

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

aetna®

Aetna International **Micro-Group**

www.aetnainternational.com



Strength in numbers

Global health care coverage for smaller groups of expatriates, inpatriates and third-country nationals

When your employees are on assignment, you need to know that they will be healthy and safe — no matter how large or small the group. **That's why we've created an international health insurance plan just for groups of two to 10 employees, plus their dependents.**



Valuable advantages:

- Designated account service team to explain plan details, ensure a smooth installation, provide member communications, resolve escalated claim issues and respond to questions about billing, eligibility, enrollment and changes
- Simple plan administration and implementation, with annual renewal dates
- Compliance with fronting arrangements and local requirements
- Member access to our network of more than 1.1 million global providers
- Comprehensive member services available 24/7/365
- Convenient web and mobile tools for people on the go
- A dedicated team of clinicians available 24/7/365 to support members pre-trip, post-trip and anytime in between by helping get prescriptions filled, coordinate urgent medical care and more

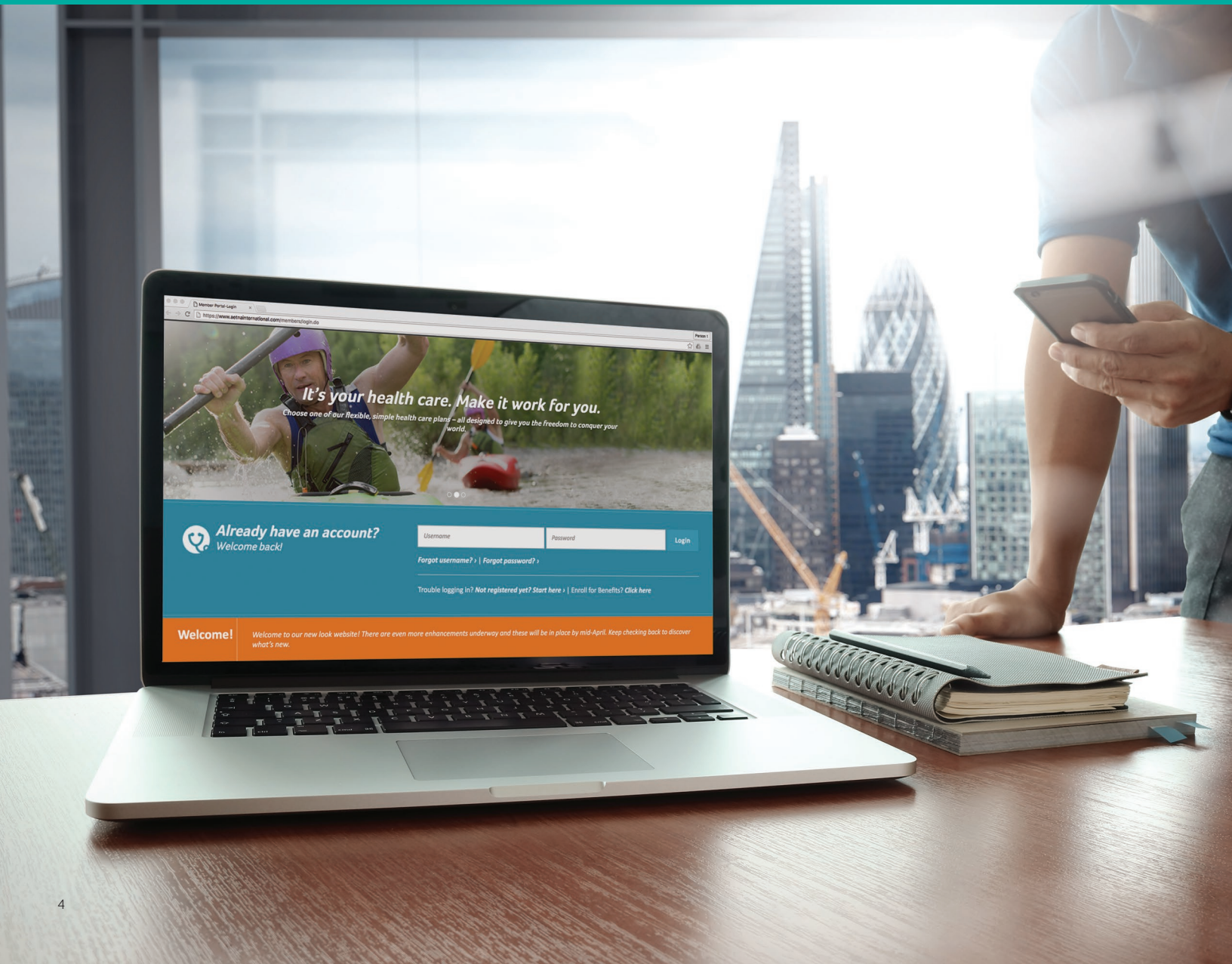
There are six plan designs for you to choose from.

