

Pioneer Dubai

A local solution for global people

www.aetnainternational.com

www.alainahlia.com



Developed by:



Insured by:

شركة العين الأهلية للتأمين (ش.م.ع)
Al Ain Ahlia Insurance Co. (PSC)



**Your greatest
and healthiest
adventures are
yet to come**

We set out to give you peace of mind

But we haven't stopped there

Like you, we're exploring and pioneering every day. We're a strong global health insurance brand with exceptional experience and expertise. **Most importantly, we place you at the heart of everything we do.**

We make sure that you receive the financial security, care and support you need to stay healthy. This flexible, simple, reassuring approach gives you the freedom to conquer your world.

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Choice

Pioneer Dubai puts you in the driver's seat. Choose from three locally compliant health insurance plans with optional benefits and add-on plans, a selection of hospitals, area of cover options, and voluntary cost sharing solutions.

Comfort

Travel a little lighter knowing that we'll help to keep you and your family safe with resources to manage your personal safety abroad, including hands-on assistance during political unrest and natural disasters on some plans.

Care

Expect the best from Pioneer Dubai. We take a personalised approach to supporting your health and well-being. Not only do we respond to your health needs but we also plan ahead, protecting you from potential problems.

Control

Take charge of your health with easy-to-use tools that fit in to your busy lifestyle. Our Healthy Behaviours programme helps you stay well and rewards healthy habits with discounts on your premium.

Convenience

Wherever you are in the world, we're there with you. You can count on our web technology to keep our services and support within reach at all times.

Choice

It's your health care Make it work for you

We're all about choice. We like to give our members options so that you only pay for what you need. It starts with a choice of three Pioneer Dubai plans, and extends to extra cover options to tailor a plan that's just right for you.

Choose a plan

As you venture out to fulfil your goals, Pioneer Dubai has a health care plan to support you wherever life takes you. You'll be pleased to discover that each option offers full cover for hospitalisation, cancer care, emergency medical evacuation and repatriation. Take a look at the three plans to see which suits your needs and budget best.

No matter which Pioneer Dubai plan you choose, you can be confident that you'll get the best value for your family. For every child you pay for, you'll get free cover for every alternate child¹

Pioneer Dubai 1750

For those who want an affordable option that includes full cover for inpatient treatment, cancer care and emergency medical evacuation. With this option, you'll pay some of the costs for your primary care and most outpatient needs.

Pioneer Dubai 4000

For those who want high benefit limits and cover for routine health checks for the entire family. You'll also have added extras such as full cover for a compassionate emergency visit to a close family member, and the option of covering routine dental treatment.

Pioneer Dubai 5000

For those who want the widest health care cover with the highest benefit limits and total peace of mind for their health and well-being. The extensive list of benefits includes full cover for outpatient treatment, and even extends to sight and hearing examinations for complete reassurance.

¹Charges may apply on full medical underwriting plans.

Where we mention worldwide cover, please note that Al Ain Ahlia and Aetna cannot and shall not provide any policy, payment or service in violation of any United States (U.S.), United Nations (UN), or European Union (EU) economic or trade sanctions.



