Discover the power of choice

Pioneer for individuals and families

Explore the options

<table>
<thead>
<tr>
<th>Pioneer plans</th>
<th>Standard excess or co-payment</th>
<th>Areas of cover</th>
<th>Built-in value</th>
<th>Optional extras</th>
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<tbody>
<tr>
<td>1750 USD 2,000 excess</td>
<td>USD 2,000 cap</td>
<td>Africa + Other Asia, Other Middle East</td>
<td>Personalised approach to participant health and wellness</td>
<td>Nil or higher excesses/co-payments</td>
</tr>
<tr>
<td>2500 USD 2,000 cap</td>
<td>USD 2,000 cap</td>
<td>Europe, Latin America</td>
<td>Healthy Behaviours Discount of up to 25%¹</td>
<td>Outpatient direct billing</td>
</tr>
<tr>
<td>4000 USD 2,000 cap</td>
<td>USD 2,000 cap</td>
<td>Australia, Kuwait, Qatar, New Zealand, Singapore, UAE</td>
<td>Participants pay for one child and get free cover for every alternate child²</td>
<td>Routine and major restorative dental</td>
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<tr>
<td>5000 USD 2,000 cap</td>
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<td>China</td>
<td>Convenience of inpatient and daycare direct settlement</td>
<td>Non-emergency evacuation</td>
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<td>5000+ USD 2,000 cap</td>
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<td>Worldwide excluding USA</td>
<td>Network of 1.1 million providers in the U.S. and 165,000 globally</td>
<td>Maternity add-on plan</td>
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<td>5000+ USD 2,000 cap</td>
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<td>Worldwide</td>
<td>Choice of FMU and 24-month moratorium underwriting</td>
<td>Travel add-on plan</td>
</tr>
<tr>
<td>5000+ USD 2,000 cap</td>
<td>Worldwide</td>
<td>Worldwide</td>
<td>Value-added red24 security advice and assistance</td>
<td>Personal Accident add-on plan</td>
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</tbody>
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Optional extras:
- Nil or higher excesses/co-payments
- Outpatient direct billing
- Routine and major restorative dental
- Non-emergency evacuation
- Maternity add-on plan
- Travel add-on plan
- Personal Accident add-on plan

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

Built-in value:
- Personalised approach to participant health and wellness
- Healthy Behaviours Discount of up to 25%¹
- Participants 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

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

Flexibility and support for healthy living

Discover Pioneer
## 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>
</tr>
</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**
  - Paid in full up to the overall plan limit
  - Paid up to lifetime limit

- **Parent hospital accommodation**
  - Waiting period applies

- **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

- **Inpatient psychiatric treatment (up to 30 days)**
  - USD 5,000
  - USD 10,000

### Outpatient benefits
- **Outpatient post-hospitalisation treatment (up to 90 days)**
  - USD 5,000
  - USD 15,000
  - USD 30,000
  - USD 50,000

- **Outpatient surgical procedures**
  - USD 5,000
  - USD 10,000

- **Outpatient dental treatment for accidental damage following related hospitalisation**
  - USD 1,500
  - USD 2,000

- **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
  - USD 500
  - Covered with Area 1

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

- **Local ambulance**
  - Included

- **Cancer care**
  - Included

- **Organ transplants**
  - Included

- **Mortal remains**
  - Included

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

- **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**
  - Included

- **Chronic condition and disease management**
  - Included

- **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**
  - Included

- **Routine health checks**
  - USD 500
  - USD 1,000
  - USD 1,000

- **Sight and hearing examination**
  - USD 250
  - USD 250

- **Newborn congenital abnormalities**
  - Included

### 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**
  - USD 750
  - USD 1,500
  - USD 1,500

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

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