




In the loop

**Important updates to Summit,
Pioneer and Add-on plans**

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As part of our continuous commitment to our valued partners and customers, we are pleased to share some updates for our Summit and Pioneer plans, along with their respective Add-on plans, starting on or after 1 January 2021.

We've updated our products to reflect the needs and concerns of our clients and members in an ever-changing landscape. Primarily, we've recognised the growing importance of mental health and provided clarity on pandemic coverage and crisis support. We've also taken the opportunity to refresh some of our standard benefits as well as amending our security assistance benefits, which will still be powered by WorldAware (previously Red24).

The following is a summary of changes, there may be differences in policy wording due to regional requirements. You can view your plan documents for the full details of your plan.

Mental health

We've improved our mental health benefit incorporating:

- Psychiatric treatment
 - Outpatient coinsurance no longer applies
 - Inpatient psychiatric treatment now included on Pioneer 1750 plans as standard. The annual excess does not apply to this benefit
- Aetna Mind and Employee Assistance Programme (EAP) now included and broadened on all our Summit plans, providing you with tools for better mental health and 24/7 real-time support
- Aetna Mind and Member Assistance Programme (MAP) introduced on all our Pioneer plans, providing you with tools for better mental health and 24/7 real-time support

Wellness

- Vaccinations is now a standalone benefit, and cover has been added to our Summit and Pioneer 1750 and 2500 plans
 - In response to COVID-19, we've introduced the following new benefit as standard on our Pioneer 2500-5000+ plans*, and as an optional benefit on all our Summit plans:
 - **Outpatient tests and diagnostic procedures for communicable diseases** when **members** do not have signs or symptoms, and they are not received in relation to a diagnosed **medical condition**. This **benefit** extends to **outpatient** antibody tests.
 - Outpatient coinsurance and annual excess do not apply to our wellness benefits
- * A waiting period applies to this benefit on our Pioneer plans





Dental and Optical on Pioneer plans

- The benefit limit for optional routine and major restorative dental treatment on our Pioneer 4000 plan has been increased to 1,000 USD (or equivalent)
- We've introduced optical care as standard on our Pioneer 5000 and 5000+ plans. Cover is paid up to 250 USD (or equivalent) with 20% coinsurance as follows:

Prescription costs for:

- *Contact lenses*
- *Spectacles*
- *Spectacle lenses*
- *Spectacle frames*

You're also covered for one consultation and sight examination for the signs or symptoms, or management of, natural or non-medical degenerative sight disorders. This includes, but isn't limited to, myopia, hypermetropia and astigmatism.

Other benefits

	Before 1 January 2021	Effective 1 January 2021
Complementary medicine	Outpatient traditional Chinese medicine, ayurvedic medicine, acupuncture and homeopathic treatment .	Outpatient traditional Chinese medicine, acupuncture, homeopathic treatment , and ayurvedic medicine including ayurvedic herbal preparations and therapies.
Durable medical equipment	This benefit does not extend to sight or hearing aids, furniture or any modifications to your personal or work environment.	This benefit does not extend to sight or hearing aids, personal protective equipment, furniture or any modifications to your personal or work environment.
Medical evacuation	<p>The costs to transport you to the nearest appropriate medical facility when your medical condition is an emergency and we agree appropriate treatment is not available locally.</p> <p>This benefit extends to the costs for emergency treatment you receive during the journey.</p> <p>If we have transported you outside your area of cover, we'll pay any related costs you incur in the country you're evacuated to under the sections of your Benefits schedule that would normally apply when you're within your area of cover.</p> <p>Economy class travel costs for you to go back to your choice of your country of residence, or your home country, after your emergency evacuation that was covered under this plan.</p> <p>If we agree that you're not medically fit to travel following your discharge from hospital, this benefit extends to reasonable overnight accommodation costs including breakfast until you're fit to travel.</p> <p>Costs of:</p> <ul style="list-style-type: none"> • one dependant or companion accompanying you, or travelling at the same time if they're not able to accompany you during your emergency evacuation, if your medical condition is critical or you're expected to stay in hospital for seven or more nights; or • a companion or non-medical escort needed to assist you if your medical condition prevents you from travelling alone, you do not need a medical escort, your medical condition is not critical and you're not expected to stay in hospital for seven or more nights. <p>We'll cover costs for:</p> <ul style="list-style-type: none"> • One return economy class journey, including taxi transfers to and from the hotel on arrival and departure • A taxi from the hotel to the hospital, and back, once a day for the duration of your evacuation • Reasonable overnight accommodation costs including breakfast for the duration of your evacuation, until you're fit to travel back to your country of residence or home country. 	<p>The costs to transport you to the nearest appropriate medical facility when we agree that your medical condition is an emergency following an assessment by a medical practitioner in a local medical facility, and that treatment is not available locally in any public or private medical facility.</p> <p>This benefit extends to the costs for emergency treatment you receive during the journey.</p> <p>If we have arranged for you to be transported outside your area of cover, we'll pay any related costs you incur in the country you're evacuated to under the sections of your Benefits schedule that would normally apply when you're within your area of cover.</p> <p>Economy class travel costs for you to go back to your choice of your country of residence, or your home country, after your emergency evacuation that was covered under this plan.</p> <p>If we agree that you're not medically fit to travel following your treatment, this benefit extends to reasonable overnight accommodation costs including breakfast until you're fit to travel.</p> <p>Costs of:</p> <ul style="list-style-type: none"> • one companion to accompany you, or travel at the same time if they're not able to accompany you during your emergency evacuation, if your medical condition is critical or you're expected to stay in hospital for seven or more nights; or • one companion or non-medical escort needed to assist you during your emergency evacuation if your medical condition prevents you from travelling alone, you do not need a medical escort, your medical condition is not critical and you're not expected to stay in hospital for seven or more nights. <p>We'll cover costs for:</p> <ul style="list-style-type: none"> • One return economy class journey, including taxi transfers to and from their hotel on arrival and departure • A taxi from their hotel to the hospital, and back, once a day for the duration of your evacuation • Their reasonable overnight accommodation costs including breakfast for the duration of your evacuation, until you're fit to travel back to your country of residence or home country.