Pioneer Dubai plan benefits at-a-glance

| | PioneerDubai 1750 | PioneerDubai 4000 | PioneerDubai 5000 |
|---|---------------------------|---------------------------|---------------------------|
| Overall plan limit | USD 1,750,000 | USD 4,000,000 | USD 5,000,000 |
| Inpatient and daycare benefits for acute and chronic medical conditions | | | |
| Inpatient and daycare treatment | Paid in full ¹ | Paid in full ¹ | Paid in full ¹ |
| Parent hospital accommodation | Paid in full ¹ | Paid in full ¹ | Paid in full ¹ |
| Emergency inpatient and daycare treatment outside area of cover | USD 5,000 | USD 30,000 | USD 50,000 |
| Inpatient treatment of acute conditions for newborns (natural conception) L | USD 150,000 | USD 150,000 | USD 150,000 |
| Inpatient treatment of acute conditions for newborns (assisted conception) L | USD 41,000 | USD 41,000 | USD 41,000 |
| Inpatient maternity | USD 2,750 | USD 2,750 | USD 2,750 |
| Inpatient psychiatric treatment (up to 30 days) | | USD 10,000 | Paid in full ¹ |
| Outpatient benefits for acute and chronic medical conditions | | | |
| Outpatient post-hospitalisation treatment (up to 90 days) ² | Paid in full ¹ | Paid in full ¹ | Paid in full ¹ |
| Outpatient dental treatment for accidental damage following related hospitalisation | Paid in full ¹ | Paid in full ¹ | Paid in full ¹ |
| Outpatient maternity | USD 41,000 | USD 41,000 | USD 41,000 |
| Outpatient physiotherapy | USD 41,000 | USD 41,000 | Paid in full ¹ |
| Outpatient consultations, treatment and tests including MRI | USD 41,000 | USD 41,000 | Paid in full ¹ |
| Outpatient surgical procedures | | | |
| Outpatient complementary medicine ³ | | USD 2,000 | USD 4,000 |
| Outpatient traditional Chinese medicine | | USD 750 | USD 1,500 |
| Outpatient psychiatric treatment | | USD 2,000 | USD 10,000 |
| Emergency outpatient treatment outside area of cover | | USD 500 | USD 500 |
| Further benefits | | | |
| Emergency medical evacuation and repatriation | Paid in full ¹ | Paid in full ¹ | Paid in full ¹ |
| Local ambulance | Paid in full ¹ | Paid in full ¹ | Paid in full ¹ |
| Cancer care | Paid in full ¹ | Paid in full ¹ | Paid in full ¹ |
| Organ transplants | Paid in full ¹ | Paid in full ¹ | Paid in full ¹ |
| Mortal remains | Paid in full ¹ | Paid in full ¹ | Paid in full ¹ |
| Rehabilitation (from 30 to 120 days) | Paid in full ¹ | Paid in full ¹ | Paid in full ¹ |
| red24 travel security services | AdviceLine | ActionResponse | ActionResponse |
| Durable medical equipment | USD 1,000 | USD 1,000 | USD 2,000 |
| Hospital cash (each night up to 20 nights) | USD 125 | USD 125 | USD 125 |
| Emergency inpatient and outpatient psychiatric treatment | USD 41,000 | USD 41,000 | USD 41,000 |
| Essential vaccinations and preventative services | USD 41,000 | USD 41,000 | USD 41,000 |
| Terminal care | | Paid in full ¹ | Paid in full ¹ |
| Chronic condition and disease management | | Included | Included |
| Congenital abnormalities L | | USD 50,000 | USD 100,000 |
| HIV or AIDS | | USD 10,000 | USD 15,000 |
| Compassionate emergency visit | | Paid in full ¹ | Paid in full ¹ |
| Routine health checks | | USD 500 | USD 1,000 |
| Sight and hearing examination | | | USD 250 |
| Optional benefits | | | |
| Non-emergency medical evacuation | USD 2,000 | USD 2,000 | USD 2,000 |
| Routine and major restorative dental treatment W | | USD 750 | USD 1,500 |

L Paid up to lifetime limit **W** Waiting period applies

☐ Costs will be paid up to the overall DHA limit of USD 41,000. We will not pay any more than the overall DHA limit shown for any one or more claims in each plan year. If cover provided under this plan does not meet the minimum requirements of Dubai mandatory health coverage as stated by the Dubai Health Authority (DHA), the mandated costs will be paid from the overall DHA limit shown.

¹Paid in full up to the overall plan limit.

²Includes cover for physiotherapy, subject to a benefit limit on Pioneer Dubai 1750 and 4000.

³Outpatient complementary medicine includes podiatry, osteopathic and chiropractic treatment, when referred by a medical practitioner or specialist.

For policies sold within the Emirate of Dubai: Plans also include at least the minimum benefits for pregnancy and childbirth, emergency treatment, essential vaccinations, preventative services and any other mandatory cover as shown in the DHA's policies and updates.

