Discover the power of choice

Aetna Pioneer™ for individuals and families

Explore the options

<table>
<thead>
<tr>
<th>Aetna Pioneer™ plans</th>
<th>Standard excess or coinsurance</th>
<th>Areas of cover</th>
<th>USD</th>
<th>10% coinsurance (USD 2,000 cap)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1750 Full cover for inpatient treatment, cancer care and emergency medical evacuation</td>
<td>USD 2,000 excess</td>
<td>Africa + Other Asia, Other Middle East</td>
<td>10% coinsurance (USD 2,000 cap)</td>
<td></td>
</tr>
<tr>
<td>2500 + Outpatient treatment, chronic condition and disease management</td>
<td>10% coinsurance (USD 2,000 cap)</td>
<td>6 Europe, Latin America</td>
<td>10% coinsurance (USD 2,000 cap)</td>
<td></td>
</tr>
<tr>
<td>4000 + Routine health checks, optional routine dental</td>
<td>10% coinsurance (USD 2,000 cap)</td>
<td>5 Australia, Kuwait, Qatar, New Zealand, Singapore, UAE</td>
<td>10% coinsurance (USD 2,000 cap)</td>
<td></td>
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<tr>
<td>5000 + Full cover for outpatient treatment, sight and hearing examinations</td>
<td>10% coinsurance (USD 2,000 cap)</td>
<td>3 China</td>
<td>10% coinsurance (USD 2,000 cap)</td>
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</tr>
<tr>
<td>5000+ + Full cover for inpatient treatment of acute conditions for newborns and newborn congenital abnormalities</td>
<td>10% coinsurance (USD 2,000 cap)</td>
<td>Worldwide excluding USA</td>
<td>10% coinsurance (USD 2,000 cap)</td>
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</tr>
</tbody>
</table>

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 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

Flexibility and support for healthy living

Discover Aetna Pioneer™

¹The Healthy Behaviours Discount is available on Aetna Pioneer 4000, 5000 and 5000+ plans
²Charges may apply on full medical underwriting (FMU) plans
Outpatient complementary medicine includes podiatry, osteopathic and chiropractic treatment, when referred by a medical practitioner or specialist.

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

Outpatient physiotherapy
- USD 1,500
- USD 2,000
- USD 4,000
- USD 4,000

Outpatient complementary medicine
- USD 300
- USD 750
- USD 1,500
- USD 1,500

Outpatient traditional Chinese medicine
- USD 1,000
- USD 2,000
- USD 10,000
- USD 10,000

Outpatient psychiatric treatment
- USD 5,000
- USD 10,000
- 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)

rep24 travel security services
- AdviceLine
- ActionResponse
- ActionResponse
- ActionResponse

Durable medical equipment
- USD 1,000
- USD 1,000
- USD 1,000
- USD 1,000

Hospital cash
- (each night up to 20 nights)
- USD 125
- USD 125
- USD 125
- USD 125

Renal dialysis
- Terminal care
- Chronic condition and disease management
- Congenital abnormalities
- HIV or AIDS

Compassionate emergency visit
- USD 500
- USD 1,000
- USD 1,000
- USD 250

Routine health checks
- USD 250
- USD 250
- USD 250
- USD 250

Sight and hearing examination
- USD 250
- USD 250
- 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

Routine and major restorative dental treatment
- USD 750
- USD 1,500
- USD 1,500
- USD 1,500

Paid in full up to the overall plan limit
Paid up to lifetime limit
Waiting period applies

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

Waiting periods apply

Covered with Area 1

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.

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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