Each plan includes:

- PPO medical coverage
- Pharmacy
- Vision
- Dental with orthodontia
- Basic term life insurance
- Accidental death and personal loss
- Emergency assistance and evacuation
- Health care counseling through our Informed Health® Line
- Mental health counseling and resources through our international Employee Assistance Program

Global coverage that moves with your employees

We make sure that while members are away from home, they receive the security, care and support they need to stay healthy. This simple, reassuring approach gives them the freedom to conquer the world. Here is an overview of the many ways they benefit from having us by their side.



Convenient web and mobile tools

Navigating health care isn't always easy — but we make it easier with a host of web and mobile tools that support members' busy on-the-go lifestyles. These include:

SECURE MEMBER WEBSITE

Through their personalized secure member websites, employees have single sign-on access to valuable information that helps them manage their daily health care needs. Using this tool, they can:

- Find doctors and medical facilities anywhere in the world
- Submit and track their claims online
- Get answers to frequently asked questions
- View their plan documents

AETNA NAVIGATOR

When in the United States, members can take a shortcut from www.aetnainternational.com to Aetna Navigator, which lets them:

- Review and manage their claims
- View covered benefits
- Access their digital member ID cards
- Maintain their electronic health history
- Locate participating pharmacies
- Compare the cost and quality of area hospitals
- Research the average price for hospital stays, medical procedures and prescriptions

MOBILE APPS FOR MOBILE PEOPLE

Members can use their smartphone or other web-enabled device to access the most important features of their secure member website and manage their benefits when on the go using several apps:

International Mobile Assistant app

When outside the United States, members can use this app to:

- Submit claims from their phone
- View policy documents and forms
- Search for an in-network doctor or facility

Aetna Mobile app

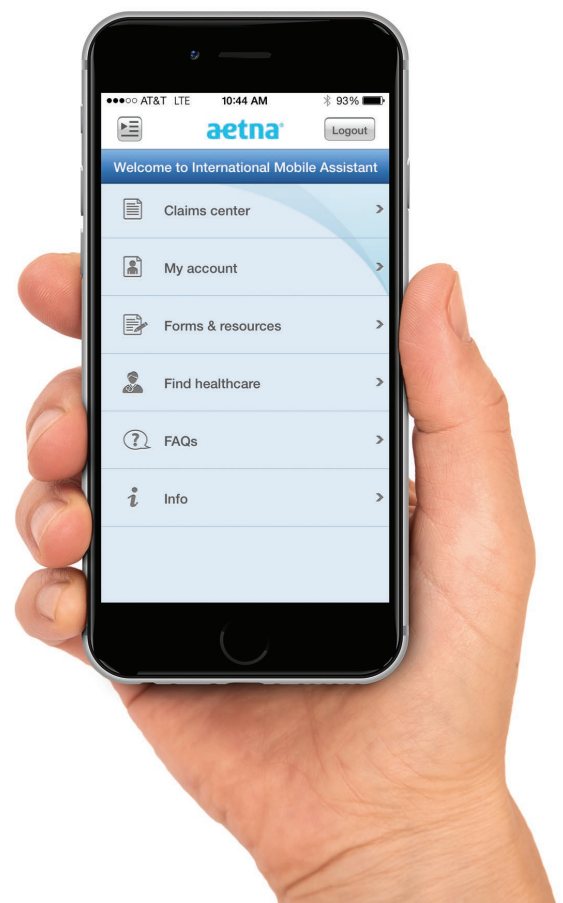
When inside the United States, members can use this app to:

- Search for an in-network doctor or facility
- View member ID card information
- Present their digital member ID card to providers
- View plan documents

SIMPLE ONLINE CLAIMS SUBMISSION

It's simpler than ever for members to complete a claim for reimbursement when using out-of-network services thanks to our:

- **Paperless claim form** — No printing, scanning or uploading completed claim forms necessary; members can complete them online
- **Auto-fill form fields** — Information we may have on file (contact details, member ID and policy numbers, banking information, anything previously entered by the member) is kept and filled in automatically to save time
- **Payment information storage** — Reimbursement history and banking details can be stored for easy use in future claims submission
- **Real-time data checks** — Incorrect information is flagged as soon as it's entered



24/7/365 member services

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



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 International Health Advisory Team (IHAT) for specific clinical concerns or medical emergency/evacuation services



Round-the-clock clinical support

Members and their loved ones need reassurance that they will be well taken care of through a dedicated support system of health partners.