Choose your area of cover

The area of cover you choose helps to shape your plan and premium. You have the choice of four areas of cover if you live in **Dubai**:

- **Area 4** will give you cover for the **Middle East**, plus **Africa**, **Asia** (excluding **China** and **Hong Kong**), **Australia**, **Europe**, **Latin America** and **New Zealand**
- **Area 3** includes cover for all the locations in **Area 4**, plus **China**
- **Area 2** provides **worldwide cover** excluding the **U.S.**
- **Area 1** provides **worldwide cover** including the **U.S.**

Please note that Area 1 is only available with Pioneer Dubai 5000.

Choose your coinsurance

Each Pioneer Dubai plan comes with a standard coinsurance, depending on the plan you choose. This is the amount that you will pay towards a covered claim.

You can select a higher coinsurance to benefit from generous savings on your Pioneer Dubai plan. Alternatively, by paying a surcharge, you can choose to have no coinsurance so that you can enjoy the full benefit of your cover.

For a full description of your cover options, please see our Pioneer Dubai Benefits schedule and Handbook available at www.neuron.ae/aetna.

Choose your provider network tiers

There are three provider network tiers designed to offer you access to treatment to suit your budget. Each network tier offers a variety of contracted hospitals, clinics and doctors of the highest quality. The choice you make now will help you to manage the cost of your plan from the start. Here's what you need to know:

- **Comprehensive Network** provides the freedom to access all medical providers within the provider network, including all medical providers in General Plus with Mediclinic and General Plus Network.
- **General Plus with Mediclinic** provides a comprehensive choice of medical providers and specialists. This network tier excludes the higher-cost facilities included in Comprehensive Network.
- **General Plus Network** excludes the higher-cost hospitals and clinics included in with the Comprehensive and General Plus with Mediclinic networks, so that you can enjoy access to high-quality facilities at the lowest cost. General Plus Network incorporates all medical providers, within the restricted network, see below.

If you choose General Plus with Mediclinic or General Plus Network, you can access medical providers in higher tiers subject to a reasonable and customary deduction. You can also access medical providers outside of the network subject to a reasonable and customary deduction. Any reasonable and customary deduction will be applied in addition to the deductible that you have chosen for your plan.

There's no restriction on where emergency treatment can be received within your chosen area of cover.

Some plan benefits restrict access to **the restricted network within the UAE**. You cannot choose or change this network tier. Please see our Pioneer Dubai Benefits schedule for more information.

Hassle-free health

If you are admitted to hospital or you receive daycare treatment, we will take care of your eligible hospital bills directly with the medical provider no matter which Pioneer Dubai plan you choose. You don't have to worry about paying large bills up-front. All you have to do is pay a coinsurance, if your plan has one.

Our provider network is one of the world's largest with more than 1.1 million medical providers in the U.S. and 165,000 medical providers globally – and it's growing every day.

Here are just a few of the advantages of our network:

- Lower out-of-pocket costs at the point of service
- No need to claim for reimbursement of outpatient costs
- Medical bills settled directly with the medical provider

Where we mention worldwide cover, please note that Al Ain Ahlia and Aetna cannot and shall not provide any policy, payment or service in violation of any United States (U.S.), United Nations (UN), or European Union (EU) economic or trade sanctions.

Choose to add optional plans

Travel add-on plan

Whether you're trekking the globe or travelling for business, we offer worldwide travel insurance for trips of up to 180 days. The Travel add-on plan includes cover for:

- Medical treatment
- Loss of deposits, cancellations or curtailments
- Travel delays, missed departures and hijack
- Baggage, personal effects and loss of money

Personal Accident add-on plan

For complete peace of mind for your life abroad, we offer you worldwide cover for accidental death as well as permanent total disablement and partial disablement.

The Personal Accident add-on plan offers financial protection and benefit limits up to USD 425,000. This cover is only available to managerial, clerical and administrative occupations.

