



1 April 2018

Aetna PioneerSM Plan Application

Singapore Moratorium

Need help completing this application?

Please contact either your advisor or us directly. You can find our contact details on our website at www.aetnainternational.com

You must tell us about all material facts before we accept an application or renew the plan. A material fact is information likely to influence us in assessing and accepting the insurance. If you do not tell us all material facts or if you misrepresent any material facts, this may render the insurance voidable from inception (the start of the contract) and entitle us not to pay your claims. If there is any doubt about whether a fact is material, for your own protection, you must tell us.

Section 25(5) of the Insurance Act (Cap 142) requires that you should disclose in this Application, fully and faithfully, any information or facts which you know or ought to know, otherwise you may receive nothing from the plan.

This policy is underwritten by Aetna Insurance Company Limited (Singapore Branch) and will be entered into the register of Singapore policies. The terms and conditions of this policy shall be governed by and construed in accordance with the laws of Singapore.

If any of the details that you give on this application are different from the details that you gave when you received your quotation, your premium may be different.

Please fill in this application clearly in BLOCK CAPITALS.

If you have received a quotation from us, please write the quotation number and option number if you have one:

Quotation number	Option number
------------------	---------------

A. Your personal details (the planholder)

Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms		Other	
Family name (surname)		First name(s)	
Where will you be living? ¹			
Nationality on passport			
Occupation	Date of birth (dd/mm/yyyy)	Gender: <input type="checkbox"/> M <input type="checkbox"/> F	
Height (cm) or Height (inches)	Weight (kg) or Weight (pounds)		

¹ The amount of insurance premium tax and any other relevant taxes you will have to pay will depend on where you will be living. Please speak to your advisor or contact us if you are unsure whether your premium will be affected. Please make sure that your plan meets the requirements of the country where you will be living.

Your correspondence address

We will send all correspondence to this address. You must tell us immediately about any changes to your contact or personal details. A change in circumstances may affect your cover.

Address	
Town	City
Postcode	Country
Phone	Mobile
Email	

Please read carefully the disclaimers at the end of the form.
Please retain a copy for your records.

B. Dependants to be covered

You do not need to fill in the height and weight sections for dependants aged 17 years or younger.

Dependant 1	Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms		Other	
	Family name (surname)		First name(s)	
	Date of birth (dd/mm/yyyy)	Gender <input type="checkbox"/> M <input type="checkbox"/> F	Where will they be living? ¹	
	Nationality on passport	Occupation		
	Relationship to you	Height (cm) or Height (inches)	Weight (kg) or Weight (pounds)	
Dependant 2	Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms		Other	
	Family name (surname)		First name(s)	
	Date of birth (dd/mm/yyyy)	Gender <input type="checkbox"/> M <input type="checkbox"/> F	Where will they be living? ¹	
	Nationality on passport	Occupation		
	Relationship to you	Height (cm) or Height (inches)	Weight (kg) or Weight (pounds)	
Dependant 3	Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms		Other	
	Family name (surname)		First name(s)	
	Date of birth (dd/mm/yyyy)	Gender <input type="checkbox"/> M <input type="checkbox"/> F	Where will they be living? ¹	
	Nationality on passport	Occupation		
	Relationship to you	Height (cm) or Height (inches)	Weight (kg) or Weight (pounds)	
Dependant 4	Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms		Other	
	Family name (surname)		First name(s)	
	Date of birth (dd/mm/yyyy)	Gender <input type="checkbox"/> M <input type="checkbox"/> F	Where will they be living? ¹	
	Nationality on passport	Occupation		
	Relationship to you	Height (cm) or Height (inches)	Weight (kg) or Weight (pounds)	

If you have any more dependants to be covered, please give us details on a separate sheet of paper and send it to us with this application.

C. Cover start date

The plan is a yearly contract. Your cover will begin on the date when we confirm acceptance of your application in writing. If you want your cover to start at a later date, please tell us below. This date can be no more than 30 days after the date you fill in this application.

