



Regional cover with a personalised touch

Executive Healthcare Plan

aetna[®]



MIC Global Risks

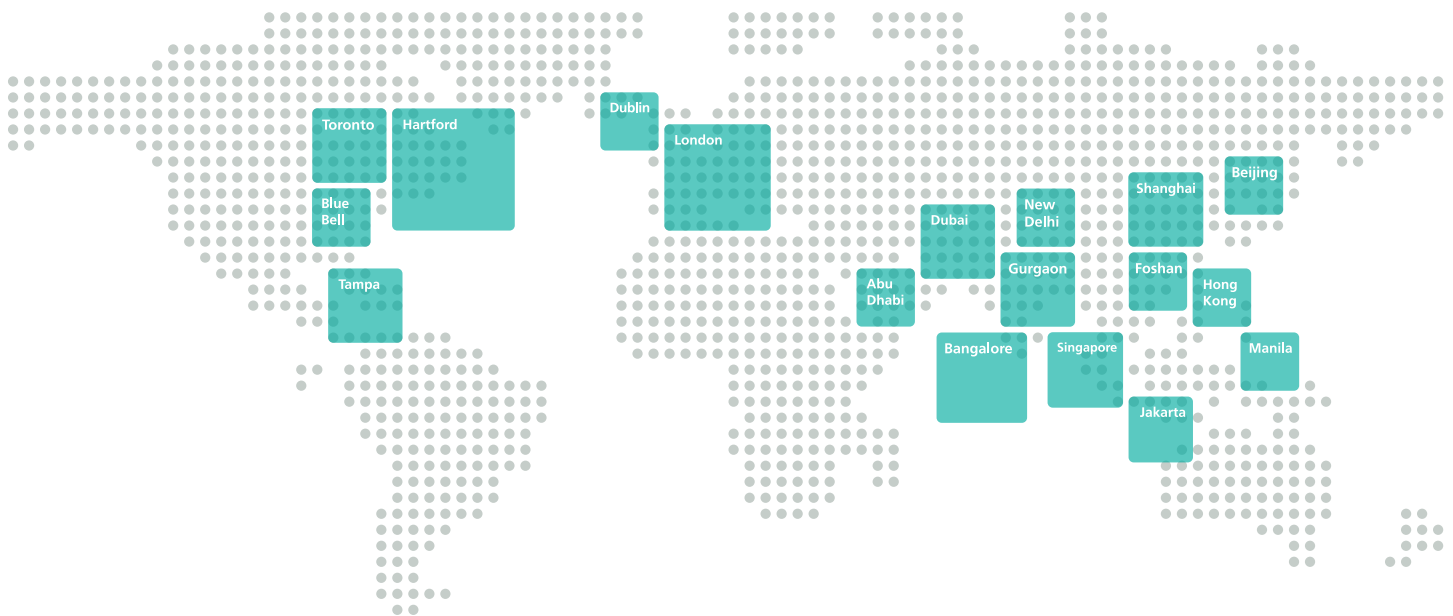
At Aetna

we make it our business to understand your business, as well as the unique needs of your employee population. With more than 160 years of experience, including over 30 years in the international marketplace, covering over 600,000 members around the world, we are well-positioned to provide comprehensive health benefits solutions to help meet your ever-changing business needs.

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Regional business solutions made easy

That's our commitment to you. We're dedicated to being a partner who provides you with consultative solutions, backed by a first class service philosophy you'll experience throughout all of our interactions.



At Aetna, your business and the health of your globally-mobile employees and their families lies at the centre of everything we do. Through our first class approach to service, we are a valued partner, working daily to provide you with innovative and comprehensive products, programmes and services that make a positive impact on your business.

We take our partnership to heart. That's why we've established a strong global presence, with a local footprint that touches key areas all over the world. With employees located around the globe, we are deeply embedded in the global marketplace and the expatriate experience. This enables us to best meet the needs of our valued customers with confidence and compassion.



Our service philosophy

At Aetna, we want our customers to be satisfied every time they interact with us. To achieve this goal, we have dedicated areas within the organisation focused on delivering a first class service experience.

The customer experience

Our customers have numerous Aetna resources they can rely on throughout their relationship with us. For example, our plan sponsor services team centrally manages a number of key operational functions, including implementation, enrolment, eligibility, billing and renewals. Case installation is handled with care from start to finish — this includes plan design, eligibility, ID cards and contractual questions.