The Travel and Personal Accident add-on plans are only available with an active Pioneer Dubai plan. For more information, please contact our representative or take a look at the Travel Benefits schedule, and the Personal Accident Benefits schedule available at www.aetnainternational.com and Maternity Benefits schedule available at www.neuron.ae/aetna.

Pioneer Dubai gives you the freedom to tailor cover to your needs and your budget



You're not alone when you're away from home **Feel secure with WorldAware**

As an Aetna International member, you have access to the security advice and assistance you need to keep you safe.

No matter which Pioneer plan you choose, our partnership with the global security experts at WorldAware gives you:

- 24/7 access to personalized safety advice from multilingual representatives
- Reliable information on more than 285 countries and more than 160 cities
- Travel safety briefs tailored to your trip or assignment
- Email and text alerts providing up-to-the minute information on civil unrest, natural hazards and travel disruptions

If you choose a Pioneer Dubai 4000 or 5000 plan, you'll benefit from even more peace of mind including:

- On-the-ground support for emergency travel and situations affecting personal safety, loss of belongings or theft of documents
- Emergency Assistance Services to get away from threatening situations
- Family membership

Contact WorldAware

☎ +44 (0)207 741 2175

🌐 www.my.worldaware.com/aetna

To register, use your policy number which can be found on your member card.





Our people

Your personal support system

Our people are the power behind everything we do and the reason for our every success. They are some of the world's most caring and dedicated professionals. There's no better example than our Care and Response Excellence (CARE) team.

The CARE team is an in-house team of specialised clinicians and multilingual case managers available 24/7/365 to support you pre-trip, post-trip, and anytime in between. They are equipped to coordinate every aspect of your care and transportation, and they do it with the professionalism you'd expect from a world-class team.

Support for every stage of health

It's not enough for us to offer you exceptional care if you face a major health event, and support your return to health. We have also set our sights on helping you to enjoy the best of health at all times. This means making sure you stay well, improve your health and avoid disease. We also help you to better care for yourself if you're managing a condition.

Get ready for a healthy trip

- Receive help obtaining medication and durable medical equipment before leaving home or after arrival
- Get help finding providers in any part of the world
- Access personalised pre-trip planning services

Support for on-going conditions

- One-on-one access to a nurse to discuss your chronic condition and disease management
- Manage your overall health needs and concerns – receive condition-specific educational materials, and learn how to understand and follow your doctor's treatment plan
- Better manage your conditions and help prevent complications
- Track your progress to help you reach your goals

Help for a healthier life

- Holistic support tailored to your specific health needs, whether you're experiencing a health event in a hospital or at home
- One-on-one contact with a trained clinician
- Advice and education to help you manage your health and avoid complications
- Take a free Health Assessment to better understand your current state of health

Seeing it through

- Keep continuity of care as you transition from hospital to home
- Coordinate treatment plans and goals with multiple care givers
- Follow through to ensure appropriate follow-up care

We are more than a health insurance services company. We focus on helping you improve your overall health and wellness, and providing you with resources and support to help you reach the pinnacle of your good health



Healthy Behaviours

Helping you take control of your well-being

Wellness is a lifelong path, and the route is different for each individual. Your journey begins the moment you become engaged in your own well-being. We support you wherever you are on that path — whether you're healthy, at risk of disease, managing a chronic condition or going through a major health event, such as recovering from surgery.

As part of our promise to help you realise the best possible health and to be rewarded for it, we have created the Healthy Behaviours Discount available on Pioneer Dubai 4000 and 5000.

You simply take our online Health Assessment once you have purchased your chosen Pioneer Dubai plan. This gives you information about your personal health needs and helps you to want to make lasting positive changes in your life. The tool also helps you to understand possible health risks, and provides an action plan and information to encourage healthy behaviour.

If your plan stays claim-free for more than one plan year, you can enjoy a discount of up to 25% on your renewal premium. As we want to help you stay healthy, you can claim for routine health checks without losing your discount.

For a full description of cover, please refer to the Pioneer Dubai Handbook available at www.neuron.ae/aetna.

