

Aetna Global Benefits[®] Expatriate Trust

FOR COMPANIES WITH 2 – 50 EXPATRIATES*



For more than 30 years, Aetna Global Benefits (AGB) has provided international health benefit products and services to the global marketplace. Currently we provide coverage to members in nearly 100 countries around the world and offer a full array of plan designs that help multinational employers attract, support and retain qualified employees for international assignments.

AGB and its related services consistently deliver exceptional personal service so that your employees can concentrate on what's most important during their international assignment: their families, their health and their work — rather than the challenges posed by unfamiliar medical delivery systems.

The AGB Expatriate Trust offers your global employees a comprehensive, international benefits plan and concierge services at a competitive price. As part of this program, you 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, as well as providing you with streamlined quoting, implementation and administration, ultimately lowering your overall cost.

*Companies must have more than 50 total employees worldwide and have a minimum of 2 employees that will be covered by AGB in order to qualify for the AGB Expatriate Trust plan. This plan is designated for employees traveling outside of their home country but is not available to employees who reside in the United States. Access to the Aetna U.S. network is available only to those subscribers who may travel on occasion to the United States.

We want you to knowSM





Comprehensive Global Coverage

- **Extensive Plans of Benefits.** All plans include medical, pharmacy, vision, emergency assistance services, an international employee assistance program and health care counseling through Informed Health® Line. Optional benefits include dental, basic life and accidental death & dismemberment.
- **Convenient Access to International Health Care** through:
 - > **International Direct Pay Community.** We have simplified global access to health care by working with leading medical facilities worldwide to simplify admission and payment procedures for high out-of-pocket expenses. With more than 500 medical facilities in our direct pay community, our members can focus on their health while we focus on paying the bill.
 - > **International Doctor Directory.** Using our proprietary and secure online directory, members can search among 3,300 Western-trained, English-speaking doctors in 150 countries to locate a doctor based on specialty, medical training, languages spoken and more.

Concierge Service

- **24-Hour, Dedicated, Multilingual International Service Center and Claim Unit.**
- **International Health Advisory Team.** This industry-leading innovation provides AGB members with a single point of contact for all of their personal medical benefits needs, including assignment preparation, locating reputable medical care, clinical case management or emergency assistance.
- **Reimbursement of Claims in Multiple Currencies,** including U.S. dollars by check or direct to member bank accounts via wire transfer.
- **Direct Mail Service to Members.** AGB will mail claim payments, Explanation of Benefits and ID cards directly to members.
- **24-Hour Health Care Counseling Service — Informed Health® Line.**
- **Mental Health: International Employee Assistance Program.**

Unparalleled Online Resources.

- From our secure website, members can access information to help them manage their daily health care needs, including:
- > International physician/hospital search utility.
 - > Country- and city-specific health and security information.
 - > Translations of medical terms, phrases and over-the-counter and prescription drugs.
 - > Answers to frequently asked questions.
 - > Electronic forms and claim filing instructions.
 - > Customized Care®: a personalized online portfolio that enables members to create, update and maintain critical health information specific to their international assignment. Customized Care also includes automatically generated e-mails (e.g., security alerts) based on the information employees have set up in their online profile.

Medical Plans	PPO 1			PPO 2		
	Outside U.S.	Inside the U.S.		Outside U.S.	Inside the U.S.	
		In-Network	Out-of-Network		In-Network	Out-of-Network
	Annual Deductible & Coinsurance Limits Paid by Member			Annual Deductible & Coinsurance Limits Paid by Member		
Individual Deductible	\$0	\$0	\$0	\$100	\$100	\$300
Family Deductible	\$0	\$0	\$0	\$300	\$300	\$900
Individual Payment Limit	\$500	\$500	\$1,000	\$500	\$500	\$1,500
Family Payment Limit	\$1,500	\$1,500	\$3,000	\$1,500	\$1,500	\$4,500
Inpatient Per Confinement Deductible	\$0	\$0	\$250	\$0	\$0	\$250
	Coinsurance Percentage Paid by Plan after Deductible			Coinsurance Percentage Paid by Plan after Deductible		
	Outside U.S.	In-Network	Out-of-Network	Outside U.S.	In-Network	Out-of-Network
Physician office visits/wellness	100%	100% after \$10 copay	70%	90%	100% after \$10 copay	70%
Hospital/Other Physician/ Inpatient Mental Health/Alcohol & Drug Abuse	100%	100%	70%	90%	90%	70%
Outpatient Mental Health	80%	100%	80%	80%	90%	80%
Outpatient Alcohol & Drug Abuse	80%	80%	80%	80%	80%	80%
Other Covered Medical Expenses not available from a Network Provider	N/A	80%	80%	N/A	80%	80%
Prescription Drug ▪ Within U.S. — Aetna Pharmacy Management 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 \$10/\$20 copay	80%	80%	100% after \$10/\$20 copay	80%
Vision ▪ Non-Surgical office visits	100%	100% after \$10 Copay	100%	100%	100% after \$10 Copay	100%
▪ Supplies	100% up to \$100 maximum – not subject to deductible or copay (applies every 24 months)			100% up to \$100 maximum – not subject to deductible or copay (applies every 24 months)		
Lifetime Maximum	Unlimited			Unlimited		