Our IHAT specialized clinicians can help members 24/7/365 with:

- Navigating different health systems, wherever they are
- 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 International, your employees don't have to worry. If they have a medical emergency, we will help them get transported to the closest facility best equipped to handle their specific needs. Our services include:

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



Our direct-settlement provider network

Outside the United States, accessing care is simple. Within our global direct-settlement network, we have more than 165,000 providers and partnerships that can provide access to hospitals and health care professionals in more than 200 countries and territories.

When members use one of our direct-settlement providers, they save on out-of-pocket expenses because we pay the facility directly for any remaining covered expenses according to their benefit's plan. If a member wants to use a provider with whom we do not have an established relationship, we will attempt to initiate a one-time direct-settlement arrangement with any international provider. We have a 97 percent success rate in setting up these one-time arrangements.

Inside the United States, members and their dependents have access to Aetna's Open Access® Managed Choice® provider network. This extensive network of 1 million providers allows members the freedom to go directly to any recognized health care provider, including specialists, for covered expenses



Employee Assistance Program

For some employees, living and working outside their home country can be exciting, but stressful. Our international Employee Assistance Program can help through counseling, health education, online resources and interactive tools. This includes:

- Confidential counseling (by phone or in person) and professional referrals for any work, life, personal or family issue — any day, anytime, anywhere, in their language
- Self-help resources through **myStrength™** — a confidential, clinically proven, customizable online wellness tool to improve emotional health and get help with depression, anxiety, substance abuse or other concerns through articles, videos, eLearning programs and daily quotes
- Personalized mood boosters, trackers, check-in reminders and on-the-go inspiration through the myStrength app

Micro-Segment plan design overview

Richer, lower deductible plans



100% Plan	Outside U.S.	Network	Out-of-Network
Individual deductible	\$0	\$0	\$0
Family deductible	\$0	\$0	\$0
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
Mental health — inpatient	\$0	\$0	30% after \$250 per confinement deductible
Mental health — outpatient	\$0	100% after \$20 copay	30%
Routine physical exams	100%	100%	30%
Physician office visits	100%	100% after \$20 copay	30%
Specialist office visits	100%	100% after \$20 copay	30%
Prescription drugs	100%	\$10 / \$20	30%
<ul style="list-style-type: none"> • 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 			
Not apply to coinsurance limits	100%	100%	30%
Lifetime maximum	Unlimited	Unlimited	Unlimited
Other health services	Included	Included	Included
<ul style="list-style-type: none"> • IEAP, emergency assistance, IHL, customized care 			

\$250 Plan	Outside U.S.	Network	Out-of-Network
Individual deductible	\$250	\$250	\$500
Family deductible	\$500	\$500	\$1,000
Individual coinsurance limit	\$500	\$500	\$2,000
Family coinsurance limit	\$1,000	\$1,000	\$4,000
Inpatient hospital deductible	20% after deductible	10% after deductible and \$250 per confinement deductible	30% after deductible and \$500 per confinement deductible
Mental health — inpatient	20% after deductible	10% after deductible and \$250 per confinement deductible	30% after deductible and \$500 per confinement deductible
Mental health — outpatient	20% after deductible	100% after \$20 copay	30% after deductible
Routine physical exams	20% after deductible	100%	30% after deductible
Physician office visits	20% after deductible	100% after \$20 copay	30% after deductible
Specialist office visits	20% after deductible	100% after \$20 copay	30% after deductible
Prescription drugs	20% after deductible	\$10 / \$20	30% after deductible
<ul style="list-style-type: none"> • 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 			
Not apply to coinsurance limits	20% after deductible	100%	30% after deductible
Lifetime maximum	Unlimited	Unlimited	Unlimited
Other health services	Included	Included	Included
<ul style="list-style-type: none"> • IEAP, emergency assistance, IHL, customized care 			



