

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetna[®]

Delivering on the promise of quality health care

Mobile Healthcare Plan

www.internationalinsurance.com/aetna



As a part of Aetna, Inc., we share in the heritage of more than 160 years of expertise as a leading provider of health care benefits. For more than five decades, we've extended that strength and stability across the globe as one of the world's largest and most prominent providers of international health benefits. Today, we support more than 600,000 members worldwide.

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Health plans that meet a variety of needs and high expectations — just like yours

The Mobile Healthcare Plan (MHP) provides comprehensive world-wide coverage designed to meet the needs of an international expatriate community. Wherever your assignment takes you, we understand you want access to quality health care benefits and services. That's what the MHP delivers. We have a robust plan of benefits to offer in the MHP Classic plan, or a fully comprehensive plan in the MHP Exclusive option. We have a plan that will work for you.

Mobile Healthcare Plan

1) Classic

Our Classic plan offers you a range of valuable features including:

- Worldwide coverage
- 24/7/365 access to virtual primary care consults via video and telephone
- 24 hour member support team
- Coverage for wellness/preventive care, diagnostic procedures
- Coverage for doctor/specialist visits, prescription drugs
- Generous annual maximum coverage — \$4 million per person
- Emergency medical evacuation
- Cover for maternity and complications of pregnancy
- Accidental damage to teeth
- Range of deductibles starting from \$0 per person per policy year
- Plan pays 100% after \$1000 coinsurance limit reached
- Security Assistance Services through Red24

2) Exclusive

Our most comprehensive plan, which includes all the benefits within Classic plan:

- 24/7/365 access to virtual primary care consults via video and telephone
- Generous annual maximum coverage — \$4 million per person
- No coinsurance on most benefits when used outside the USA or within US network
- Enhanced Pregnancy and childbirth benefits
- Dental coverage for routine, restorative and accidental damage to teeth
- Enhanced Wellness and preventive care
- Security Assistance Services through Red24
- Range of deductibles starting from \$0 per person per policy year



Mobile Healthcare Plan options

	MHP Classic	MHP Exclusive
Maximum benefit per person per coverage period	\$4,000,000	\$4,000,000
Inpatient and day patient care	80%*	100%*
Oncology, MRIs and CT scans	80%*	100%*
Routine dental	No coverage	75%*
Emergency dental	80%*	100%*
Evacuation and repatriation	80%*	100%*
Outpatient care	80%*	100%*
Preventive care (including routine checkups)	80%*	100%*

*Health care administered by an out-of-network provider within the US is subject to different benefit levels. See full schedule of benefits for details.

Care you need wherever you are in the world

24-hour Member Service Center

Available 24 hours a day year-round via toll-free phone, fax or email, our professional member service representatives are trained to assist you with most of your needs — often in a single call — by:

- Answering questions about claims, benefit levels and coverage in more than 30 different languages (with access to specialists in other languages when necessary)
- Locating health care services around the world for you
- Processing claims and arranging for reimbursement in more than 157 currencies by check, wire or electronic funds transfer
- Connecting you with our Care and Response Excellence (CARE) team clinicians. CARE provides you with a single point of contact for all of your personal medical benefits needs. This includes coordination of routine and urgent medical care, facilitation of second opinions for complex cases, clinical claim and standards of care reviews and much more.

vHealth

vHealth by Aetna gives you virtual access to quality primary care doctors:

- schedule video or telephone appointments anytime, anywhere via your mobile or laptop
- receive advice, support and diagnosis for a variety of health and wellbeing concerns
- upload images or scans for doctors to review during consultations
- receive prescriptions* and open referral letters

Red24

Expert safety advice and assistance that's just a phone call away. A team of multilingual representatives, political risk analysts and crisis support specialists are available 24/7/365 to provide safety advice and assistance.

Easily accessible resources at your fingertips

Our secure member website through **www.aetnainternational.com** gives you access to your personalized benefits and health information. Once registered, you can:

- Get one-on-one health care support from our Care and Response Excellence team (CARE) of clinicians
- Find a direct settlement provider within our community of more than 160,000 leading hospitals and clinics
- Get claims reimbursement in more than 157 currencies
- Get web and mobile tools to stay on top of your health and wellness
- 24/7 access to our multilingual member service support line

Our International Mobile Assistant app offers the most important features of the secure member website at your fingertips. You can use it to:

- Look for a doctor
- Make an appointment
- Submit and track claims
- Access your member account
- Confirm the specifics of your policy
- Find and download important forms

The app is free to download for both iPhone® and Android™ devices.



*As prescription regulation varies country by country, we cannot always guarantee a prescription

Common questions and answers

Q. Am I eligible for coverage?*

A. Provided you are not a resident in the USA or Bermuda, and are under the age of 65, you can become eligible for coverage, subject to a medical questionnaire.

Q. Can my family members also be covered?

A. Yes. Your spouse or adult partner, who is permanently living with you, can be included as a dependent. Also eligible for coverage are unmarried children not more than 18 years old and living with you or not more than 23 years old and in full-time education.

Q. Will I need to have a medical examination to join the plan?

A. No. You only need to complete a simple medical questionnaire. If we require additional information to underwrite your application fairly and accurately, we may request a medical report from your doctor.

Q. Will I be covered for any illnesses or injuries I had before joining the plan?

A. Coverage for all pre-existing conditions are excluded during the first two years of coverage. After this period, should an eligible medical condition reoccur, future costs will be covered subject to the terms of coverage, provided you have been free of any symptoms, treatment or advice for a continuous period of two years since joining the plan.

Q. Am I covered if I travel away from my area of residence?

A. Yes. Whether you are traveling on business or pleasure, you are covered worldwide.

Q. Can I seek treatment anywhere in the world?*

A. Yes. The Mobile Healthcare Plan gives you the freedom to choose the country in which you will receive your treatment.

Q. How do I know that a treatment will be covered?

A. Not all treatment is covered. For any planned admission to hospital or medical treatment you should contact Aetna to establish whether the treatment is covered. Payment may then be able to be made by us directly to the provider. Full details of the claims procedures are available in your Certificate of Enrollment.

Q. How quickly can I be covered?

A. All completed applications are processed within five business days. We will contact you if we require additional information.

Q. What happens if I want to cancel my coverage?

A. You have 30 days from the commencement date of your coverage to review your benefits. If you decide to cancel and no claims have been made, we will arrange a full refund of any premium paid, provided we receive a written request to cancel your coverage.

*Settlement can be made directly to the hospital. Full details of the claims procedure are available in the member handbook.