Medical Plans	PPO 3			PPO 4		
	Outside U.S.	Inside the U.S.		Outside U.S.	Inside the U.S.	
		In-Network	Out-of-Network		In-Network	Out-of-Network
	Annual Deductible & Coinsurance Limits Paid by Member			Annual Deductible & Coinsurance Limits Paid by Member		
Individual Deductible	\$200	\$200	\$400	\$500	\$500	\$1,000
Family Deductible	\$600	\$600	\$1,200	\$1,500	\$1,500	\$3,000
Individual Payment Limit	\$1,000	\$1,000	\$2,000	\$1,500	\$1,500	\$3,000
Family Payment Limit	\$3,000	\$3,000	\$6,000	\$4,500	\$4,500	\$9,000
Inpatient Per Confinement Deductible	\$0	\$0	\$250	\$0	\$0	\$250
	Coinsurance Percentage Paid by Plan after Deductible			Coinsurance Percentage Paid by Plan after Deductible		
	Outside U.S.	In-Network	Out-of-Network	Outside U.S.	In-Network	Out-of-Network
Physician office visits/wellness	80%	100% after \$10 copay	70%	80%	100% after \$20 copay	70%
Hospital/Other Physician/ Inpatient Mental Health/Alcohol & Drug Abuse	80%	90%	70%	80%	90%	70%
Outpatient Mental Health	80%	90%	80%	80%	90%	80%
Outpatient Alcohol & Drug Abuse	80%	80%	80%	80%	80%	80%
Other Covered Medical Expenses not available from a Network Provider	N/A	80%	80%	N/A	80%	80%
Prescription Drug ▪ Within U.S. — Aetna Pharmacy Management 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 \$10/\$20 copay	80%	80%	100% after \$10/\$20 copay	80%
Vision ▪ Non-Surgical office visits	100%	100% after \$10 Copay	100%	100%	100% after \$20 Copay	100%
▪ Supplies	100% up to \$100 maximum – not subject to deductible or copay (applies every 24 months)			100% up to \$100 maximum – not subject to deductible or copay (applies every 24 months)		
Lifetime Maximum	Unlimited			Unlimited		



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 AGB Expat Trust product; however, it is available as a separate product for those groups with 10 or more employees. For more information about other AGB products and services, please contact your AGB representative or call 1-888-800-1748 toll free, or visit us on the web at www.aetna.com/agb.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. Plans and programs of Aetna Global Benefits are underwritten by Aetna Life Insurance Company.

This material is for informational purposes only. It contains only a partial, general description of plans or program benefits. It is not an offer of coverage or medical advice and does not constitute a contract. Please refer to the plan design grid for detailed information on plan options and benefits. Aetna Global Benefits recommends that the potential purchaser examine in detail their plan booklet/certificate to be certain of the precise terms, conditions and coverage provided by any insurance policy offered by Aetna Global Benefits. The availability of a plan or program may vary by geographic service area and is subject to applicable laws and regulations of such region, country, state or jurisdiction. Aetna Global Benefits arranges for the provision of health care services. However, AGB is not a provider of health care services, and therefore, cannot guarantee any clinical outcomes or cost savings. While only your doctor can diagnose, prescribe or give medical advice, the Informed Health nurses can provide information on more than 5,000 health topics. Contact your doctor first with any questions or concerns regarding your health care needs. While this material is believed to be accurate as of the print date, it is subject to change.