

Worldwide health cover

Global health plans from Aetna International

Your partner for anytime, anywhere care and support



Flexibility and support for healthy living

Discover Aetna PioneerSM and Aetna SummitSM

[AetnaInternational.com](https://www.aetnainternational.com)

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Much more than health insurance

In recent years, global mobility has become critical to the success of companies and careers, with people increasingly eager to travel to undertake exciting new assignments. Today, more than ever, we're all aware of our interdependency and the fact that health concerns often do not recognise borders.

That's why expats living and working away from home need the peace of mind that comes with access to good health care no matter where they go. And employers need flexible, comprehensive cover with built-in protections — especially in times of uncertainty.

As a leading provider of international health insurance, Aetna has the knowledge and expertise to deliver relevant, compliant health solutions that suit the needs of individuals, families and organisations across the world. Our flagship plans offer all-round support to the globally mobile through flexible coverage options and a host of health and wellness resources.



Aetna PioneerSM

For individuals and families

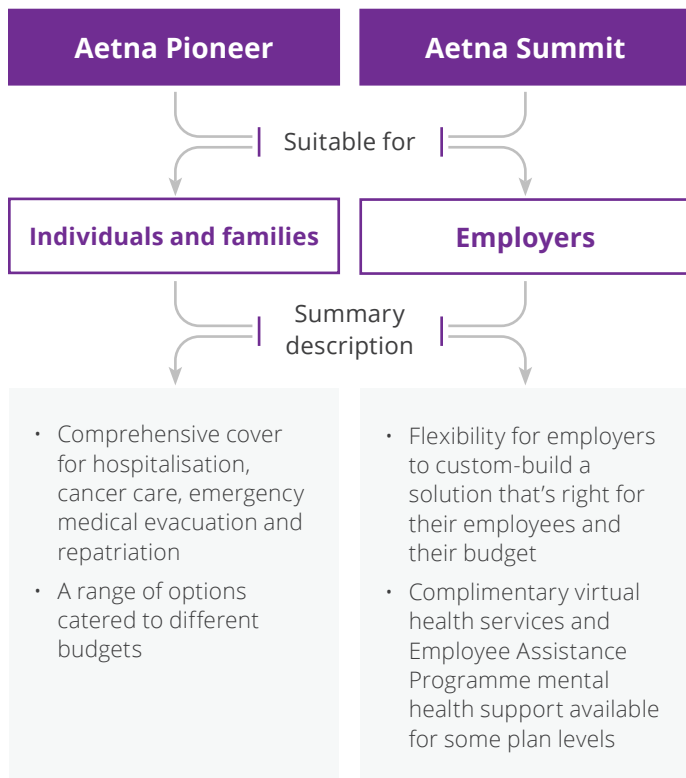


Aetna SummitSM

For groups

Choosing the right coverage for you or your employees

Accessing health care and managing benefits can be complicated for globally mobile workers and their employers. Individuals and companies alike rely on our expertise to navigate this complexity. We ensure they have the right level of cover for what they need — wherever they are in the world.



At Aetna, 'care beyond health insurance' truly sets us apart from the competition. As an Aetna member, you or your employees will gain access to the following premier care services and features:

Convenient, around-the-clock support

Members can get the most from their health care benefits by logging in to Health Hub — their personalised and secure online member portal — to:

- Find doctors, hospitals, and specialists
- Review their policy information and manage their benefits
- Discover health and wellness programmes
- Submit and track their claims when needed

When they're on the go, they can use our International Mobile Assistant app (available for iPhone and Android devices) to access the most important features of Health Hub. They can also speak with someone on our Member Services team of multilingual representatives by phone 24/7 for help.

It's all about CARE

Our in-house Care and Response Excellence (CARE) team of clinicians and multilingual case managers is available 24/7 to support our members with needs ranging from pre-trip planning and care abroad to emergency evacuations and second opinions.

Whether they're healthy, managing a chronic condition or recovering from a major health event, our members can count on a single point of contact who is equipped to coordinate every aspect of their care when they need it most.



Care beyond health insurance

Direct billing and settlement

We have one of the largest direct settlement medical provider networks in the world, with 165,000 providers outside of the U.S. In Singapore, we have negotiated rates with more than 780 providers across various specialties, clinics, and public and private hospitals.

Our members:

- Have access to high-quality care from network providers with less hassle
- Enjoy lower out-of-pocket costs at the point of service
- Don't need to pay the whole bill up front and file for reimbursement
- Experience an easier inpatient admissions process

Aetna Well-being, available via Health Hub

As an industry leading health and wellness benefits partner committed to helping people balance the demands of work, life and personal issues, we want to help our members on their personal path to achieving balance across all dimensions of well-being.

Aetna Well-being offers our members health and wellness resources in four categories:



Mind

Self-help and professional support on mental health and emotional well-being



Body

Resources to help maintain physical health



Living and working abroad

Help with making informed decisions while adjusting to a new living and working environment



Member offers

Specially selected offers on great well-being apps and services

24/7 virtual health care

MyDoc provided by Aetna is a virtual health service that allows members to consult in confidence with Singapore-licensed doctors anywhere, anytime with their mobile phone.

