²	USD 850
Excess	USD 42.50

¹Paid up to the limit in each plan year. All other limits are paid for each trip. ²Excess applies to each claim.

The Travel add-on plan is only available with an active Summit plan. For more information, take a look at the Travel Benefits schedule available from your sales representative.



Choose to add personal accident

For complete peace of mind for your employees, we offer worldwide cover for accidental death as well as permanent total disablement and partial disablement.

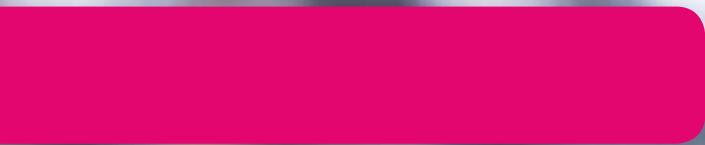
Personal Accident add-on plan offers affordable financial protection and benefit limits up to USD 425,000. This cover is only available to managerial, clerical and administrative occupations.

Personal Accident add-on plan benefits at-a-glance

	Personal Accident 85	Personal Accident 170	Personal Accident 255	Personal Accident 340	Personal Accident 425
Accidental death benefit	USD 85,000	USD 170,000	USD 255,000	USD 340,000	USD 425,000
Permanent total disablement	USD 85,000	USD 170,000	USD 255,000	USD 340,000	USD 425,000
Permanent partial disablement ¹	USD 42,500	USD 85,000	USD 127,500	USD 170,000	USD 212,500

¹Paid as a percentage of the benefit limit as specified in the permanent partial disablement scale.

The Personal Accident add-on plan is only available with an active Summit plan. For more information, take a look at the Personal Accident Benefits schedule available from your sales representative.



Comfort

Protecting your most important assets **Wherever they are**

We help you protect your employees with security advice and assistance services designed to keep them safe from political unrest, terrorist threat, and natural disasters. To do this, we've partnered with security and crisis management experts red24 to ensure they have help should their personal safety be threatened. With all the uncertainty in the world today, red24 is a valuable travel companion giving your employees the peace of mind to travel with confidence.

Here's what your employees will get:

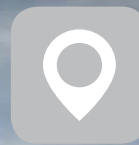
- Expert safety advice and assistance that's just a phone call away
- 24/7 access to information on 230+ countries and territories and 160+ cities
- Travel safety briefings tailored to each employee's trip
- E-mail and text alerts giving up-to-the-minute information on civil unrest, natural disasters and travel disruptions
- Daily news delivered via e-mail

If you choose a Summit 4000, 5000 or 5000+ plan, your employees will benefit from even more peace of mind including:

- On-the-ground crisis management support for situations that have an effect on personal safety and for the loss of belongings
- Repatriation to remove employees from danger if they face a potentially life-threatening situation

Give your employees the confidence to travel knowing that they have professional support for the unexpected





Our people **Any time, anywhere care**

Like you, our people are the power behind everything we do and the reason for our success. They are some of the world's most caring and dedicated professionals. There's no better example than our Care and Response Excellence (CARE) team.

The CARE team is an in-house team of specialised clinicians and multilingual case managers available 24/7/365 to support your employees pre-trip, post-trip, and anytime in between. They are equipped to coordinate every aspect of care, and they do it with the professionalism you'd expect from a world-class team.

Wellness is a lifelong path, and the route is different for each individual. The journey begins the moment an individual becomes engaged in their own well-being. We support your employees wherever they are on that path – whether they're healthy, at risk of disease, managing a chronic condition, going through or recovering from a major health event.

We are more than a health insurance services company. We focus on health and wellness, providing resources and support to help members reach the pinnacle of good health



Support for every stage of health



Help for a healthier life

- Holistic support tailored to specific health needs
- One-on-one contact with a trained clinician
- Advice and education to help employees manage their health and avoid complications
- Free online Health Assessment to help individuals understand risks to their personal health and encourage lasting healthy behaviour



Response when it's most needed

- Preauthorisation of inpatient treatment and settlement of medical bills
- Coordination of medical evacuation and admission to hospital
- End-to-end medical oversight and care management to ensure best patient outcomes



Seeing it through

- Continuity of care as an employee transitions from hospital to home
- Coordination of treatment plans and goals with multiple care givers
- Continued engagement to ensure appropriate follow-up care



Support for on-going conditions

- One-on-one access to a nurse for chronic condition and disease management
- Condition-specific educational materials and tips to help employees understand and follow their doctor's treatment plan
- Help managing conditions and preventing complications
- Support to help individuals reach their health goals



Getting ready for a healthy trip

- Help finding providers in any part of the world
- Access to personalised pre-trip planning services to prepare for any health event or support on-going conditions in a new location
- Assistance in obtaining medication and durable medical equipment before leaving home or after arrival

The power to take control

Health and wellness resources

Managing personal health and staying on top of the demands of work, family and finances can be challenging. That's why we give your employees access to some invaluable self-help tools.

The online Health Assessment will help your employees better understand their current state of health and build healthy habits into their daily lifestyle. In addition, our Employee Assistance Programme (EAP) gives your employees access to free counselling to help them manage life stresses.