Enjoy the Healthy Behaviours Discount. You can **save up to 25%** on your renewal premium if your plan stays claim-free



Convenience

Health care goes convenient

Harnessing the power of technology

Our web tools make it easy to find what you need, and help you play an informed role in your health care. Rest assured that as the world and technology move forward, we move forward with them.

Health care at your fingertips

You have access to a world of personalised tools and resources that help you manage your health care online. A single sign-on to our Secure Member Website makes this possible.

The Secure Member Website can be used to:

- View and submit claims online
- View plan documents and digital Member ID Cards
- Search for direct billing hospitals and doctors
- Well-being resources for your mind and body
- Find travel safety and security information including travel tips, country assessments, news and more

No matter where you are, you can rest assured that you will have access to your health information and all the necessary tools to help you make the best decisions.



Al Ain Ahlia in partnership with **Aetna International**

We're proud to partner with leading local insurer, Al Ain Ahlia, to deliver world-class health benefits in the United Arab Emirates.

Al Ain Ahlia

Al Ain Ahlia is proud to provide a range of insurance products tailored to individuals, families and corporate groups in the Middle East. As one of the largest insurers in the region, Al Ain Ahlia has a reputation for professionalism, quick response times, and customer-focused service. Al Ain Ahlia was established in 1975 and is headquartered in Abu Dhabi. As an Al Ain Ahlia member, you can rest assured that your family is protected by a commitment to financial security and personalised service.

Aetna International

As part of Aetna, one of the largest health care benefits companies in the U.S., Aetna International shares in the heritage of more than 160 years of expertise. For more than five decades, we have extended that strength and stability across the globe as one of the world's largest and most prominent providers of international health benefits and wellness.

Today, we support more than 700,000 members worldwide. To do this, we employ over 1,100 dedicated professionals in 15 offices across Africa, Europe, the Middle East, Greater China, Southeast Asia, and the U.S.

As a member, you enjoy the local support of our on-the-ground teams along with the global strength of our worldwide network. This means that you have access to exceptional care no matter where you are.



16

Countries where we
have employees



160

Year heritage



1,600

Aetna International
employees



165,000

Medical providers in our network
outside of the U.S.



800,000

Aetna International
members worldwide



1.2m

Medical providers in
our U.S. network



Wherever you are, wherever you're headed next, take Pioneer Dubai with you

From our unique vantage point at the helm of world-class health care, we offer you insurance, support for health and wellness, travel security, and advanced access to our services at all times. This is Pioneer Dubai.

There's so much more to know about Pioneer Dubai and the security and value it offers you and your family from the moment your plan starts.

Contact us directly or speak to your broker today for more information.

Telephone: + **971 (0)4 3123000**

Stay connected

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Policies are underwritten by Al Ain Ahlia Insurance Co. (PSC), Incorporated under the Abu Dhabi by Act 18 of 1975, Insurance registration no. 3 of law no. 6 of 2007 concerning the establishment of UAE Insurance authority and its regulations and administered by Neuron LLC (Registration No. 523297). Registered address: Unit no. 601 to 617, IT Plaza Building, Nadd Hessa , PO Box 720721, Dubai, UAE; in collaboration with Aetna Global Benefits (Middle East) LLC (Registration No. 5) Registered address: 28th Floor, Media One Tower Building, Dubai Media City, TECOM, PO Box 6380, Dubai, UAE.

The benefits listed shall not cancel, limit, or contradict any mandatory benefit defined as a minimum coverage by the Dubai health insurance law, and shall be interpreted within the context of law and to the benefit of the insured. The presence of such limitations shall be applicable only to treatments covered outside the mandatory geographical area of coverage unless specifically stated.

If coverage provided by any insurance policy or administrative services agreement violates or will violate any U.S., UN, or EU economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna / AAA companies cannot make payments for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related a blocked person 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 www.treasury.gov/resource-center/sanctions/Pages/default.aspx

All cover provided under this Benefits schedule is subject to the terms and conditions in your Handbook.

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