	Before 1 January 2021	Effective 1 January 2021
Local ambulance	Costs of the appropriate type of ambulance needed to transport you to the nearest available and appropriate local hospital because of an emergency or if treatment is medically necessary .	Costs of the appropriate type of ambulance needed to transport you to the nearest available and appropriate local hospital because of an emergency .
Routine maternity	<ul style="list-style-type: none"> Antenatal checkups for an uncomplicated pregnancy (no more than 12 routine antenatal visits during each pregnancy and one routine 2D ultrasound scan in each trimester). 	<ul style="list-style-type: none"> 12 routine antenatal checkups and three routine 2D ultrasound scans, or one antenatal package, during each uncomplicated pregnancy.
Aetna security assistance	<p>red24 security services</p> <p>AdviceLine: 24/7 personal security information and advice for all your travel safety queries.</p>	<p>Aetna security assistance</p> <p>24/7 personal security information and telephone support for all your travel safety queries. Log in to your Health Hub to find out more and to register for this service.</p>
	<p>ActionResponse: 24/7 international rescue and response service for you in a potentially life-threatening, non-medical event.</p>	Not included

Exclusions

	Before 1 January 2021	Effective 1 January 2021
Acting against medical advice	Any journey, activity, action or pursuit you carry out (or omit to carry out) against medical advice.	Any journey, activity, action or pursuit you carry out (or omit to carry out) against medical advice or general advice .
Administrative costs, fees and charges	<ul style="list-style-type: none"> completing claims forms, completing or obtaining other documents hospital administration fees, any registration fees, or overdue invoice charges. 	<ul style="list-style-type: none"> completing claims forms, completing or obtaining other documents administration fees and surcharges, any registration fees, overdue invoice charges, or shipping, delivery and custom fees.
Reproduction and newborns	<p>Costs of:</p> <ul style="list-style-type: none"> contraception or sterilisation, treatment for sexual problems including impotence, fertility or infertility tests or treatment, assisted reproduction, surrogacy, pregnancy, childbirth and postnatal costs whether complicated or not, including termination of pregnancy, or any inpatient treatment for an acute medical condition that begins before the member is eight days old if the pregnancy was achieved by assisted conception. 	<p>Costs of:</p> <ul style="list-style-type: none"> contraception or sterilisation, treatment for sexual problems including impotence, fertility or infertility tests or treatment, assisted reproduction, surrogacy, pregnancy, childbirth and postnatal costs whether complicated or not, including termination of pregnancy on non-medical grounds, or any inpatient treatment for an acute medical condition that begins before the member is eight days old if the pregnancy was achieved by assisted conception.

Before 1 January 2021

Effective 1 January 2021

Journeys and transportation

- any journey specifically made to receive **treatment**, unless **you've** requested **preauthorisation** and **we've** given **our** approval,
- non-**emergency** transportation, or
- costs for medical evacuation if a local situation makes it impossible, dangerous or not practical to enter a specific location or country.

- any journey specifically made to receive **treatment**, unless **you've** requested **preauthorisation** and **we've** given **our** approval,
- non-**emergency** transportation, or
- costs for medical evacuation if a local situation makes it impossible, dangerous or not practical to enter or leave a specific location or country.

Treatment provision and referral

- **Treatment** that **we** determine on **general advice** is unproven, experimental or investigational.

- **Treatment** that **we** determine on **general advice** is experimental or not clinically proven.

- Substances, personal products and dietary supplements including vitamins, minerals, mouthwash, toothpaste, antiseptic lozenges and sprays, shampoo, sunscreen, children's food, baby supplies and infant formula given orally.

- Substances, personal products and dietary supplements including vitamins, minerals, mouthwash, toothpaste, antiseptic lozenges and sprays, shampoo, sunscreen, sanitiser, gloves, masks, visors, thermometers, children's food, baby supplies and infant formula given orally.

