



# UltraCare

**International medical insurance  
for you and your family**

[AetnaInternational.com](https://www.aetna.com/international)

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# Strength to deliver on our promises

Aetna International is an award-winning provider of international health and wellness benefits, with offices across Africa, Europe, the Middle East, Greater China, Southeast Asia and the U.S. For more than five decades, we've leveraged our deep market knowledge to deliver comprehensive health care solutions. Expatriates, local nationals and business travelers count on us for:

- World-class private medical insurance and wellness solutions
- Thought leadership and innovation
- Certainty from working with a financially-strong organisation



**16**  
Offices around  
the world



**165+**  
Year heritage



**1,700**  
Aetna International  
employees



**#4**  
Part of CVS, #4 on the  
Fortune 500 in 2021



**47.9 m**  
Aetna members globally



**4,000**  
Insured members in  
Vietnam



# You'll have reason to smile when it comes to taking care of your health

We think that international health insurance should do more than just give you peace of mind for your life at home and abroad. As well as providing first-class service and affordable international medical cover, our insurance plans are packed with useful healthcare benefits for the small things like paying for prescription drugs, right up to the big things like surgery, cancer care and medical evacuation.

## With UltraCare:

### **You pay only for what you need**

We like to give our customers options. That's why our UltraCare plans come with a range of benefits, excess options and add-on plans to suit your individual needs and budget.

### **Your family comes first**

We'll make sure that you have the support of your loved ones if you need to be evacuated for life-saving medical treatment. We will pay for your dependants to accompany you for a medical evacuation, their travel to and from hospital, their accommodation, plus a return flight.

We will also pay for your return journey from within your area of cover, to visit a close family member should they fall critically ill or to attend their burial or cremation.\*

### **You get the most appropriate care no matter what**

Rest assured, if you can't receive adequate treatment locally and if it's medically necessary, we will evacuate you to an appropriate facility within your area of cover, whether your condition is critical or not.

### **You get quality care with less hassle**

In Vietnam, you can enjoy direct billing at over 30 providers across various specialties, clinics, and public and private hospitals.

### **Your safety matters too**

With Aetna Security Assistance, you will receive timely security alerts on transportation disruptions, natural disasters and civil unrest. Our security alert service provides advice on more than 160 countries and more than 285 cities.

### **You could earn up to a 25% no-claims discount**

Once you have an UltraCare plan, for every plan year that you don't claim we'll reward you with a no-claims discount on the following plan year's premium. The maximum discount you can earn is 25% for four or more consecutive claim-free plan years.

\*Available on selected plans.

# UltraCare at-a-glance

	UltraCare Standard	UltraCare Select	UltraCare Comprehensive	UltraCare Elite
Overall plan limit	USD 1,500,000	USD 2,500,000	USD 4,000,000	USD 5,000,000
<b>Inpatient and daycare benefits</b>				
Inpatient and daycare treatment	✓	✓	✓	✓
Cancer care (inpatient, daycare or outpatient)	✓	✓	✓	✓
Parent accommodation	✓	✓	✓	✓
Emergency treatment outside area of cover	Not covered	USD 40,000	USD 70,000	USD 100,000
Inpatient psychiatric treatment (max 30 days) <b>W</b>	Not covered	Not covered	USD 10,000	✓
<b>Outpatient benefits</b>				
Post-hospitalisation treatment (up to 90 days after discharge)	✓	✓	✓	✓
Outpatient surgical procedures	✓	✓	✓	✓
Outpatient consultations, drugs and dressings, pathology, diagnostic tests and procedures	Not covered	USD 5,000	USD 10,000	✓
Outpatient MRI, PET, CT	Not covered	✓	✓	✓
Outpatient physiotherapy				✓
Outpatient complementary medicine and treatment	Not covered	USD 1,500	USD 2,000	USD 5,500
<b>Other benefits</b>				
Medical evacuation, repatriation & mortal remain	✓	✓	✓	✓
Local ambulance	✓	✓	✓	✓
Maintenance of chronic medical conditions <b>L</b>	Not covered	USD 75,000	USD 150,000	USD 300,000
Congenital abnormalities <b>L</b>	Not covered	Not covered	USD 35,000	USD 50,000
Terminal care	Not covered	✓	✓	✓
HIV or AIDS <b>L W</b>	Not covered	USD 85,000	USD 85,000	USD 85,000
Wellness & vaccination	Not covered	Not covered	USD 700	USD 1,000
Outpatient dental treatment <b>W</b>	Not covered	Not covered	USD 750**	USD 1,500
Aetna Security Assistance (WorldAware)	Included	Included	Included	Included
<b>Optional benefits</b>				
Travel add-on plan	Available	Available	Available	Available
Maternity add-on plan <b>W</b>	Available	Available	Available	Available
Personal Accident add-on plan	Available	Available	Available	Available