We will not backdate cover under any circumstances.

When do you need your cover to begin in the country in which you will be living? (dd/mm/yyyy)

D. Your cover options

Plan levels

Please tell us the Aetna Pioneer plan level that you need. Please make sure that you have read the Product summary and Benefits schedule before making your choice. You must make sure the plan meets your needs. Please contact us if you need copies of these documents.

If you and your dependants reside outside of the United States (US), and you wish or need to include cover in the US on your plan:

- You must choose Aetna Pioneer 5000 if you are non-US citizens
- You must choose Aetna Pioneer 5000+ if you are US citizens

If you and your dependants are non-US citizens residing in the US you must choose Aetna Pioneer 5000+.

If none of these apply to you, Aetna Pioneer 5000+ is not available.

To select your chosen plan level, please tick the appropriate box below.

<input type="checkbox"/> Aetna Pioneer SM 1750	<input type="checkbox"/> Aetna Pioneer SM 2500	<input type="checkbox"/> Aetna Pioneer SM 4000
<input type="checkbox"/> Aetna Pioneer SM 5000	<input type="checkbox"/> Aetna Pioneer SM 5000+	

Areas of cover

Choose your area of cover based on your country of residence, your home country if you need the option of returning to your home country for treatment, and any other country in which you may wish or need to receive treatment. See the 'Areas of cover guide' section of your Handbook for more information.

You and your dependants must have the same area of cover.

To select your chosen area of cover, please tick the appropriate box below.

Area of cover
<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4

Medical evacuation options

You can add non-emergency medical evacuation to your plan, subject to a premium increase. See the 'Medical evacuation' section in your Benefits schedule for information on the cover this provides.

Do you wish to select this optional cover?
<input type="checkbox"/> Yes <input type="checkbox"/> No

Dental cover options

If you have chosen Aetna Pioneer 4000, 5000 or 5000+, you can choose to add routine and major restorative dental treatment to your plan, subject to a premium increase. See the 'Dental treatment' and 'Deductibles' sections in your Benefits schedule for information on the cover this provides and the coinsurance that applies.

Do you wish to select this optional cover?
<input type="checkbox"/> Yes <input type="checkbox"/> No

Aetna Pioneer SM 4000	Aetna Pioneer SM 5000	Aetna Pioneer SM 5000+
adds USD 750 or SGD 1,000 limit	adds USD 1,500 or SGD 1,875 limit	adds USD 1,500 or SGD 1,875 limit

Deductibles and direct billing

Aetna PioneerSM 1750 plan

Direct billing is not available under the Aetna Pioneer 1750 plan.

You must pay a standard annual excess amount of USD 2,000 or SGD 2,500 for each member in each plan year. See the 'Deductibles' section in your Benefits schedule for full details.

If you want to change the annual excess from the standard annual excess shown, please tick the appropriate box below.

Nil	<input type="checkbox"/> (premium increase applies)
USD 1,000 or SGD 1,250	<input type="checkbox"/> (premium increase applies)
USD 2,000 or SGD 2,500	Standard
USD 4,000 or SGD 5,000	<input type="checkbox"/> (premium discount applies)
USD 8,000 or SGD 10,000	<input type="checkbox"/> (premium discount applies)

Aetna PioneerSM 2500, 4000, 5000 and 5000+ plans

Adding outpatient direct billing to your plan will increase your premium. *Our direct billing network is one of the largest in the world; in the event the relevant medical provider is not in our provider network (for example, pharmacies in the U.S.), we'll reimburse you for any eligible claims instead.* Please contact us if you need more information.

Would you like to add outpatient direct billing to your plan?
<input type="checkbox"/> Yes <input type="checkbox"/> No

You must pay a standard outpatient coinsurance amount of 10% for each claim. See the 'Deductibles' section in your Benefits schedule for full details.

If you want to change the coinsurance from the standard coinsurance shown, please tick the appropriate box below.