- Home visits by a **medical professional**.

- A **medical professional** visiting **you** at home or in any non-clinical environment, unless **you've** requested **preauthorisation** and **we've** given our approval.

- Nutritionist or dietitian consultations or services, unless **you've** requested **preauthorisation** and **we've** given **our** approval.

Quarantine and isolation

Quarantine and isolation:

- unless it's **medically necessary** for **you** to be protected from **communicable diseases** due to your **medical condition**, or
- in any non-clinical environment for any reason.



Travel add-on benefits

	Before 1 January 2021	Effective 1 January 2021
Medical benefits	Reasonable additional accommodation costs that you have to pay if you can't return to your country of residence due to a medical condition .	Reasonable additional accommodation costs that you have to pay until you're medically fit to travel, if you can't return to your country of residence due to a medical condition .
Loss of deposits, cancellation or curtailment	<p>You'll be paid for the loss of irrecoverable deposits, pre-payments and any other travel or accommodation costs if your trip has to be cancelled or curtailed as a direct result of any one or more of the following that happens after a trip is booked:</p> <ul style="list-style-type: none"> • your death • a medical condition you suffer from • the death of, or a medical condition suffered by: <ul style="list-style-type: none"> – the person you're travelling with, or had arranged to travel with, or – a close family member. • you, the person you're travelling with, or the person you had arranged to travel with: <ul style="list-style-type: none"> – having to attend jury service, – having to attend as a witness in a court of law under subpoena, or – being restricted by compulsory quarantine. • A listed natural disaster or similar force majeure <p>The amount that'll be paid for cancellation claims is limited to the scale of cancellation charges shown in the booking conditions of your trip, as supplied by your travel agent or operator when you booked the trip.</p>	<p>You'll be paid for the loss of irrecoverable deposits, pre-payments and any other travel or accommodation costs if your trip has to be cancelled or curtailed as a direct result of any one or more of the following that happens after a trip is booked:</p> <ul style="list-style-type: none"> • your death • a medical condition you suffer from • the death of, or a medical condition suffered by: <ul style="list-style-type: none"> – the person you're travelling with, or had arranged to travel with, or – a close family member. • you, the person you're travelling with, or the person you had arranged to travel with: <ul style="list-style-type: none"> – having to attend jury service, – having to attend as a witness in a court of law under subpoena, or – being restricted by compulsory quarantine. • a natural disaster • an epidemic or pandemic being declared or confirmed by a relevant accredited professional body or government authority <p>The amount that'll be paid for cancellation claims is limited to the scale of cancellation charges shown in the booking conditions of your trip, as supplied by your travel agent or operator when you booked the trip.</p>
Travel add-on - Loss of money	The value of any cash, traveller's cheques or postal or money orders that are stolen or accidentally lost during your trip .	The value of any cash, traveller's cheques or postal or money orders that are lost or stolen during your trip .

Travel add-on exclusions

	Before 1 January 2021	Effective 1 January 2021
Natural disaster		• A natural disaster taking place on or before the date you book your trip .
Epidemic or pandemic		An epidemic or pandemic declared or confirmed by a relevant accredited professional body or government authority on or before the date you book your trip .

Definitions

Before 1 January 2021		Effective 1 January 2021	
Annual health assessment		Annual health assessment: an age and gender-appropriate health review package to screen for the presence of medical conditions , where the screening is not required due to signs or symptoms, or in relation to a diagnosed medical condition . The package may include medical advice, physical examinations, and/or tests and diagnostic procedures.	
Communicable diseases		Communicable diseases: medical conditions caused by the transmission of bacteria, viruses or other microorganisms.	
Dental practitioner		Dental practitioner: a person who: <ul style="list-style-type: none">• has attained primary degrees in dentistry and/or dental surgery by attending a dental and/or medical school recognised by a relevant accredited professional body, and• is licensed by the relevant authority to practice dentistry and/or dental surgery in the country where the treatment is given.	
Natural disaster		Natural disaster: fire, flood, storm, earthquake, tidal wave, volcanic activity or avalanche.	
Non-communicable diseases		Non-communicable diseases: medical conditions that are not communicable diseases .	
Routine health check	Routine health check: diagnostic tests or procedures where no signs or symptoms are present, and they are not received in relation to a diagnosed medical condition . This includes any cancer screening you receive after you have been in remission for more than five years.	Routine health check: age and gender-appropriate tests or diagnostic procedures where no signs or symptoms are present, and they are not received in relation to a diagnosed medical condition . This includes any cancer screening you receive after you have been in remission for more than five years.	

Other plan terms

We've also made changes to the 'Plan currencies, premiums and ways to pay' section in the Summit Plan Sponsor Guide, including the 'Unpaid or late premiums' section. Changes have been made to the 'Unpaid or late premiums' section in the Pioneer Member Handbook. See the relevant section in these documents for further details.

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