In addition, a designated account representative is assigned to each customer to assist with daily international benefits needs. The account representative serves as an advocate and interacts regularly with our customers to communicate service enhancements and other updates that will further heighten the Aetna experience. Our customers can even look to their account management representative to identify any potential issues before they become problems.

The member experience

The **24/7 Aetna International Member Service Centre** is committed to making sure members get the care they need, when they need it. Many of our multicultural and multilingual service professionals have experience as an expatriate themselves, giving them unique insight into the situations our members may face.

Members can receive assistance with:

- Questions on claims, benefit levels and cover
- Claims processing in many languages
- General benefit and plan inquiries

The International Member Service Centre is a member's one-stop resource, both day and night. Taking personalised service one step further, we can easily connect them to our **Care and Response Excellence Team (CARE)**. CARE is a dedicated, clinical team that interacts one-on-one with our members to provide:

- Pre-trip planning
- 24/7 support that's tailored to the individual's specific health needs
- Identification of providers and specialists

- Worldwide coordination of routine and urgent medical care
- Assistance with obtaining prescription medications and medical devices
- Coordinating second opinions for complex cases
- Benefit coordination
- Coordination of care for return to home country after assignment completion
- Discharge planning
- Clinical claim and international standards of care reviews
- Maternity management

Innovative tools and resources

Our first class service philosophy extends far beyond our organisational capabilities. Aetna is committed to providing valuable information through technological innovation.

- With their cover, members have access to tools and resources via the Aetna International secure member website at **www.aetnainternational.com** to help them navigate their health care experience more easily, including:
 - **Doctor and medical facility search tool** that allows members to find screened and approved physicians and medical facilities
 - **Health and wellness information** to help members improve or maintain their health, given lifestyle, diet and/or conditions
 - **Health and security news** with the latest risk ratings and security alerts
 - **City profiles** inclusive of travel information such as vaccination requirements and emergency phone numbers
 - **Drug and medical phrase translation services** with features that allow members to search for medication availability by country
 - **Mobile doctor directory applications** helping members to find direct-settlement facilities in their city
 - **More mobile applications coming soon**

Executive Healthcare Plan overview

The Executive Healthcare Plan (EHP) is designed with the needs of regionally mobile employees in mind. It provides the medical cover they require, with a first class level of service they can rely on. What does this mean for you? Easy administration, ongoing support and superior employee satisfaction.

A collaborative approach

Our skilled team is committed to working with you to identify the plan type and benefits that are best for your business and the employees you're looking to cover.

**Range
of cover
options**

**Geographic
cover
options**

**Customised
benefit
levels**

EHP provides a range of cover options with benefits that can include:

- Emergency evacuation or out of country transportation costs to an appropriate medical facility within the selected geographic coverage area for inpatient/day patient treatment; this also includes reasonable travel costs
- Flexibility to obtain medical treatment at any facility, within the selected geographic coverage area
- Accident and emergency treatment outside the selected geographic coverage area for temporary business trips or holidays
- Inpatient and outpatient psychiatric treatment
- Alternative medicine
- Routine pregnancy and childbirth
- Complications of pregnancy
- Newborn accommodation
- Accidental damage to teeth
- Transport of mortal remains/cost of local burial or cremation
- Hospice care charges
- Organ transplant
- Rehabilitation
- Routine management of chronic conditions
- AIDS
- Dental cover
- Renal dialysis
- Vision care
- Inpatient/day patient treatment for chronic conditions
- Durable Medical Equipment
- Personal Accident
- Travel
- Red 24

In terms of accessing care, geographic coverage options include:

- Africa plus India, Pakistan, Bangladesh and Sri Lanka
- Worldwide excluding USA
- Worldwide

For groups, certain benefits and benefit levels can be customised. Our skilled team is committed to partnering with you to identify the plan type and benefits that are best for your business and the employees you're looking to cover.



Value-added wellness programmes

**Wellness is a lifelong path,
and the journey is different for each individual.**

It begins with getting members engaged in their own well-being and supporting them wherever they are on their journey — whether they are healthy, at risk for disease or injury, managing a chronic condition or experiencing a major health event.



With this in mind, we've developed Aetna Global Health Connections — a complimentary wellness offering for members, which includes the following programmes:

Wellness Checkpoint®

Wellness Checkpoint is a culturally diverse, online health survey that provides members with information about their personal health needs and motivates them to make lasting positive changes. The tool can also help them understand possible health risks, and provides an action plan and information that encourages healthy behaviours.