\$500 Plan	Outside U.S.	Network	Out-of-Network
Individual deductible	\$500	\$500	\$1,000
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	20% after deductible	10% after deductible and \$250 per confinement deductible	30% after deductible and \$500 per confinement deductible
Mental health — inpatient	20% after deductible	10% after deductible and \$250 per confinement deductible	30% after deductible and \$500 per confinement deductible
Mental health — outpatient	20% after deductible	100% after \$20 copay	30% after deductible
Routine physical exams	20% after deductible	100%	30% after deductible
Physician office visits	20% after deductible	100% after \$20 copay	30% after deductible
Specialist office visits	20% after deductible	100% after \$20 copay	30% after deductible
Prescription drugs	20% after deductible	\$15 / \$25	30% after deductible
<ul style="list-style-type: none"> • 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 			
Not apply to coinsurance limits	20% after deductible	100%	30% after deductible
Lifetime maximum	Unlimited	Unlimited	Unlimited
Other health services	Included	Included	Included
<ul style="list-style-type: none"> • IEAP, emergency assistance, IHL, customized care 			

Micro-Segment plan 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	\$2,000	\$2,000	\$6,000
Family coinsurance limit	\$4,000	\$4,000	\$12,000
Inpatient hospital deductible	20% after deductible	10% after deductible and \$250 per confinement deductible	30% after deductible and \$500 per confinement deductible
Mental health — inpatient	20% after deductible	10% after deductible and \$250 per confinement deductible	30% after deductible and \$500 per confinement deductible
Mental health — outpatient	20% after deductible	100% after \$40 copay	30% after deductible
Routine physical exams	20% after deductible	100%	30% after deductible
Physician office visits	20% after deductible	100% after \$20 copay	30% after deductible
Specialist office visits	20% after deductible	100% after \$40 copay	30% after deductible
Prescription drugs	20% after deductible	\$15 / \$25	30% after deductible
<ul style="list-style-type: none"> • 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 			
Not apply to coinsurance limits	100%	100%	100%
Lifetime maximum	Unlimited	Unlimited	Unlimited
Other health services	Included	Included	Included
<ul style="list-style-type: none"> • IEAP, emergency assistance, IHL, customized care 			

\$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	\$3,500	\$3,500	\$6,000
Family coinsurance limit	\$7,000	\$7,000	\$12,000
Inpatient hospital deductible	20% after deductible	10% after deductible and \$250 per confinement deductible	30% after deductible and \$500 per confinement deductible
Mental health — inpatient	20% after deductible	10% after deductible and \$250 per confinement deductible	30% after deductible and \$500 per confinement deductible
Mental health — outpatient	20% after deductible	100% after \$40 copay	30% after deductible
Routine physical exams	20% after deductible	100%	30% after deductible
Physician office visits	20% after deductible	100% after \$20 copay	30% after deductible
Specialist office visits	20% after deductible	100% after \$40 copay	30% after deductible
Prescription drugs	20% after deductible	\$15 / \$25	30% after deductible
<ul style="list-style-type: none"> • 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 			
Not apply to coinsurance limits	100%	100%	100%
Lifetime maximum	Unlimited	Unlimited	Unlimited
Other health services	Included	Included	Included
<ul style="list-style-type: none"> • IEAP, emergency assistance, IHL, customized care 			



\$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	40% after deductible and \$500 per confinement deductible
Mental health — inpatient	20% after deductible	20% after deductible and \$250 per confinement deductible	40% after deductible and \$500 per confinement deductible
Mental health — outpatient	20% after deductible	100% after \$40 copay	40% after deductible
Routine physical exams	20% after deductible	100%	40% after deductible
Physician office visits	20% after deductible	100% after \$20 copay	40% after deductible
Specialist office visits	20% after deductible	100% after \$40 copay	40% after deductible
Prescription drugs	20% after deductible	\$15 / \$25	40% after deductible
<ul style="list-style-type: none"> • 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 			
Not apply to coinsurance limits	100%	100%	100%
Lifetime maximum	Unlimited	Unlimited	Unlimited
Other health services	Included	Included	Included
<ul style="list-style-type: none"> • IEAP, emergency assistance, IHL, customized care 			

Building a healthier world

As part of Aetna, Inc., we share in the heritage of more than 160 years of expertise. For over five decades, 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 programs. Today, more than 1,100 dedicated professionals in 15 offices support nearly 700,000 members worldwide.

To learn more, contact your Aetna International representative, broker or consultant or visit us on the web at www.aetnainternational.com.

Aetna® is a trademark of Aetna Inc. and is protected throughout the world by trademark registrations and treaties.

Health insurance plans and programs are offered, underwritten or administered by Aetna Life Insurance Company (Aetna).

Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice.

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. Information provided is subject to applicable laws and regulations, including economic and trade sanctions. 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 any insurance policy or administrative services agreement violates or will violate any US, UN, or EU economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related a blocked person or a country under sanction by the United States, 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.

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