

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

aetna[®]

Aetna International Expatriate Trust

www.aetnainternational.com



When it comes to helping
employees succeed on their
international assignments,
Aetna International delivers

Sometimes, you need more choice

At Aetna International, we understand you know your employees best. We also understand you appreciate flexibility in selecting plan options that provide exceptional global* health care coverage for your employees. We understand it's important to balance their health care coverage requirements in their home country as well as in their international assignment locations.

With the Aetna International Expatriate Trust program, we give you the flexibility to choose a combination of benefits outside the U.S. and inside the U.S. that works best for your international assignees.

Here's how it works. You choose the benefit option that works best for your employees outside of the U.S., and you then choose the benefit option that works best inside the U.S. You end up with a plan that works for you and a plan that works for your employees.

Your choice in international and U.S. coverage means you never need to worry about a "one size fits all" approach to health care benefits.

You've just created a comprehensive plan that fits the needs of your expatriate employees.

Why choose the Aetna International Expatriate Trust?

Your employees and their dependents deserve the best coverage — regardless of where they are in the world.* With Aetna International's Expatriate Trust Program, those employees who are on extended expatriate assignments outside of the U.S. will appreciate the flexible, comprehensive health care benefits included in every Expatriate Trust plan. They will have exceptional coverage, whether they require care inside or outside of the U.S.

The benefits of choosing the Aetna International Expatriate Trust also extend to you as the plan sponsor. As part of this program, you will enjoy the benefit of being part of a larger group of companies with international health care needs, giving you more power over purchasing and rate stabilization. You will also enjoy streamlined quoting, plan implementation and robust account administration — ultimately lowering your overall cost.

When you take advantage of the flexibility and choice the Aetna International Expatriate Trust offers, your employees can concentrate on what matters most — their families, their health and their work.



*Coverage is subject to applicable laws and regulations, including economic and trade sanctions.

Comprehensive global services

What your plan includes

All plans include medical, pharmacy, vision, emergency assistance services, access to our International Health Advisory Team (IHAT), an International Employee Assistance Program (IEAP) and health care counseling through our Informed Health® Line. Optional benefits include dental coverage, with or without orthodontia, basic term life insurance and Accidental Death & Personal Loss (AD&PL).

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 facility best equipped to handle their specific needs. Our services include:

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

Support in navigating health care

Our International Health Advisory Team (IHAT) provides help with medical issues or situations outside of the U.S. The one-on-one support IHAT offers helps members navigate different global health systems.

IHAT offers:

- Pre-trip planning — especially important if your employees have a chronic health condition or are pregnant
- Help locating hospitals, doctors and specialists
- Coordination of routine and urgent medical care and evaluations
- Assistance with obtaining prescription medications (mail order RX available) and medical devices
- Support for requesting second opinions in complex cases
- Continuity as a single point of contact for medical emergency or evacuation services

More than anything else, our IHAT professionals can provide reassurance that members and their loved ones will be taken care of through a dedicated support system of health partners.

International Employee Assistance Program

Living and working outside one's home country can be exciting, but stressful. Our International Employee Assistance Program can assist members and their families with everyday issues by providing online resources and interactive tools, or more in-depth assistance like personal counseling and health education. Services are confidential, available day and night and can be accessed by phone or online.

Informed Health Line

In the U.S., members can call and speak with one of our Health Line nurses to get answers to specific health-related questions, help prepare for an upcoming appointment, or access our toll-free Audio Health Library that has information on thousands of health topics including common conditions and diseases.

Convenient access to international health care

Aetna International is committed to building strong and secure partnerships with health care professionals around the world to make it easy for our members to have access to quality care.

Dedicated Account Service team

Our dedicated account service team can help you and your employees with the following:

- Resolve escalated member claim inquiries and track issues
- Help with billing and eligibility inquiries as well as enrollments, terminations and changes
- Provide welcome kits and other supporting documentation
- Help you access the policyholder database including plan changes and interpretation
- Ensure a smooth plan installation

With our members in mind

Direct settlement providers

Outside of the U.S., accessing care is simple. Within our direct settlement network, we have more than 120,000 providers and partnerships that can provide access to hospitals and health care professionals in more than 110 countries.

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 benefits 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% success rate in setting up these one-time arrangements.

Inside the U.S., members and their dependents have access to Aetna's Open Access[®] Managed Choice[®] provider network. This extensive network allows members the freedom to go directly to any recognized health care provider, including specialists, for covered expenses.

Members can find health care providers using our online tools and mobile apps. These tools can help them find a provider based on location and other parameters.

