



Rise

Aetna AscentSM

For businesses on the rise
Choose benefits that take you to the top

For groups of 2 – 10 employees

aetna[®]

aetnainternational.com



Healthier employees and a healthier bottom line

Help drive productivity up and costs down with Aetna Ascent — an employee health and wellness benefits plan created for business just like yours.

The Ascent advantage

We help control your costs by building a solution that drives healthy outcomes for your employees. This gives you the freedom to conquer your world.

Simple plan administration and implementation

Annual renewal dates and comprehensive account support

Compliant solutions

Fronting arrangements that meet local requirements

Broad access

Global network of more than 1.2 million health providers

More flexibility

Eight plan designs with several optional add-ons

Dependable resources

24/7 access to member services, clinical support, online resources and mobile apps

Find your ideal fit

Each plan features preferred provider organization (PPO) medical coverage and includes:

- Pharmacy
- Vision
- Dental (optional) with orthodontia (optional)
- Basic term life and accidental death and personal loss (AD&PL) insurance options (optional)
- Emergency assistance and evacuation
- Safety and security protection
- Health care counseling through our informed Health Line®
- Mental health counseling and resources through our international Employee Assistance Program

We'll help you find the right plan for your organization. Then we'll keep it running smoothly.

Your dedicated account team will walk you through the plan details and provide essential member communications. They'll be available to resolve escalated claim issues and respond to questions you may have about billing, eligibility, enrollment and changes.

24/7 member services

Our Member Service Center is always available via toll-free phone or email



- Answer questions about benefit levels, coverage and claims in multiple languages
- Locate health care services around the world
- Connect members with our team for specific clinical concerns or medical emergency/evacuation services



24/7 member services

Our highly trained professional member service representatives can:

- Answer questions about benefit levels, coverage and claims in multiple languages
- Locate health care services around the world
- Connect members with our Care and Response Excellence (CARE) team for specific clinical concerns or medical emergency/evacuation services



24/7 Clinical Support

Our people are the power behind everything we do and the reason for our success. They are some of the world's most caring and dedicated professionals. There's no better example than our CARE team of specialized clinicians. They are available 24/7 to help members with:

- Navigating different health systems
- Pre-trip planning — especially important for members who have chronic health conditions or are pregnant
- Locating hospitals, doctors and specialists
- Coordinating routine and urgent medical care, evaluations and emergency evacuations
- Obtaining prescription medications and medical devices
- Requesting second opinions in complex cases



Emergency assistance services

No one likes to think about medical emergencies, but they do happen. With Aetna Ascent, your employees don't have to worry. If they have a medical emergency, we will help transport them to the closest facility that is best equipped to handle their specific needs. Our services include:

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



Direct settlement provider network

Outside the United States: Our global direct-settlement network gives members access to more than 165,000 doctors and hospitals in more than 240 countries and territories. This network helps members save on out-of-pocket expenses. This means we pay the facility directly for any remaining covered expenses according to their plan benefits.

If a member wants to use a provider who is not in our network, we'll attempt to initiate a one-time direct settlement arrangement. We have a 97 percent success rate in setting up these one-time arrangements.

Inside the United States: Aetna's Open Choice PPO® provider network gives members and their dependents access to an extensive network of more than 1.15 million providers. This network allows members the freedom to go directly to any recognized health care provider, including specialists, for covered expenses.

Connected health care

Your employees are connected. So are we.

Our web and mobile tools make it easy for your employees to find what they need and play an informed role in their own health care. Once registered for **Health Hub**, their secure member website at **aetnainternational.com**, they have single sign-on access to a world of helpful tools.

Using Health Hub, they can:

- View their benefits
- Replace their Member ID card
- Find health care professionals and facilities
- Submit and track claims
- Access prescription medicine costs
- Compare costs and quality of area hospitals, medical procedures and prescriptions
- Get answers to frequently asked questions

When they're within the United States, they can sign directly in to **aetna.com** to:

- Find U.S. doctors, hospitals and walk-in clinics
- Check their claim status
- Access their digital Member ID card
- Estimate their out-of-pocket costs
- Take advantage of a whole host of health and wellness programs



Our members are on the go. We're right there with them.