0%	<input type="checkbox"/> (premium increase applies)
10%	Standard
20%	<input type="checkbox"/> (premium discount applies)
30%	<input type="checkbox"/> (premium discount applies)

Please read carefully the disclaimers at the end of the form.

Please retain a copy for your records.

E. Add-on plans and benefits

Do you want to add any of the following?		
Aetna Maternity plan	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Aetna Travel plan	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Aetna Personal Accident plan	<input type="checkbox"/> Yes	<input type="checkbox"/> No

If yes, please make your choices below.

Aetna Maternity

The Aetna Maternity plan is available with Aetna Pioneer 2500, 4000, 5000 and 5000+. The Aetna Maternity plan is only available with the same area of cover as your Aetna Pioneer plan and for female members aged 18 to 44 at entry. Please see your Benefits schedule and Handbook for full eligibility details.

If you have chosen direct billing for the Aetna Pioneer plan this will also be available for the Aetna Maternity plan.

Please select the members to be covered under the Aetna Maternity plan

<input type="checkbox"/> Planholder	<input type="checkbox"/> Dependant 1	<input type="checkbox"/> Dependant 2	<input type="checkbox"/> Dependant 3	<input type="checkbox"/> Dependant 4
-------------------------------------	--------------------------------------	--------------------------------------	--------------------------------------	--------------------------------------

Please select the Aetna Maternity plan required.

Aetna Pioneer SM plan level	Area 1	Areas 2-4	
	Aetna Maternity 200	Aetna Maternity 150	Aetna Maternity 75
Aetna Pioneer SM 5000+	<input type="checkbox"/>	N/A	N/A
Aetna Pioneer SM 5000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Aetna Pioneer SM 4000	N/A	<input type="checkbox"/>	<input type="checkbox"/>
Aetna Pioneer SM 2500	N/A	N/A	<input type="checkbox"/>

You must pay a standard coinsurance amount of 10% for each claim. See the 'Deductibles' section in your Benefits schedule for full details.

If you want to change the coinsurance from the standard coinsurance shown please tick the appropriate box below.

0%	<input type="checkbox"/> (premium increase applies)
10%	Standard
20%	<input type="checkbox"/> (premium discount applies)
30%	<input type="checkbox"/> (premium discount applies)

Aetna Travel

The Aetna Travel plan is available with all Aetna Pioneer plans and provides worldwide cover. The maximum age at entry for the Aetna Travel plan is 79. Please see your Benefits schedule and your Handbook for full eligibility details.

To select the Aetna Travel plan please tick the appropriate boxes below:

Aetna Travel	<input type="checkbox"/> No	<input type="checkbox"/> Yes, planholder only	<input type="checkbox"/> Yes, planholder and all dependants
--------------	-----------------------------	---	---

Aetna Personal Accident

The Aetna Personal Accident plan is available with all Aetna Pioneer plans and provides worldwide cover. All members covered under the Aetna Personal Accident plan will have the same level of cover as the planholder. You must be aged 18 to 79 when joining this plan. Please see your Benefits schedule and Handbook for full eligibility details.

The Aetna Personal Accident plan provides cover for managerial, clerical and administrative occupations only. If your occupation puts you at greater risk of a bodily injury caused by an accident, the planholder must tell us. We will tell them if we agree to cover you and let them know any extra premium that will apply.

Please note that the Aetna Personal Accident plan benefits are only payable in relation to an accident that occurs during the plan year.

Please select the Aetna Personal Accident plan required and indicate if any dependants are to be covered.

Planholder	<input type="checkbox"/> Aetna Personal Accident 85	<input type="checkbox"/> Aetna Personal Accident 170
	<input type="checkbox"/> Aetna Personal Accident 255	<input type="checkbox"/> Aetna Personal Accident 340
	<input type="checkbox"/> Aetna Personal Accident 425	
<input type="checkbox"/> Dependant 1 (must be over 18 years)	<input type="checkbox"/> Dependant 2 (must be over 18 years)	
<input type="checkbox"/> Dependant 3 (must be over 18 years)	<input type="checkbox"/> Dependant 4 (must be over 18 years)	

If you have any more dependants to be covered, please give us details on a separate sheet of paper and send it to us with this application.