Member Service Center

Our Member Service Center is available 24/7/365 via toll-free phone, fax or email. Our professional member service representatives are trained to assist with questions and needs including:

- Answering questions about claims, benefit levels and coverage in more than 30 different languages
- Processing claims and arranging for reimbursement in more than 155 currencies by check, wire or electronic funds transfer.
- Locating health care services around the world
- Medical emergency/evacuation services when a member needs to be transported for urgent care
- Connecting members with our International Health Advisory Team for specific clinical concerns

Claim reimbursement options

Getting reimbursed is easier than ever. Members can enjoy the simplicity and convenience of reimbursement in over 155 currencies in 242 different countries either by check, Electronic Funds Transfer (EFT) or free wire transfer. Employees can also set up a reoccurring reimbursement account.

Online member resources at www.aetnainternational.com

Our Aetna International secure website allows members single sign on access to valuable information to help them manage their daily health care needs.

- International physician and hospital search utility
- Country Guides that include detailed health, cultural, safety and pre-travel information
- Translations of medical terms and phrases, over-the-counter and prescription drugs
- Electronic forms available in multiple languages and claim filing instructions
- Our Virtual Benefits Assistant, "Nick", helps members navigate their coverage and services
- Answers to frequently asked questions

Aetna Navigator[®] website

Members can take a shortcut from www.aetnainternational.com to find this secure benefits management website. Here are some of the things they can do:

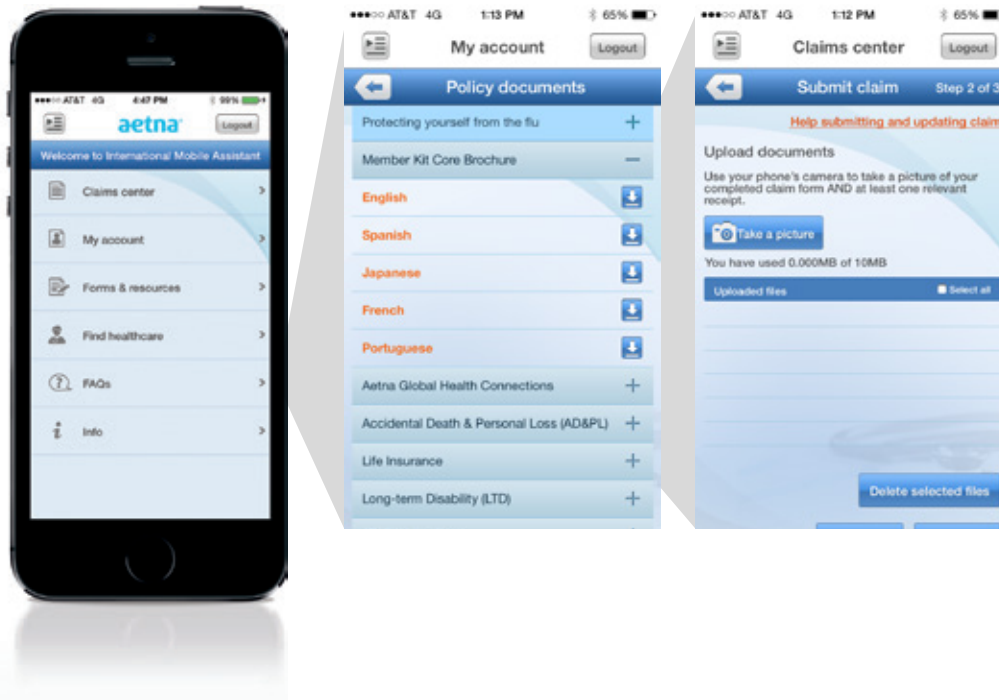
- Review and manage their claims
- View covered benefits
- Order replacement ID Cards and/or print out temporary ID Cards
- Maintain an electronic health history report

Plus, when in the U.S., members can locate participating pharmacies, compare the cost and quality of area hospitals — even research the average price for hospital stays, medical procedures and prescriptions. At any time of the day or night, they can find a network doctor through our DocFind[®] directory.

Smartphone Apps for your mobile employees

International Mobile Assistant App

The International Mobile Assistant App allows members to manage their benefits right from their smartphones.



Members can:

- Use the app for mobile claim submission
- Check claim status
- View their benefits
- Search the provider directory based on their location

Aetna International Provider Directory Apps

Members can use their smartphone or other web-enabled device and access our Aetna International Provider Directory Apps to find direct-settlement providers and health care facilities in different parts of the world.