Encouraging healthy behaviours

The online Health Assessment provides each employee with a personalised action plan containing simple, achievable steps towards improving and maintaining their health and well-being.

In addition, we offer a wealth of health and wellness education materials to aid employees in their efforts to reach their optimal state of health. This includes topics such as asthma, cancer, coronary artery disease, maternity and stress management.

The Health Assessment and health library of resources is available by logging into the Secure Member Website at www.aetnainternational.com.

Your employees can use our complimentary tools to help them protect their health and maintain their productivity at work, which in turn protects the health of your business

Free, comprehensive and confidential support

The Employee Assistance Programme gives your employees access to free confidential counselling from behavioural health experts in over 180 countries around the world. It is made possible through collaboration between our in-house experts, based in the United States, and our global partner, Workplace Options.

Offering up to five free counselling sessions per member, per concern, per year, support is provided in a number of languages, around the clock. Summit 2500, 4000, 5000 and 5000+ provide your employees with access to telephone counselling as well as online self-help programmes and referral to legal and financial resources.

Members on Summit 4000, 5000 and 5000+ plans can also enjoy face-to-face counselling if they prefer. All of this is made available through our Member Services team.

Help for everyday living

- Improving family communication
- Achieving work life balance
- Coping with life changes
- Managing stress
- Surviving the loss of a loved one
- Living with anxiety or depression
- Addressing substance use
- Handling bullying and harassment
- Managing workplace pressures
- Navigating couples challenges
- Tackling parenting concerns
- Caring for an older person



Convenience

Health care goes convenient Harnessing the power of technology

Rest assured that as the world and technology move forward, we move forward with them. Aetna International's web and mobile tools give your employees the edge to make the most of their benefits.

Secure Member Website

A single sign-on to the Secure Member Website gives employees access to a world of personalised resources to help them manage their health care online.

The site can be used to:

- Submit and track claims, and view latest claims statements
- Access policy information
- View and print all plan documents, and order replacement Member ID Cards
- Set up bank reimbursement details for recurring payments
- Search for direct billing hospitals and doctors around the world
- Find travel safety and security information including travel tips, country assessments, news and more

The site also features a range of short videos designed to help members understand and use important features of their plan.

International Mobile Assistant App

No matter where your employees are, they will have health information and tools to make the best decisions. The International Mobile Assistant app makes it possible.

It puts the most important features of the Secure Member Website at your employee's fingertips:

- Submit claims
- View your claims history
- Search for medical providers
- Request a Member ID Card
- Get in touch with us
- Make doctor appointments

The International Mobile Assistant App works alongside the Mobile Provider Directory Apps, which can be used without internet access to find providers. The apps are free to download and are available for both iPhones and Android phones.

Your employees can rest assured that they have access to their health information and all the necessary tools to help them make the best decisions



Warba Insurance in partnership with **Aetna International**

We're proud to partner with leading local insurer, Warba Insurance, to deliver world-class health benefits in Kuwait.

As part of Aetna, one of the largest health care benefits companies in the U.S., Aetna International benefits from the heritage of more than 160 years of expertise. For more than five decades, we have extended that strength and stability across the globe as one of the world's largest and most prominent providers of international health benefits and wellness.

Today, we support nearly 700,000 members worldwide. To do this, we employ over 1,100 dedicated professionals in 15 offices across Africa, Europe, the Middle East, Greater China, Southeast Asia, and the U.S.

As a member, you enjoy the local support of our on-the-ground teams along with the global strength of our worldwide network. This means that you have access to exceptional care no matter where you are.

Building a Healthier World®



15

Offices around
the world



160

Year heritage



1,100

Aetna International
employees worldwide



165,000

Medical providers in our
network outside of the U.S.



700,000

Aetna International
members worldwide



1.1m

Medical providers in our
U.S. network

Aetna International's success is built on innovation, an unwavering commitment to health and wellness, and most importantly, keeping our members at the heart of everything we do.

Here's some evidence of our success:



Professional Adviser
International Fund & Product Awards 2014
 Best in Class
 Best in Class for Commitment to Healthcare Support

Professional Adviser
International Fund & Product Awards 2014
 Highly Commended
 Best International Private Health Insurance Provider

Let's reach the top together

From our unique vantage point at the helm of world-class health care, we offer you insurance, support for health and wellness, travel security, and advanced access to our services at all times.

There's so much more to know about Summit and the security and value it offers your business and your employees. Contact us directly or speak to your broker today for more information.

Telephone: +965 180 8181

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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, Warba 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 U.S., unless permitted under a valid written Office of Foreign Assets Control (OFAC) license. For more information on OFAC, visit www.treasury.gov/resource-center/sanctions/Pages/default.aspx

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Important: This is a non-U.S. insurance product that does not comply with the U.S. Patient Protection and Affordable Care Act (PPACA). This product may not qualify as minimum essential coverage (MEC), and therefore may not satisfy the requirements, if applicable to you and your dependants, of the Individual Shared Responsibility Provision (individual mandate) of PPACA. Failure to maintain MEC can result in U.S. tax exposure. You may wish to consult with your legal, tax or other professional advisor for further information. This is only applicable to certain eligible U.S. taxpayers.