F. Plan currency and premiums

Paying your premiums

To enjoy the full benefit of the plan, you must make sure the premiums are paid on or before the premium due date. You must tell us about any changes to your payment details to make sure that we can continue to collect any premiums due.

You can find full payment details and information on unpaid and late payments in your Handbook.

Plan currency

Aetna Pioneer and add-on plans are available in a range of currencies. Benefit limits will be based on the plan currency chosen, and all premiums must be paid in the same currency as the plans. Any add-on plans that have been chosen must be in the same currency as your Aetna Pioneer plan.

To select your plan currency, please tick the appropriate box below.

USD SGD

Payment options

You can pay yearly, every three months or every month. We cannot accept payment by bank transfer, cheque or banker's draft if you are paying by instalments. Due to administration costs, the total premiums you pay every month or every three months will be higher than if you pay the premiums every year (about 12% more if you pay every month and 4% if you pay every three months).

To select how often you want to pay your premiums and your chosen payment method from the options available, please tick the appropriate box below.

	Card	Bank transfer	Cheque or banker's draft
Yearly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Every three months	<input type="checkbox"/>	N/A	N/A
Every month	<input type="checkbox"/>	N/A	N/A

Add-on plans and benefits

Aetna Maternity

If you have chosen an Aetna Maternity plan, you can also choose how often you want to pay the premiums for this plan, depending on the payment option chosen for your Aetna Pioneer plan. Due to administration costs, the total premiums you pay every month or every three months will be higher than if you pay the premiums every year (about 12% if you pay every month and 4% if you pay every three months).

To make your selection, please tick the appropriate box below.

Yearly Same as Aetna Pioneer plan

Aetna Travel and Aetna Personal Accident

Aetna Travel and Aetna Personal Accident plan premiums can only be paid yearly.

Payment details

Card

We can accept card payments by Visa, MasterCard or American Express. To make a payment please fill in the Card authority we give to you. Please make sure that your card is valid for at least three months from the start date of your plan.

Bank transfers

Bank transfers must be in the currency of your plan. Please make sure that you give your full name and quotation or plan number as the reference for your bank transfer. Please send your payment to 'Aetna Insurance Company Limited (Singapore Branch)' using the details below.

USD account		SGD account	
Bank name:	Citibank, Singapore branch	Bank name:	Citibank, Singapore branch
Bank location:	Singapore	Bank location:	Singapore
Account number:	0860418061	Account number:	0860418037
SWIFT code:	CITISGSG	SWIFT code:	CITISGSG

To ensure that the full amount of your payment is received by us, please mark your bank transfer: 'Pay Full Amount' or 'Bank Charges Debit Account'.

Cheque or banker's draft

Cheques and banker's drafts must be in the currency of your plan and payable to 'Aetna Insurance Company Limited (Singapore Branch)'. Please make sure that your full name and quotation or plan number are clearly shown on the back of the cheque or banker's draft in case your payment becomes separated from this application.

G. Doctor's or medical practitioner's details

Please give the contact details of any family doctor or medical practitioner who has treated you or your dependants in the last two years. If you do not provide this information, it may delay the processing of your claims and your claims may be rejected.

Member's name	Member's name
Doctor's name	Doctor's name
Hospital, clinic or practice	Hospital, clinic or practice
Phone	Phone
Fax	Fax
Email	Email
Address	Address
Postcode	Postcode

Please provide details on a separate page if your family are seen by more doctors than listed above, and confirm which members of your family each doctor has treated.