The features of these mobile apps include:

- A listing of health care providers that offer direct-settlement
- Address and contact information for each provider
- Access to view the providers on a map and calculate distance to each facility
- Helpful information about what to do before, on the day of and after an appointment
- Links to relevant information and forms
- Integration with a member's calendar to record any appointments made with a provider



MEDICAL PLANS

| | Global Elite OAMC 1 | | | Global Elite OAMC 2 | | |
|--|---------------------|---------------------------------|--------------------------------------|---------------------|---------------------------------|--------------------------------------|
| | Outside U.S. | Network | Out-of-Network | Outside U.S. | Network | Out-of-Network |
| Annual deductible & coinsurance limits paid by member | | | | | | |
| Individual deductible | \$0 | \$0 | \$0 | \$0 | \$100 | \$300 |
| Family deductible | \$0 | \$0 | \$0 | \$0 | \$300 | \$900 |
| Individual coinsurance limit | \$0 | \$0 | \$1,000 | \$0 | \$500 | \$1,500 |
| Family coinsurance limit | \$0 | \$0 | \$3,000 | \$0 | \$1,500 | \$4,500 |
| Inpatient hospital deductible | \$0 | \$0 | \$250 | \$0 | \$0 | \$250 |
| Coinsurance percentage paid by plan after deductible | | | | | | |
| Physician office visits | 100% | 100% after \$10 copay | 70% | 100% | 100% after \$10 copay | 70% |
| Hospital/Other physician/Inpatient MN/Acl & drug | 100% | 100% | 70% after \$250 inpatient deductible | 100% | 90% | 70% after \$250 inpatient deductible |
| Outpatient MN/Acl & drug | 100% | 100% after \$10 copay | 70% | 100% | 100% after \$10 copay | 70% |
| Prescription drug • Within U.S. – APM applies, generic/brand • Outside U.S. or within U.S. but not using network pharmacy — subject to deductible but does not apply to coinsurance limits | 100% | 100% after \$10/\$20/\$30 copay | 70% | 100% | 100% after \$10/\$20/\$30 copay | 70% |
| Vision | Included | | | | | |
| Lifetime maximum | Unlimited | | | | | |
| Other health services • IEAP, emergency assistance, IHL, customized care | Included | | | | | |
| | Global Elite OAMC 3 | | | Global Elite OAMC 4 | | |
| | Outside U.S. | Network | Out-of-Network | Outside U.S. | Network | Out-of-Network |
| Annual deductible & coinsurance limits paid by member | | | | | | |
| Individual deductible | \$0 | \$200 | \$400 | \$0 | \$200 | \$400 |
| Family deductible | \$0 | \$600 | \$1,200 | \$0 | \$600 | \$1,200 |
| Individual coinsurance limit | \$0 | \$1,000 | \$2,000 | \$0 | \$1,000 | \$2,000 |
| Family coinsurance limit | \$0 | \$3,000 | \$6,000 | \$0 | \$3,000 | \$6,000 |
| Inpatient hospital deductible | \$0 | \$0 | \$250 | \$0 | \$0 | \$250 |
| Coinsurance percentage paid by plan after deductible | | | | | | |
| Physician office visits | 100% | 100% after \$10 copay | 70% | 100% | 100% after \$10 copay | 60% |
| Hospital/Other physician/Inpatient MN/Acl & drug | 100% | 90% | 70% after \$250 inpatient deductible | 100% | 80% | 60% after \$250 inpatient deductible |
| Outpatient MN/Acl & drug | 100% | 100% after \$10 copay | 70% | 100% | 100% after \$10 copay | 60% |
| Prescription drug • Within U.S. – APM applies, generic/brand • Outside U.S. or within U.S. but not using network pharmacy — subject to deductible but does not apply to coinsurance limits | 100% | 100% after \$10/\$20/\$30 copay | 70% | 100% | 100% after \$10/\$20/\$30 copay | 60% |
| Vision | Included | | | | | |
| Lifetime maximum | Unlimited | | | | | |
| Other health services • IEAP, emergency assistance, IHL, Customized care | Included | | | | | |

