



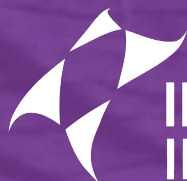
Thrive

**Your comprehensive health
and wellness solutions**

Mobile Healthcare Plans

internationalinsurance.com

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**INTERNATIONAL
INSURANCE.COM**



Putting you first

You need more than just health insurance. You need a health and wellness partner with the knowledge, innovation, thought leadership and resources to empower you to live a better life, no matter where you are in the world.

At Aetna International, we promote your health from your worst days to your best. We work closely with you to help you invest in your health and achieve your goals by offering solutions that work for you.

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Everything you need ... nothing you don't

We're all about choice. Giving you options so you only pay for what you need ... nothing more.

The result is a comprehensive health care plan that's tailored and just right for you.

Our classic Mobile Healthcare plan includes:

- Medical and pharmacy care coverage
- Inpatient treatment coverage
- Emergency assistance and medical evacuation services through Aetna Assistance
- Access to a broad network of direct settlement doctors and health care facilities
- Holistic support from our clinical CARE team
- Well-being services
- Employee Assistance Program (EAP) and self-help resources
- Counseling and expertise through our 24-Hour Nurse Line
- Virtual health (vHealth) services
- Global Crisis Management Program, powered by WorldAware
- Maternity coverage
- Accidental damage to teeth

- Plan pays 100% after \$1000 coinsurance limit is reached
- Range of deductible starting from \$0 per person per policy year
- Generous annual maximum coverage of \$4 million per person

Our exclusive Mobile Healthcare plan additional benefits:

- An enhanced level of maternity coverage
- Dental coverage
- No coinsurance on most benefits when used outside or within the U.S.
- An enhanced level of well-being services

High-quality health care ... anywhere

Health care is only valuable if you can use it when and where you need it. Our Mobile Healthcare health and wellness plans give you access to high-quality health care at home and abroad.

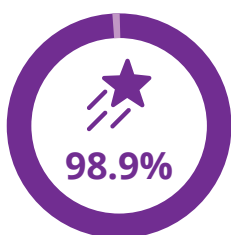
From pre-trip planning to care abroad ... even emergency evacuation, we've got you covered ... anywhere, anytime. We'll help you with emergencies, ongoing conditions, pregnancies, or even provide second opinions. And, of course, routine preventive checkups are part of all our plans.

Our members have access to 165,000 providers in more than 190 countries outside the United States. If your plan includes coverage in the U.S. you have access to 1.2 million providers, including more than 690,000 doctors, 5,700 hospitals and 68,000 pharmacies.

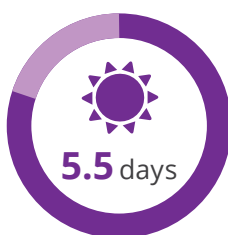
More resources, more clinical professionals, more customer service staff. Better results.

~50 Clinical professionals located across the globe, including registered nurses, doctors, behavioural health therapists, and health coaches

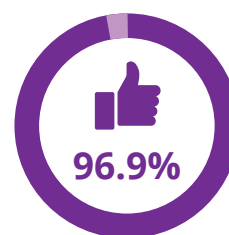
>500 Aetna International customer service staff to support our international members



Total claims accuracy



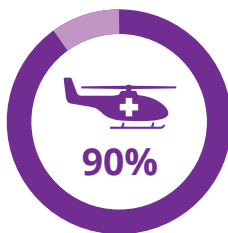
Turn around time
80% of claims



Customer satisfaction rate



Reduced days spent in the hospital*



Aetna Assistance handled member evacuations



Care management program participation rate

* Based on an evaluation study conducted in 2017.

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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 U.S. is subjected to different benefit levels.
See full schedule of benefits for details.

It's all about CARE

Our Care and Response Excellence (CARE) team of clinicians is your single-point-of-contact from a trusted partner. We'll help you make the right connections at all stages of your health and wellness journey, including:

- Finding doctors, health care facilities and equipment
- Coordinating any routine and urgent care
- Advocating for you and identifying gaps in care
- Helping you get medications
- Seeking second opinions when it's advisable

The power of one with our In Touch Care Program

You will get personalized one-on-one nurse support at no additional cost. Our In Touch Program gives you consistent and continuous care by working one-on-one with the same clinician to address both chronic and acute conditions holistically. It's seamless care with the best possible outcomes and it's built right into your plan.

24-Hour Nurse Line

When in the U.S., you can save time, money and a trip to the emergency room by using our 24-Hour Nurse Line — and it's only a phone call or click away at no extra cost.