We also offer additional tiers of Wellness Checkpoint for groups over 100 members, which can include varying levels of customisation — from tailored reporting to a fully-bespoke tool. Please consult with your Aetna representative for additional information.

Cancer outreach and support

Members with cancer can get assistance to help them understand their condition and locate helpful resources without a “one size fits all” approach. Instead, each interaction is customised to a member’s unique health situation. Members can even speak one-on-one with a registered nurse who is committed to helping them reach their best health.

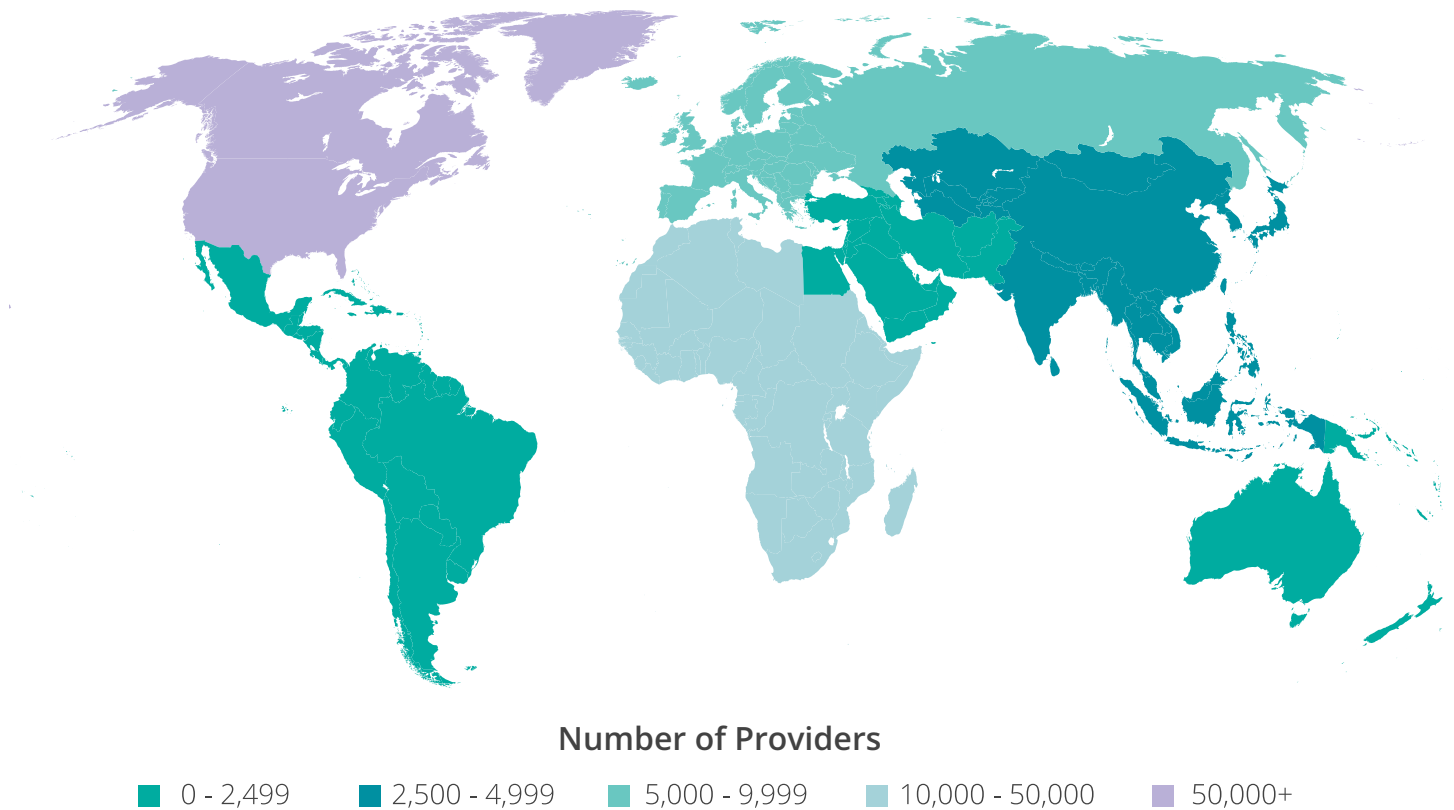
Health and wellness education

Whether employees are healthy individuals looking for additional healthy lifestyle tips — or have a chronic condition and want to learn how to reach their optimal state of health — we offer an array of health and wellness education materials to aid them in their efforts.