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MEDICAL PLANS

| | Global Prime OAMC 2 | | | Global Prime OAMC 3 | | |
|--|---------------------|---------------------------------|--------------------------------------|----------------------|---------------------------------|--------------------------------------|
| | Outside U.S. | Network | Out-of-Network | Outside U.S. | Network | Out-of-Network |
| Annual deductible & coinsurance limits paid by member | | | | | | |
| Individual deductible | \$100 | \$100 | \$300 | \$500 | \$500 | \$1,000 |
| Family deductible | \$300 | \$300 | \$900 | \$1,000 | \$1,000 | \$2,000 |
| Individual coinsurance limit | \$500 | \$500 | \$1,500 | \$2,000 | \$2,000 | \$4,000 |
| Family coinsurance limit | \$1,500 | \$1,500 | \$4,500 | \$4,000 | \$4,000 | \$8,000 |
| Inpatient hospital deductible | \$0 | \$0 | \$250 | \$0 | \$0 | \$350 |
| Coinsurance percentage paid by plan after deductible | | | | | | |
| Physician office visits | 90% | 100% after \$10 copay | 70% | 80% | 100% after \$20 copay | 60% |
| Hospital/Other physician/Inpatient MN/Acl & drug | 90% | 90% | 70% after \$250 inpatient deductible | 80% | 80% | 60% after \$350 inpatient deductible |
| Outpatient MN/Acl & drug | 90% | 100% after \$10 copay | 70% | 80% | 100% after \$20 copay | 60% |
| Prescription drug • Within U.S. – APM applies, generic/brand • Outside U.S. or within U.S. but not using network pharmacy — subject to deductible but does not apply to coinsurance limits | 90% | 100% after \$10/\$20/\$30 copay | 70% | 80% | 100% after \$10/\$20/\$30 copay | 60% |
| Vision | Included | | | | | |
| Lifetime maximum | Unlimited | | | | | |
| Other health services • IEAP, emergency assistance, IHL, customized care | Included | | | | | |
| | Global Prime OAMC 4 | | | Global Select OAMC 4 | | |
| | Outside U.S. | Network | Out-of-Network | Outside U.S. | Network | Out-of-Network |
| Annual deductible & coinsurance limits paid by member | | | | | | |
| Individual deductible | \$1,000 | \$1,000 | \$2,000 | \$200 | \$200 | \$400 |
| Family deductible | \$2,000 | \$2,000 | \$4,000 | \$600 | \$600 | \$1,200 |
| Individual coinsurance limit | \$3,000 | \$3,000 | \$6,000 | \$1,000 | \$1,000 | \$2,000 |
| Family coinsurance limit | \$6,000 | \$6,000 | \$12,000 | \$3,000 | \$3,000 | \$6,000 |
| Inpatient hospital deductible | \$0 | \$0 | \$500 | \$0 | \$0 | \$250 |
| Coinsurance percentage paid by plan after deductible | | | | | | |
| Physician office visits | 80% | 100% after \$30 copay | 60% | 80% | 100% after \$10 copay | 60% |
| Hospital/Other physician/Inpatient MN/Acl & drug | 80% | 80% | 60% after \$500 inpatient deductible | 80% | 80% | 60% after \$250 inpatient deductible |
| Outpatient MN/Acl & drug | 80% | 100% after \$30 copay | 60% | 80% | 100% after \$10 copay | 60% |
| Prescription drug • Within U.S. – APM applies, generic/brand • Outside U.S. or within U.S. but not using network pharmacy — subject to deductible but does not apply to coinsurance limits | 80% | 100% after \$20/\$40/\$60 copay | 60% | 80% | 100% after \$10/\$20/\$30 copay | 60% |
| Vision | Included | | | | | |
| Lifetime maximum | Unlimited | | | | | |
| Other health services • IEAP, emergency assistance, IHL, Customized care | Included | | | | | |

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| Dental | Plan 1 | Plan 2 |
|---------------------------|-----------------------|---|
| Individual deductible | \$50 | \$50 |
| Family deductible | \$150 | \$150 |
| Diagnostic & preventative | 100%, no deductible | 100%, no deductible |
| Basic restorative | 80%, after deductible | 80%, after deductible |
| Major restorative | 50%, after deductible | 50%, after deductible |
| Orthodontia | N/A | 50%, no deductible, \$1,500 lifetime maximum |
| Calendar year maximum | \$1,500 | \$1,500 |

Life/AD&D

- None
- \$10,000
- \$25,000
- \$50,000
- 1x Salary

Note that coverage may not exceed \$300,000; EOI is required for amounts greater than \$75,000; a medical exam is required for amounts greater than \$150,000.

Long term disability is not part of the Aetna International Expatriate Trust product; however, it is available as a separate product for those groups with 5 or more employees.

About Aetna International

Aetna International, the international business segment of Aetna, is a provider of comprehensive health benefits solutions for multinational employers and government agencies. Aetna International's offerings include medical, dental, vision, life, disability, emergency assistance and health management programs for employees and high net worth individuals who live, work or travel internationally. Aetna International is the industry's largest and most prominent U.S.-based international benefits carrier, supporting more than 650,000 members worldwide throughout the U.S., Europe, Asia and the Middle East.

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

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The Aetna International Expatriate Trust gives employers options and convenience. And with the built-in direct settlement feature, employees can enjoy the convenience of simplified admission and direct payment of large-scale medical costs.

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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. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features are subject to change. Information subject to change. For more information about Aetna International plans, 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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