Registered nurses help members:

- Get their medical questions answered
- Find out more about a test or procedure
- Prepare for a doctor's appointment
- Better understand health conditions

Emergency Assistance Services

No one likes to think about medical emergencies, but they do happen. With Aetna International, you don't have to worry. If you have a medical emergency, we'll help you get transported to the facility best equipped to handle your specific needs. Services include:

- Medical evacuation
- Air ambulance
- Emergency travel assistance
- Repatriation of mortal remains

Simple claims, convenient reimbursement options

Getting reimbursed for medical expenses is easier than ever. Members enjoy the simplicity and convenience of reimbursement in more than 144 currencies across 240 different countries and territories either by check, electronic funds transfer (EFT) or free wire transfer. They can also set up a recurring reimbursement account.

Health care reimaged

The future of health care — right here, right now

Handy online and mobile tools

Using **Health Hub** — our industry-leading secure member website at **aetnainternational.com** that's optimized to work equally well on mobile phones, tablets and other devices — you can:



Find nearby doctors and hospitals when home or abroad



Take your health assessments to determine your current state of health



Submit claims faster and easier



Access your health care plan documents



Browse a library of health and wellness topics

Health Hub also lets you access **aetna.com** without a separate sign-in so you can:



Find U.S. doctors, hospitals and walk-in clinics



Estimate out-of-pocket costs



Track your claim status



Compare costs and quality of area hospitals, medical procedures and prescriptions



Access your digital Member ID card



Take advantage of a whole host of health and wellness programs

Time is precious. You are looking for ways to manage your health in a convenient and cost-effective way, with doctors you can trust. That's where our vHealth service comes in. It provides on-demand, virtual access to experienced, highly trained doctors. vHealth features include:

- Video and telephone appointments, 24-hours a day, 365 days a year
- Referral lets and support for accessing secondary care
- Global pharmacy service that can electronically transmit prescriptions
- Availability as often as needed with no limit on consultations
- Central medical record with all consultation notes in one place
- Appointments in preferred language (English, Spanish, French, Japanese, Mandarin, Korean, Cantonese and more)

It's easier to stay healthy and productive with vHealth. Nearly two-thirds of members we surveyed said they didn't need in-person care after a vHealth consultations, and over half saved time away from work.

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Wellness as a way of life

While physical health is critical to well-being, it's more than that. Wellness is emotional health, financial security, feeling connected, having a sense of purpose and more. We'll help you on your personal path to wellness.

Our well-being bundle:

(included with all medical plan options)

Employee Assistance Program

Life is full of challenges. Our Employee Assistance Program (EAP) helps you balance the demands of work, life and personal issues. Whether it's finding balance between work and life, dealing with the loss of a loved one, living with anxiety or depression, or parenting advice, EAP offers you free, confidential support delivered by qualified counselors.

- Up to five free counselling sessions per concern, per year
- Multilingual, 24/7, worldwide support
- Telephone support from behavioural health experts
- In-person sessions for members on select plans
- Referral to legal and financial resources

Care management outreach

We help members take control of their health by providing them with the best people, tools and processes. Through personalized clinical support and integrated digital care, we can develop an individualized action plan with specific goals to help members on their path to a healthier life.

Health library

With our member website, you can browse health and wellness topics on everything from fitness to nutrition. Stay up to date with the latest tips on how to stay well or manage a condition.

Designated well-being webinars

Our monthly webinars feature clinical experts from the CARE team discussing key health and wellness issues that matter to you.



When based outside the U.S., members can access their international EAP through the **iConnectYou app on their portable device or mobile phone. The app gives them secure, confidential access to clinical counselors and work-life experts by phone, instant message, text (SMS) or video chat.**

We also provide you with free access to the **myStrength** website and mobile app to gain inspiration and insight on achieving greater emotional health through articles, videos, mood trackers, eLearning programs and check-in reminder options.

Well-being discounts (Coming in 2020)

One of the ways we add value to our comprehensive benefits plans is by integrating discounts for many services designed to help you achieve better physical and emotional health, financial security, and social connectivity. Our enhanced discount program lets you save big on travel, wellness services ... even entertainment. All included as part of your Aetna International health and wellness plan.



Here when you need us

**You need a health and wellness partner that's reliable.
That's why we're at your service whenever you need us.**

Our Member Service Center is available 24/7 via toll-free phone, fax or email. Highly trained member service representatives will help:

- Process claims and arrange for reimbursement
- Locate health care services around the world
- Arrange medical emergency/evacuation services
- Connect members with our clinical team for specific medical concerns

Our International Member Service Centers are available 24 hours a day, seven days a week, 365 days a year. With the ability to communicate in over 240 different languages.

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Why choose Aetna International?

We're part of Aetna, a CVS Health business, with 39 million members. For more than five decades, we've leveraged our deep market knowledge to provide comprehensive health and wellness 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 organization



16

Countries where we have employees



160

Year heritage



1,600

Aetna International employees



165,000

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



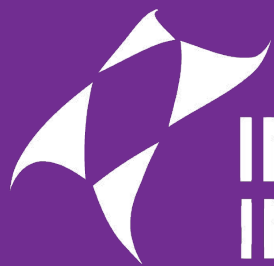
800,000

Aetna International members worldwide



1.2 M

Medical providers in our U.S. network



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