The Aetna International Wellness Centre provides helpful information, including health topics such as:

- Asthma
- Cancer
- Coronary artery disease
- Maternity
- Stress management

Access to an International Community of Health Care Professionals



Our international community of health care professionals

Aetna is committed to building strong and secure partnerships with health care professionals around the world — so that our members have access to quality care when and where they may need it. That's why we have negotiated simplified prepayment procedures with thousands of medical facilities worldwide. Called "direct-settlement" arrangements, these agreements make accessing care easier and cover any eligible up-front costs associated with care or treatment, such as planned inpatient treatment, a maternity stay or day patient services. This is a significant benefit if faced with a more expensive medical procedure.

If a member is unable to find a specific health care professional in our direct-settlement database, in the event that he/she requires hospitalisation, we can coordinate a one-time direct-settlement agreement quickly and easily. In fact, we have a 95 percent success rate in negotiating these arrangements. Members also have the freedom to pay up-front for care received at any health care professional worldwide, and submit a claim to us for reimbursement.

*The North America region includes health care professionals who participate in the Aetna U.S. PPO Network.

Q. Will the plan cover any illnesses or injuries that an employee had prior to enrolling in the plan?

- A.** Existing conditions may be specifically excluded and the terms of any exclusion will be noted on an employee's schedule of cover. These will be assessed at the time of application based on the information they declare to us. Undeclared conditions will be excluded and will invalidate their cover. If your underwriting terms are moratorium, cover for all pre-existing conditions (and related conditions), with the exception of congenital conditions, is excluded during the first two years of membership. After this period, should an eligible condition recur, provided you have been treatment, symptom and advice free for a continuous period of two years since joining the plan, then the future costs will be covered which have been declared and accepted by us in writing.

Q. Can employees have their existing conditions waived?

- A.** For groups of 10 or more employees, employers will have the option of having medical history disregarded cover. Employers may also be eligible for continuous transfer terms cover if they already have an existing international health plan.

Q. Is there an annual benefit limit?

- A.** Employees are able to claim up to an annual maximum of U.S. \$1,600,000 under Major Medical and Major Medical Plus plans, \$2,500,000 under Foundation plan and \$5,000,000 under Lifestyle options. Additionally, certain benefits have sub-limits. Employees will only be required to pay an excess if this is included within their plan.

Q. Can employees seek treatment anywhere in the world?

- A.** Employees can access care for emergency and elective treatment within their geographic coverage area. This area is dependent on the plan purchased by their employer. The options include Africa plus India, Pakistan, Bangladesh and Sri Lanka; Worldwide excluding USA; and Worldwide.

Q. Are employees covered if they travel outside of their geographic coverage area?

- A.** Employees are covered for Accident and Emergency treatment outside of their geographic coverage area for business trips or holidays. Specifically, this benefit is provided for up to 90 days during the period of cover and limited to a maximum of 60 days of treatment per event.

Q. Is a medical examination required to enrol in the plan?

- A.** No. In the rare instance that we require additional information for fair and accurate underwriting purposes, we will ask the employee to submit a medical report from his or her doctor.
- Note: For groups of 10 or more employees, the group administrator of the employer may sign a group declaration form for and on behalf of their employees.

Q. Can family members of employees also be covered?

- A.** Yes. An employee's spouse or adult partner, who is permanently living with them, can be included as a dependant. Also eligible for cover are unmarried children not more than 18 years old and living with them, or not more than 26 years old and in full-time education. Again, this is subject to a completed application form.

Global presence, local footprint — around the corner or around the globe, we're there.

With Aetna, you and your employees have access to first class benefits and services.

Are you ready to experience the Aetna difference?

To learn more, contact us today

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Aetna does not provide care or guarantee access to health services. Not all health services are covered. Health information programmes 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 cover. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna International plans, refer to www.aetnainternational.com.

Whenever coverage provided by any insurance policy is in violation of any U.S, U.N or EU economic or trade sanctions, such coverage shall be null and void. For example, Aetna companies cannot pay for health care services provided in a country under sanction by the United States unless permitted under a written Office of Foreign Asset Control (OFAC) license. Learn more on the US Treasury's website at: www.treasury.gov/resource-center/sanctions.

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