This service is complimentary for Singapore-based corporate members who hold a policy with 'Medical History Disregarded' underwriting terms.

Using MyDoc provided by Aetna, members can:

- Set virtual appointments at their convenience, with doctors available on average within 10 minutes
- Receive digital prescriptions and medical certificates
- Get prescriptions at Guardian pharmacies island-wide with cashless transactions or via delivery to their doorstep
- Access their own medical health records right from their phone

Employee Assistance Programme

Our Aetna Summit plans offer a built-in Employee Assistance Programme that gives members:

- Up to five free, confidential telephone or face-to-face* counselling sessions covered per member per concern per year
- Online self-help programmes
- Referrals to legal and financial resources

**Available on selected plans only.*

Stay safe and secure with WorldAware (red24)

Through our partnership with the crisis management experts at WorldAware (red24), all plans include:




























































- Expert safety advice and assistance just a phone call away
- Email and text alerts on civil unrest, natural disasters and travel disruptions across more than 285 countries and territories and 160 cities
- On-the-ground crisis management support for situations that affect personal safety and the loss of belongings, including repatriation

Aetna PioneerSM for individuals and families

	Aetna Pioneer 1750	Aetna Pioneer 2500	Aetna Pioneer 4000	Aetna Pioneer 5000	Aetna Pioneer 5000+
Overall plan limit	SGD 2,250,000	SGD 3,125,000	SGD 5,000,000	SGD 6,250,000	SGD 6,250,000
Inpatient and daycare benefits					
Inpatient and daycare treatment	✓	✓	✓	✓	✓
Parent hospital accommodation	✓	✓	✓	✓	✓
Emergency inpatient and daycare treatment outside area of cover	SGD 6,250	SGD 18,750	SGD 37,500	SGD 62,500	Covered with Area 1
Inpatient treatment of acute conditions for newborns (natural conception) L	SGD 187,500	SGD 187,500	SGD 187,500	SGD 187,500	✓
Inpatient psychiatric treatment (up to 30 days)		SGD 6,250	SGD 12,500	✓	✓
Outpatient benefits					
Outpatient post-hospitalisation treatment (up to 90 days) ¹	✓	✓	✓	✓	✓
Outpatient surgical procedures	✓	✓	✓	✓	✓
Outpatient dental treatment for accidental damage following related hospitalisation	✓	✓	✓	✓	✓
Outpatient consultations, treatment and tests including MRI		SGD 6,250	SGD 18,750	✓	✓
Outpatient physiotherapy		SGD 1,875	SGD 2,500	✓	✓
Outpatient complementary medicine ²		SGD 1,875	SGD 2,500	SGD 5,000	SGD 5,000
Outpatient traditional Chinese medicine		SGD 375	SGD 1,000	SGD 1,875	SGD 1,875
Outpatient psychiatric treatment		SGD 1,250	SGD 2,500	SGD 12,500	SGD 12,500
Emergency outpatient treatment outside area of cover		SGD 625	SGD 625	SGD 625	Covered with Area 1
Further benefits					
Emergency medical evacuation and repatriation	✓	✓	✓	✓	✓
Local ambulance	✓	✓	✓	✓	✓
Cancer care	✓	✓	✓	✓	✓
Organ transplants	✓	✓	✓	✓	✓
Mortal remains	✓	✓	✓	✓	✓
Rehabilitation (from 30 to 120 days)	✓	✓	✓	✓	✓
WorldAware (red24) travel security services	AdviceLine	AdviceLine	ActionResponse	ActionResponse	ActionResponse
Durable medical equipment	SGD 1,250	SGD 1,250	SGD 1,250	SGD 2,500	SGD 2,500
Hospital cash (for admission in Singapore public hospitals)	SGD 150	SGD 150	SGD 150	SGD 150	SGD 150
Renal dialysis		✓	✓	✓	✓
Terminal care		✓	✓	✓	✓
Chronic condition and disease management		Included	Included	Included	Included
Congenital abnormalities L		SGD 31,250	SGD 62,500	SGD 125,000	SGD 125,000
HIV or AIDS		SGD 6,250	SGD 12,500	SGD 18,750	SGD 18,750
Compassionate emergency visit			✓	✓	✓
Routine health checks			SGD 625	SGD 1,250	SGD 1,250
Sight and hearing examination				SGD 325	SGD 325
Newborn congenital abnormalities					✓
Optional benefits					
Non-emergency medical evacuation	SGD 2,500	SGD 2,500	SGD 2,500	SGD 2,500	SGD 2,500
Routine and major restorative dental treatment W			SGD 1,000	SGD 1,875	SGD 1,875

✓ Paid in full up to the overall plan limit **L** Paid up to lifetime limit **W** Waiting period applies