No matter where our members are in the world, they have easy access to the information and tools needed to make good health care decisions. Our free mobile apps put the most important and useful features of Health Hub right on their smartphone.

When inside the United States, they can:

- Find U.S. doctors, hospitals, urgent care centers and walk-in clinics
- Estimate their costs
- Track their claims

When outside the United States, they can:

- Submit claims
- Search for doctors and hospitals near them
- Find forms, health care resources and more

Online claims made easy

Using our simple online and mobile claim submission tools, members can submit claims for services provided by medical specialists and facilities outside our direct settlement network.

Paperless claim form

No need to print, scan or upload completed claim forms

Auto-fill form fields

Information on file (such as contact details, member ID and policy numbers, banking information and anything previously entered by the member) kept and filled in automatically to save time

Payment information storage

Ability to store reimbursement history and banking details for future claims submission

Real-time data checks

Incorrect information flagged as soon as it's entered

Aetna Ascent Medical Plans Design Overview

Lower deductible plans

| 100% Plan | Outside U.S. | Network | Out-of-Network |
|---|--------------|------------------------|--|
| Individual deductible | \$0 | \$0 | \$250 |
| Family deductible | \$0 | \$0 | \$500 |
| Individual coinsurance limit | \$500 | \$500 | \$1,000 |
| Family coinsurance limit | \$1,000 | \$1,000 | \$2,000 |
| Inpatient hospital deductible | \$0 | \$0 | 30% after \$250 per confinement deductible |
| Routine physical exams | 100% | 100% | 30% after deductible |
| Physician office visits | 100% | 100% after \$15 copay | 30% after deductible |
| Specialist office visits | 100% | 100% after \$20 copay | 30% after deductible |
| Emergency Room | 100% | 100% after \$100 copay | 100% after \$100 copay |
| Non-Emergency Use of the Emergency Room | 100% | 100% after \$100 copay | 30% after deductible |
| Urgent Care | 100% | 100% after \$25 copay | 30% after deductible |
| Non-Urgent Use of Urgent Care Provider | 100% | 100% after \$25 copay | 30% after deductible |
| Prescription Drugs; Within U.S. — APM applies, generic/brand; Outside the U.S. or within the U.S., but not using network pharmacy — subject to deductible, but does not apply to coinsurance limits | 100% | \$10/\$40/\$70 | 30% after deductible |
| Not apply to coinsurance limits | 100% | 100% | 30% after deductible |
| Lifetime maximum | Unlimited | Unlimited | Unlimited |
| Other Health Services: IEAP, Emergency Assistance, Customized Care, red24 | Included | Included | Included |

| \$250 Plan | Outside U.S. | Network | Out-of-Network |
|---|----------------------|---|---|
| Individual deductible | \$250 | \$250 | \$500 |
| Family deductible | \$500 | \$500 | \$1,000 |
| Individual coinsurance limit | \$1,000 | \$1,000 | \$2,000 |
| Family coinsurance limit | \$2,000 | \$2,000 | \$4,000 |
| Inpatient hospital deductible | 10% after deductible | 10% after deductible and \$250 per confinement deductible | 30% after deductible and \$500 per confinement deductible |
| Routine physical exams | 10% after deductible | 100% | 30% after deductible |
| Physician office visits | 10% after deductible | 100% after \$20 copay | 30% after deductible |
| Specialist office visits | 10% after deductible | 100% after \$30 copay | 30% after deductible |
| Emergency Room | 10% after deductible | 10% after \$100 copay | 10% after \$100 copay |
| Non Emergency Use of the Emergency Room | 10% after deductible | 10% after deductible | 30% after deductible |
| Urgent Care | 10% after deductible | 10% after \$50 copay | 30% after deductible |
| Non-Urgent Use of Urgent Care Provider | 10% after deductible | 10% after deductible | 30% after deductible |
| Prescription Drugs; Within U.S. — APM applies, generic/brand; Outside the U.S. or within the U.S. but not using network pharmacy — subject to deductible but does not apply to coinsurance limits | 10% after deductible | \$10/\$40/\$70 | 30% after deductible |
| Not apply to coinsurance limits | 10% after deductible | 100% | 30% after deductible |
| Lifetime maximum | Unlimited | Unlimited | Unlimited |
| Other Health Services: IEAP, Emergency Assistance, Customized Care, red24 | Included | Included | Included |