H. Pre-existing medical conditions

<p>Please read benefit exclusion E1 in your Handbook carefully before applying for this plan. Benefit exclusion E1 is also explained below.</p> <p>You must sign this section to show that you understand and accept our 24-month moratorium. We will not process your application unless you have signed this section as well as the declaration section in this application.</p> <p>It is important that you read, understand and accept all of the paragraphs in the following declaration for your Aetna Pioneer plan, and your Aetna Maternity plan if chosen.</p> <p>This declaration applies to you and to any eligible dependants you have included in this application.</p> <p>A medical condition that, within the 24-month period before the date your trip is booked, or your date of joining as shown on your Certificate of insurance, whichever is later, has one or more of the following characteristics:</p> <ul style="list-style-type: none">• Clearly showed itself• You had signs or symptoms of• You asked for advice about• You received treatment for• To the best of your knowledge, you were aware you had <p>I confirm that I have read, understood and accept this moratorium underwriting clause about pre-existing medical conditions and that it applies to any eligible dependants included in this application.</p>	
Signature	Date (dd/mm/yyyy)

I. Data Protection

To process, administer and/or manage your relationship, account and policy with us, we will necessarily need to collect, use, disclose and/or process your personal data or personal information about you. Such personal data includes (i) information set out in this application and any other personal information provided by you or possessed by us, (ii) your claims, and (iii)

1. Such personal data will be collected, used, disclosed and/or processed by us for the purpose(s) of:

- considering whether to provide you with the insurance you applied for,
- processing your application for underwriting and insurance,
- administering and/or managing your relationship, account and/or policy with us,
- processing and/or dealing with any claims including the settlement of claims and any necessary investigations relating to the claims, under your policy,
- carrying out due diligence or other screening activities (including background checks) in accordance with legal or regulatory obligations or risk management procedures that may be required by law or that may have been put in place by us,
- carrying out your instructions or responding to any enquiries by you,
- dealing in any matters relating to the services and/or products which you are entitled to under this policy which you are applying for or have applied (including the mailing of correspondence, statements, invoices, reports or notices to you, which could involve disclosure of certain personal data about you to bring about delivery of the same as well as on the external cover of envelopes/mail packages),
- investigating fraud, misconduct, any unlawful action or omission, whether relating to your application, your claims or any other matter relating to your policy, and whether or not there is any suspicion of the aforementioned, and/or
- complying with applicable law in administering and managing your relationship with us.

(collectively the “Purposes”)

We may/will also be collecting from sources other than yourself, personal data about you, for one or more of the above Purposes, and thereafter using, disclosing and/or processing such personal data for one or more of the above Purposes.

Your personal data may/will be disclosed by us to other Aetna entities or our third party service providers or agents (including our lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes, as such third party service providers or agents, if engaged by us, would be processing your personal data for us for one or more of the above Purposes.

In order to assess the terms of the contract of insurance, including specific medical exclusions, or to administer claims, we may collect medical information. Your medical information will only be disclosed to those involved with your treatment or care, including your medical practitioner, or their agents. If you ask us to, we will also send your medical information to any person or organisation that may be responsible for meeting your treatment expenses, or their agents. Your information may be discussed with your agent or broker if you have requested the broker to assist you in handling your claims and you have authorised us directly to provide them with such medical information.

We will not disclose your medical information to any other individual without your explicit consent. If you want us to disclose your medical information to another individual or next of kin, you must tell us. In exceptional emergency situations, and in accordance with medical confidentiality guidelines and relevant law, we may be required to disclose such information to relatives, family members or other third parties.

All membership documents will be sent to the planholder. To help us ensure that your personal information remains accurate and up to date, please inform us of any changes.

By signing below, you:

- Consent to us collecting, using, disclosing and/or processing your personal data for the Purposes as described above
- Consent to us collecting personal data about you from sources other than yourself and using, disclosing and/or processing the same, for one or more of the Purposes as described above
- Consent to us disclosing your personal data to other Aetna entities or third party service providers, or agents (including our lawyers/law firms), for the Purposes as described above
- Consent to us transferring your personal data out of Singapore to other Aetna entities or third party service providers, or agents where such Aetna entities, third party service providers or agents are sited (whether in Singapore or outside of Singapore), for the Purposes as described above

I have read and agree to the above.