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

\*\*Outpatient dental coinsurance of 25% applies

# International medical insurance that provides a variety of choices

**We're all about choices.** It starts with providing you with a choice of four UltraCare plans with worldwide cover including or excluding the USA. It then extends to a choice of higher excesses to enjoy savings of up to 40% on your premium and the option of add-on plans to complement your healthcare cover.

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## Choose add-on plans

### Maternity add-on plan

Including cover for:

- Pregnancy and childbirth
- Complications in pregnancy and childbirth
- Birth defects
- Newborn child accommodation

Cover becomes available for treatment received 12 months after the start date of this plan.

### Personal accident add-on plan

Including worldwide cover for:

- Accidental death, permanent total and partial disablement
- Benefit limits up to USD 425,000

Cover for managerial, clerical and administrative occupations only.

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## Embedded overseas assistance

### Aetna Assistance

In the event of a medical emergency, our team of medical directors, clinicians, care managers and operations experts will:

- Quickly communicate with your doctors to determine the best treatment options
- Help you make informed decisions about available care
- Make arrangements for care and medical evacuations where necessary, to help ensure that you enjoy the best possible health outcomes

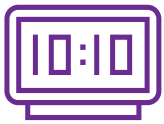
### Aetna Security Assistance

- Expert safety advice and assistance at the end of the phone
- 24/7 access to information on 280+ countries and territories and 160+ cities at your fingertips
- Travel safety briefings tailored to your needs
- Email and text alerts providing up-to-the-minute information on civil unrest, natural hazards and travel disruptions
- Daily news delivered straight to your inbox



# Smile, you're in safe hands with Aetna

With a global network of offices and partners, Aetna works at a local, regional and international level to connect you with first-class medical support, wherever and whenever you need it.



## 24/7 emergency evacuation

Life isn't always predictable. So, in the event you have a medical emergency while away on assignment and treatment isn't available in a local medical facility, our Care Team will help your medical evacuation by:

- Co-ordinating the evacuation or transfer
- Quickly communicating with doctors to determine the best treatment options
- Helping you make informed decisions about care options
- Providing support when arranging the best available care



## Prompt payment of your medical bills

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. You don't have to worry about paying large bills up front, all you have to do is pay an excess if your plan has one.

Where we don't have direct billing arrangements, we offer a prompt claims reimbursement service. You can submit your claims via email and our local claims team will ensure an efficient reimbursement process.

For all out-patient treatment, you pay the provider upfront, then claim the costs back from us.

## What you need to know

### **Moratorium underwriting**

We normally underwrite our plans on a 24-month moratorium basis. This means that any pre-existing medical conditions that have existed before your plan starts, will not be covered until you have been free of symptoms and treatment for 24 months after the start date of your plan.

### **Full Medical Underwriting**

This is the process we use to access your medical history and decide the special terms we offer you. This means your premium may be higher than standard due to medical loading.

### **Transferring from another insurer**

If you already have a health insurance plan with another insurance provider, we may be able to continue your cover with the same underwriting terms. Please be aware that our plan terms, conditions and benefits may be different to those offered by other insurers.

# Get a quote

Contact your broker or

Call us on **028 3822 8668**

or email **VietnamSales@aetna.com.vn**

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Important: This is a non-US (United States) 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.

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