| \$500 Plan | Outside U.S. | Network | Out-of-Network |
|---|----------------------|---|---|
| Individual deductible | \$500 | \$500 | \$0 |
| Family deductible | \$1,000 | \$1,000 | \$2,000 |
| Individual coinsurance limit | \$3,500 | \$3,500 | \$8,500 |
| Family coinsurance limit | \$7,000 | \$7,000 | \$17,000 |
| Inpatient hospital deductible | 10% after deductible | 10% after deductible and \$250 per confinement deductible | 30% after deductible and \$500 per confinement deductible |
| Routine physical exams | 10% after deductible | 100% | 30% after deductible |
| Physician office visits | 10% after deductible | 100% after \$25 copay | 30% after deductible |
| Specialist office visits | 10% after deductible | 100% after \$40 copay | 30% after deductible |
| Emergency Room | 10% after deductible | 10% after \$125 copay | 10% after \$125 copay |
| Non Emergency Use of the Emergency Room | 10% after deductible | 10% after deductible | 30% after deductible |
| Urgent Care | 10% after deductible | 10% after \$50 copay | 30% after deductible |
| Non-Urgent Use of Urgent Care Provider | 10% after deductible | 10% after deductible | 30% after deductible |
| Prescription Drugs; Within U.S. — APM applies, generic/brand; Outside the U.S. or within the U.S., but not using network pharmacy — subject to deductible, but does not apply to coinsurance limits | 10% after deductible | \$10/\$40/\$70 | 30% after deductible |
| Not apply to coinsurance limits | 10% after deductible | 100% | 30% after deductible |
| Lifetime maximum | Unlimited | Unlimited | Unlimited |
| Other Health Services: IEAP, Emergency Assistance, Customized Care, red24 | Included | Included | \$0 |

Aetna Ascent Medical Plans Design Overview

Higher deductible plans

| \$1,000 Plan | Outside U.S. | Network | Out-of-Network |
|---|----------------------|---|---|
| Individual deductible | \$1,000 | \$1,000 | \$2,000 |
| Family deductible | \$2,000 | \$2,000 | \$4,000 |
| Individual coinsurance limit | \$3,500 | \$3,500 | \$7,000 |
| Family coinsurance limit | \$7,000 | \$7,000 | \$14,000 |
| Inpatient hospital deductible | 10% after deductible | 10% After deductible and \$250 per confinement deductible | 30% After deductible and \$500 per confinement deductible |
| Routine physical exams | 10% after deductible | 100% | 30% after deductible |
| Physician office visits | 10% after deductible | 100% after \$25 copay | 30% after deductible |
| Specialist office visits | 10% after deductible | 100% after \$40 copay | 30% after deductible |
| Emergency Room | 10% after deductible | 10% after \$150 copay | 10% after \$150 copay |
| Non-Emergency Use of the Emergency Room | 10% after deductible | 10% after deductible | 30% after deductible |
| Urgent Care | 10% after deductible | 10% after \$75 copay | 30% after deductible |
| Non-Urgent Use of Urgent Care Provider | 10% after deductible | 10% after deductible | 30% after deductible |
| Prescription Drugs; Within U.S. – APM applies, generic/brand; Outside the U.S. or within the U.S. but not using network pharmacy — subject to deductible but does not apply to coinsurance limits | 10% after deductible | \$10/\$40/\$70 | 30% after deductible |
| Not apply to coinsurance limits | 10% after deductible | 100% | 30% after deductible |
| Lifetime maximum | Unlimited | Unlimited | Unlimited |
| Other Health Services: IEAP, Emergency Assistance, Customized Care, red24 | Included | Included | Included+G24:I39 |

