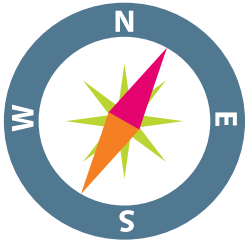


Discover the power of choice



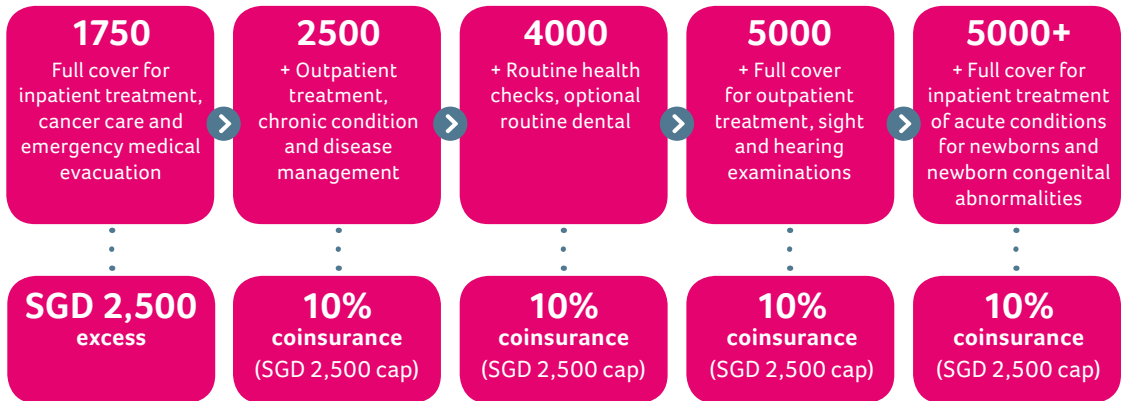
Aetna PioneerSM for individuals and families

SGD



Explore the options

Aetna PioneerSM 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
- ⊕ Aetna Maternity
- ⊕ Aetna Travel
- ⊕ Aetna Personal Accident



Choice



Comfort



Care



Control



Convenience

Flexibility and support for healthy living
 Discover Aetna PioneerSM

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

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

Aetna PioneerSM plan benefits at-a-glance

	Aetna Pioneer SM 1750	Aetna Pioneer SM 2500	Aetna Pioneer SM 4000	Aetna Pioneer SM 5000	Aetna Pioneer SM 5000+
Overall plan limit	SGD 2,250,000	SGD 3,125,000	SGD 5,000,000	SGD 6,250,000	SGD 6,250,000
Inpatient and daycare benefits					
Inpatient and daycare treatment	✓	✓	✓	✓	✓
Parent hospital accommodation	✓	✓	✓	✓	✓
Emergency inpatient and daycare treatment outside area of cover	SGD 6,250	SGD 18,750	SGD 37,500	SGD 62,500	Covered with Area 1
Inpatient treatment of acute conditions for newborns (natural conception) L	SGD 187,500	SGD 187,500	SGD 187,500	SGD 187,500	✓
Inpatient psychiatric treatment (up to 30 days)		SGD 6,250	SGD 12,500	✓	✓
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		SGD 6,250	SGD 18,750	✓	✓
Outpatient physiotherapy				✓	✓
Outpatient complementary medicine²		SGD 1,875	SGD 2,500	SGD 5,000	SGD 5,000
Outpatient traditional Chinese medicine		SGD 375	SGD 1,000	SGD 1,875	SGD 1,875
Outpatient psychiatric treatment		SGD 1,250	SGD 2,500	SGD 12,500	SGD 12,500
Emergency outpatient treatment outside area of cover		SGD 625	SGD 625	SGD 625	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	SGD 1,250	SGD 1,250	SGD 1,250	SGD 2,500	SGD 2,500
Hospital cash (for admission in Singapore public hospitals)	SGD 150	SGD 150	SGD 150	SGD 150	SGD 150
Renal dialysis		✓	✓	✓	✓
Terminal care		✓	✓	✓	✓
Chronic condition and disease management		Included	Included	Included	Included
Congenital abnormalities L		SGD 31,250	SGD 62,500	SGD 125,000	SGD 125,000
HIV or AIDS		SGD 6,250	SGD 12,500	SGD 18,750	SGD 18,750
Compassionate emergency visit			✓	✓	✓
Routine health checks			SGD 625	SGD 1,250	SGD 1,250
Sight and hearing examination				SGD 325	SGD 325
Newborn congenital abnormalities					✓
Optional benefits					
Non-emergency medical evacuation	SGD 2,500	SGD 2,500	SGD 2,500	SGD 2,500	SGD 2,500
Routine and major restorative dental treatment W			SGD 1,000	SGD 1,875	SGD 1,875

✓ 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 Aetna Pioneer 1750, 2500 and 4000.

²Outpatient complementary medicine includes podiatry, osteopathic and chiropractic treatment, when referred by a medical practitioner or specialist.

Citizens of the United States (U.S.) looking for worldwide cover and non-U.S. citizens residing in the U.S. must take our Aetna Pioneer 5000+ plan.

Plans are available in Singapore Dollars (SGD) and U.S. Dollars (USD). For a full description of cover, please refer to the Aetna Pioneer Handbook and Benefits schedule available at www.aetnainternational.com.

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Aetna does not provide care or guarantee access to health services. Not all health services are covered, and coverage is subject to applicable laws and regulations, including economic and trade sanctions. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Information is believed to be accurate as of the production date; however, it is subject to change. For more information, refer to www.aetnainternational.com.

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>.

All Singapore Citizens and Permanent Residents will be covered by MediShield Life from 01 Nov 2015. If you choose not to accept this medical expense policy, you will continue to be insured under MediShield Life for life, without any exclusion.

This product is not a Medisave-approved product and the premium for this policy is not payable using Medisave.

This is a short-term A&H product and is not guaranteed renewable. The insurer has unilateral rights to terminate this policy at each policy renewal date. Also, if you have existing medical conditions, you may:

- Lose coverage for your existing medical conditions; or

- Pay additional premiums to retain or increase coverage for your existing medical conditions under this new policy.

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.

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.

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