Signature	Date (dd/mm/yyyy)
-----------	-------------------

We may, from time to time, provide you with marketing information about Aetna, our products and services and those of any associated companies which may be of interest to you. If you want us to use your details in this way, please tell us how you wish to be contacted. You may choose more than one option.

By Phone By SMS By Fax By Email

J. Policy Owners' Protection Scheme

This policy is protected under the Policy Owners' Protection Scheme, which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

You can find our full terms and conditions and details of our privacy policy at <http://www.aetnainternational.com/ai/en/about-us/legal>.

Please read carefully the disclaimers at the end of the form.

Please retain a copy for your records.

K. Declaration

I am applying to be covered under the Aetna Pioneer plan and any add-on plans I have chosen together with the dependants listed in this application. I have read, understood and agree to keep to the terms and conditions shown in the Handbook, along with all eligible dependants included in this application or any dependants I enrol in the future after the start date of the plan. I confirm that I have authority to give Aetna information about my family members referred to in this application and where necessary that I have checked with them that the information I have provided is correct. I confirm that to the best of my knowledge, the information I have provided in this application is complete and accurate and that it contains all the information required for the underwriting option I have selected.

By agreeing to the terms and conditions I consent to any personal data, including medical information, that you may collect about myself and my family members and dependants, being processed by Aetna.

I authorise the doctor named in section G or any other medical establishment, including any other health professional who has treated me and any of my dependants included under this plan, to give you any information you may need in connection with any claim made under these plans.

I understand that if I do not provide the information asked for in sections G and H, and I or any of my dependants included under these plans make a claim, which you view as being treatment for a pre-existing medical or related medical condition, the claim may be rejected.

I understand that should I or one of my dependants attend a hospital, clinic or medical facility where direct billing or cashless arrangements are in place and my claim is subsequently found to be ineligible, Aetna has the right to recover the full amount of the ineligible claim from me or one of my dependants.

I understand and agree that this declaration and the information in this application will form the basis of the contract between me, my dependants and Aetna Insurance Company Limited (Singapore Branch). After reading all the terms and conditions and documents you have given me, I am satisfied that the products I have chosen meet my needs at this time.

For plans sold in Singapore:

- I declare that I have received a copy of the Your Guide to Health Insurance and Product Summary and that the contents of these documents have been explained to me.
- I am aware that I can seek advice from a qualified advisor before I sign this application/proposal form. Should I choose not to, I take sole responsibility to ensure that this product is appropriate to my financial needs and insurance objectives.

For your own benefit and protection, you should read the terms and conditions shown in the Handbook carefully before signing this declaration. If you do not understand any point, please ask for more information.

Signature	Date (dd/mm/yyyy)
-----------	-------------------

Cancellation

If you feel a plan does not meet your needs, you may cancel it. You must tell us in writing within 15 days of receiving the Benefits schedule, Certificate of insurance and Handbook, or the date of joining, whichever is later. You must return the Certificate of insurance when you cancel the plan. If the Aetna Pioneer plan is cancelled all Member ID Cards must also be returned. The Member ID Cards for any female members on the Aetna Maternity plan must be returned if the add-on plan is cancelled. See the 'Cooling-off period' section in the Handbook for full details.

L. Broker details

Broker's or advisor's details if applicable

Aetna® is a trademark of Aetna Inc. and is protected throughout the world by trademark registrations and treaties.

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 (US), 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 US, unless permitted under a valid written Office of Foreign Asset Control (OFAC) license. For more information on OFAC, visit <http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>.

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.

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.

Important: This is a non-US insurance product that does not comply with the US 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 US 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 US taxpayers.

Please read carefully the disclaimers at the end of the form.

Please retain a copy for your records.