| \$1,500 Plan | Outside U.S. | Network | Out-of-Network |
|---|----------------------|---|---|
| Individual deductible | \$1,500 | \$1,500 | \$3,000 |
| Family deductible | \$3,000 | \$3,000 | \$6,000 |
| Individual coinsurance limit | \$4,500 | \$4,500 | \$9,000 |
| Family coinsurance limit | \$9,000 | \$9,000 | \$18,000 |
| Inpatient hospital deductible | 20% after deductible | 20% After deductible and \$200 per confinement deductible | 40% After deductible and \$500 per confinement deductible |
| Routine physical exams | 20% after deductible | 100% | 40% after deductible |
| Physician office visits | 20% after deductible | 100% after \$25 copay | 40% after deductible |
| Specialist office visits | 20% after deductible | 100% after \$50 copay | 40% after deductible |
| Emergency Room | 20% after deductible | 20% after \$150 copay | 20% after \$150 copay |
| Non-Emergency Use of the Emergency Room | 20% after deductible | 20% after deductible | 40% after deductible |
| Urgent Care | 20% after deductible | 20% after \$75 copay | 40% after deductible |
| Non-Urgent Use of Urgent Care Provider | 20% after deductible | 20% after deductible | 40% after deductible |
| Prescription Drugs; Within U.S. — APM applies, generic/brand; Outside the U.S. or within the U.S., but not using network pharmacy — subject to deductible, but does not apply to coinsurance limits | 20% after deductible | \$10/\$40/\$70 | 40% after deductible |
| Not apply to coinsurance limits | 20% after deductible | 100% | 40% after deductible |
| Lifetime maximum | Unlimited | Unlimited | Unlimited |
| Other Health Services: IEAP, Emergency Assistance, Customized Care, red24 | Included | Included | Included |



| \$2,500 Plan | Outside U.S. | Network | Out-of-Network |
|---|----------------------|---|---|
| Individual deductible | \$2,500 | \$2,500 | \$5,000 |
| Family deductible | \$5,000 | \$5,000 | \$10,000 |
| Individual coinsurance limit | \$5,000 | \$5,000 | \$10,000 |
| Family coinsurance limit | \$10,000 | \$10,000 | \$20,000 |
| Inpatient hospital deductible | 20% after deductible | 20% after deductible and \$250 per confinement deductible | 50% after deductible and \$500 per confinement deductible |
| Routine physical exams | 20% after deductible | 100% | 50% after deductible |
| Physician office visits | 20% after deductible | 100% after \$25 copay | 50% after deductible |
| Specialist office visits | 20% after deductible | 100% after \$50 copay | 50% after deductible |
| Emergency Room | 20% after deductible | 20% after \$150 copay | 20% after \$150 copay |
| Non-Emergency Use of the Emergency Room | 20% after deductible | 20% after deductible | 50% after deductible |
| Urgent Care | 20% after deductible | 20% after \$75 copay | 50% after deductible |
| Non-Urgent Use of Urgent Care Provider | 20% after deductible | 20% after deductible | 50% after deductible |
| Prescription Drugs; Within U.S. — APM applies, generic/brand; Outside the U.S. or within the U.S., but not using network pharmacy — subject to deductible, but does not apply to coinsurance limits | 20% after deductible | \$10/\$40/\$70 | 50% after deductible |
| Not apply to coinsurance limits | 20% after deductible | 100% | 50% after deductible |
| Lifetime maximum | Unlimited | Unlimited | Unlimited |
| Other Health Services: IEAP, Emergency Assistance, Customized Care, red24 | Included | Included | Included |