Aetna SummitSM for groups

	Aetna Summit 1750	Aetna Summit 2500	Aetna Summit 4000	Aetna Summit 5000	Aetna Summit 5000+
Overall plan limit	SGD 2,250,000	SGD 3,125,000	SGD 5,000,000	SGD 6,250,000	SGD 6,250,000
Inpatient and daycare benefits					
Inpatient and daycare treatment	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
Parent hospital accommodation	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
Inpatient treatment of acute conditions for newborns (natural conception)	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
Emergency inpatient and daycare treatment outside area of cover	SGD 6,250	SGD 18,750	SGD 37,500	SGD 62,500	Covered with Area 1
Inpatient psychiatric treatment (up to 30 days)	Not covered 	SGD 6,250	SGD 12,500	¹ Paid in full	¹ Paid in full
Outpatient benefits					
Outpatient post-hospitalisation treatment (up to 90 days) ²	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
Outpatient surgical procedures	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
Outpatient dental treatment for accidental damage following related hospitalisation	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
Outpatient consultations, treatment and tests including MRI	Not covered	SGD 6,250  	SGD 18,750  	¹ Paid in full	¹ Paid in full
Emergency outpatient treatment	Not covered 				
Outpatient physiotherapy	Not covered	SDG 1,875	SDG 2,500	¹ Paid in full	¹ Paid in full
Outpatient complementary medicine				SDG 5,000	SDG 5,000
Outpatient traditional Chinese medicine	Not covered	SGD 375 	SGD 1,000 	SGD 1,875 	SGD 1,875 
Outpatient psychiatric treatment	Not covered	SGD 1,250 	SGD 2,500 	SGD 12,500 	SGD 12,500 
Emergency outpatient treatment outside area of cover	Not covered	SGD 625	SGD 625	SGD 625	Covered with Area 1
Further benefits					
Emergency medical evacuation, repatriation and local ambulance	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
Cancer care	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
WorldAware (red24) travel security services	AdviceLine	AdviceLine	Action Response	Action Response	Action Response
Durable medical equipment	SGD 1,250	SGD 1,250 	SGD 1,250 	SGD 2,500 	SGD 2,500 
Hospital cash (for admission in Singapore public hospitals)	SGD 150	SGD 150	SGD 150	SGD 150	SGD 150
Renal dialysis	Not covered	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
Terminal care	Not covered	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
Medical complications of maternity (natural conception)	Not covered	SGD 18,750  	SGD 18,750  	SGD 62,500  	¹ Paid in full 
Congenital abnormalities 	Not covered	SGD 31,250	SGD 62,500	SGD 125,000	SGD 125,000
Employee Assistance Programme	Not included	Online and telephonic support	Online, telephonic and in-person support	Online, telephonic and in-person support	Online, telephonic and in-person support
Chronic condition and disease mgt.	Not included	Included	Included	Included	Included
HIV or AIDS	Not covered	SGD 6,250 	SGD 12,500 	SGD 18,750 	SGD 18,750 
Routine health checks	Not covered 	Not covered 	SGD 625 	SGD 1,250 	SGD 1,250 
Non-emergency medical evacuation and repatriation	Not covered 	Not covered 	Not covered 	Not covered 	Not covered 
Routine pregnancy and childbirth 	Not covered	Not covered 	Not covered 	Not covered 	Not covered 
Routine and major restorative dental treatment 	Not covered	Not covered 	Not covered 	Not covered 	Not covered 
Optical care	Not covered	Not covered 	Not covered 	Not covered 	Not covered 
Orthodontic treatment	Not covered	Not covered	Not covered 	Not covered 	Not covered 
Dental implants	Not covered	Not covered	Not covered	Not covered 	Not covered 

 Remove benefit
  Add benefit
  Decrease benefit limit
  Increase benefit limit
  Paid up to lifetime limit
  Waiting period applies except for MHD

¹Paid in full up to the overall plan limit. ²Includes cover for physiotherapy, subject to a benefit limit on Aetna Summit 1750, 2500 and 4000.

Your partner in health

Aetna International is an award-winning provider of international health and wellness benefits supporting nearly 900,000 members worldwide. In 16 offices across Africa, Europe, the Middle East, Greater China, Southeast Asia and the U.S., our more than 1,600 professionals are dedicated to helping members reach the pinnacle of good health.



16

Countries where we
have employees



165+

Year heritage



1,600

Aetna International
employees



165,000

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



900,000

Aetna International
members worldwide



780

Medical providers
in our Singapore
network

Want to know more?

Contact us at **SingaporeSales@aetna.com**

Visit us at **AetnaInternational.com**

This brochure provides an overview of coverage offered by Aetna International Global Benefits (UK) Limited health insurance plans. It is not, and does not form part of, a contract of insurance. For a full description of cover, please contact your broker or an Aetna sales representative.

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. 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 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 www.treasury.gov/resource-center/sanctions/Pages/default.aspx.

Notice to all: Please visit **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.

Policies are issued and underwritten by Aetna International Global Benefits (UK) Limited, an Aetna Company, registered address 80 Robinson Road, #23-02/03, Singapore 068898.

You may wish to seek advice from an A&H insurance intermediary before purchasing the policy; in the event that you choose not to seek advice from an A&H insurance intermediary, you should consider whether the type of policy in question is suitable for you; and in the event that you decide that the policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free-look provision, if any, and the insurer may recover from the policy owner any expense incurred by the insurer in underwriting the 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 does not qualify as minimum essential coverage (MEC), and therefore will 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.