

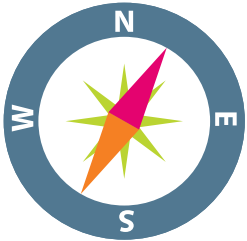
Discover the power of choice

aetna®



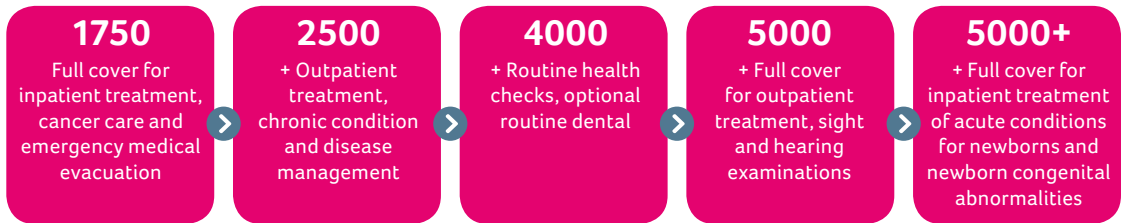
Pioneer for individuals and families

USD



Explore the options

Pioneer plans



Standard excess or coinsurance



Areas of cover



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



Choice



Comfort



Care



Control



Convenience

Flexibility and support for healthy living
Discover Pioneer

¹The Healthy Behaviours Discount is available on Pioneer 4000, 5000 and 5000+ plans

²Charges may apply on full medical underwriting (FMU) plans

Pioneer plan benefits at-a-glance

	Pioneer 1750	Pioneer 2500	Pioneer 4000	Pioneer 5000	Pioneer 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	✓	✓	✓	✓	✓
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) L	USD 150,000	USD 150,000	USD 150,000	USD 150,000	✓
Inpatient psychiatric treatment (up to 30 days)		USD 5,000	USD 10,000	✓	✓
Outpatient benefits					
Outpatient post-hospitalisation treatment (up to 90 days)¹	✓	✓	✓	✓	✓
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 medicine²				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	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	AdviceLine	AdviceLine	ActionResponse	ActionResponse	ActionResponse
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		✓	✓	✓	✓
Chronic condition and disease management		Included	Included	Included	Included
Congenital abnormalities L		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			USD 500	USD 1,000	USD 1,000
Sight and hearing examination				USD 250	USD 250
Newborn congenital abnormalities					✓
Optional benefits					
Non-emergency medical evacuation	USD 2,000	USD 2,000	USD 2,000	USD 2,000	USD 2,000
Routine and major restorative dental treatment W			USD 750	USD 1,500	USD 1,500

✓ Paid in full up to the overall plan limit

L Paid up to lifetime limit

W Waiting period applies

¹Includes cover for physiotherapy, subject to a benefit limit on Pioneer 1750, 2500 and 4000.

²Outpatient 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 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 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 Warba Insurance Company K.S.C. and administered WAPMED TPA Services Company, Kuwait and Aetna Global Benefits (Middle East) LLC located at Level 28, Media One Towers, P.O. Box 6380, Dubai, UAE.