Aetna Ascent Medical Plans Design Overview

Aetna Ascent Plus plans

| Aetna Ascent \$250 Plus | Outside U.S. | Network | Out-of-Network |
|---|--------------|---|---|
| Individual deductible | \$0 | \$250 | \$500 |
| Family deductible | \$0 | \$500 | \$1,000 |
| Individual coinsurance limit | \$0 | \$1,000 | \$2,000 |
| Family coinsurance limit | \$0 | \$2,000 | \$4,000 |
| Inpatient hospital deductible | 100% | 10% after deductible and \$250 per confinement deductible | 30% after deductible and \$500 per confinement deductible |
| Routine physical exams | 100% | 100% | 30% after deductible |
| Physician office visits | 100% | 100% after \$20 copay | 30% after deductible |
| Specialist office visits | 100% | 100% after \$30 copay | 30% after deductible |
| Emergency Room | 100% | 10% after \$100 copay | 10% after \$100 copay |
| Non-Emergency Use of the Emergency Room | 100% | 10% after deductible | 30% after deductible |
| Urgent Care | 100% | 10% after \$50 copay | 30% after deductible |
| Non-Urgent Use of Urgent Care Provider | 100% | 10% after deductible | 30% after deductible |
| Prescription Drugs; Within U.S. — APM applies, generic/brand; Outside the U.S. or within the U.S. but not using network pharmacy — subject to deductible but does not apply to coinsurance limits | 100% | \$10/\$40/\$70 | 30% after deductible |
| Not apply to coinsurance limits | 100% | 100% | 30% after deductible |
| Lifetime maximum | Unlimited | Unlimited | Unlimited |
| Other Health Services: IEAP, Emergency Assistance, Customized Care, red24 | Included | Included | Included |

| Aetna Ascent \$500 Plus | Outside U.S. | Network | Out-of-Network |
|---|--------------|---|---|
| Individual deductible | \$0 | \$500 | \$1,000 |
| Family deductible | \$0 | \$1,000 | \$2,000 |
| Individual coinsurance limit | \$0 | \$3,500 | \$8,500 |
| Family coinsurance limit | \$0 | \$7,000 | \$17,000 |
| Inpatient hospital deductible | 100% | 10% after deductible and \$250 per confinement deductible | 30% after deductible and \$500 per confinement deductible |
| Routine physical exams | 100% | 100% | 30% after deductible |
| Physician office visits | 100% | 100% after \$25 copay | 30% after deductible |
| Specialist office visits | 100% | 100% after \$40 copay | 30% after deductible |
| Emergency Room | 100% | 10% after \$125 copay | 10% after \$125 copay |
| Non-Emergency Use of the Emergency Room | 100% | 10% after deductible | 30% after deductible |
| Urgent Care | 100% | 10% after \$50 copay | 30% after deductible |
| Non-Urgent Use of Urgent Care Provider | 100% | 10% after deductible | 30% after deductible |
| Prescription Drugs; Within U.S. — APM applies, generic/brand; Outside the U.S. or within the U.S., but not using network pharmacy — subject to deductible, but does not apply to coinsurance limits | 100% | \$10/\$40/\$70 | 30% after deductible |
| Not apply to coinsurance limits | 100% | 100% | 30% after deductible |
| Lifetime maximum | Unlimited | Unlimited | Unlimited |
| Other Health Services: IEAP, Emergency Assistance, Customized Care, red24 | Included | Included | Included |

A world-renowned leader committed to excellence

As part of Aetna, one of the largest health care benefits companies in the United States, Aetna International benefits from the heritage of more than 160 years of expertise. For more than 55 years, we have extended that strength and stability across the globe as one of the world's largest and most prominent providers of international health benefits and wellness.

Today, we support nearly 800,000 members worldwide. To do this, we employ over 1,600 dedicated professionals in 16 offices across Africa, Europe, the Middle East, Greater China, Southeast Asia and the United States.

As our customer, you'll benefit from our market knowledge and in-country expertise to help you manage and minimize costs and challenges — so you can achieve the results you want for your business and your employees.

For more information, visit **aetnainternational.com**.

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Aetna does not provide care or guarantee access to health services. Not all health services are covered. Health information programs 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 **aetnainternational.com**.

Whenever coverage provided by any insurance policy is in violation of any U.S., UN 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 Assets Control (OFAC) license. Learn more on the U.S. Treasury's website at: **www.treasury.gov/resource-center/sanctions**.

