



International Healthcare Plan – Group Plans – Formation and Medical Declaration

Aetna Global Benefits®

Explanatory Notes: Please use BLOCK CAPITALS or check boxes as appropriate.

Note 1: The Company’s name should be mentioned as per its trade license and a copy of valid trade license should be attached to this application. The company should be based in UAE and covering only the UAE lives.

Note 2: The group administrator name given should be the person who will be the company’s regular contact for correspondence and administration purposes. Any change should promptly be notified to Aetna in writing.

Note 3: The definition of those members of staff to be covered under the plan could for example be – “senior managers, all staff with more than one year’s service,” etc.

If defining more than two categories, please provide details on a separate sheet of paper.

Note 4: Where an employee’s child **Dependants** are to be included under the group plan, all children must be unmarried and under the age of 18 years (or 23 years if in full-time education).

Note 5: The details shown in **Section 3** should match the group quotation terms proposed/accepted by Aetna Global Benefits.

Aetna Global Benefits reserves the right to amend or withdraw its offer of cover should there be any material change to the original risk.

Please return this completed form to **Us** or **Your** agent.

Aetna Global Benefits (Middle East) LLC
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Section 1 – Group Details

Company Name <i>(see Note 1 above)</i>		
Name(s) of Any Subsidiary Company/ Companies To Be Included		
Type of Business		
Address		Zip/Postal Code
Group Administrator <i>(see Note 2 above)</i>		Job Title
Telephone	Fax	Email
Intermediary (if applicable)		

Section 2 – Cover Details

Preferred Commencement Date (Day/Month/Year)	To Be Insured <i>(see Note 4 above)</i> <input type="checkbox"/> Employees Only <input type="checkbox"/> Employees and Dependants
Number of employees to be covered	Definition of Staff <i>(see Note 3 above)</i>

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Section 3 – Underwriting

(see Note 5)	Previously Uninsured Group	Previously Insured Group	Additional New Members
Two Year Moratorium (MORI)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Continued Personal Medical Exclusions (CPME) with Employer Declaration of Medical Facts	N/A	<input type="checkbox"/>	<input type="checkbox"/>
Medical History Disregarded (MHD)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Section 4 – Options (The table below is for guidance only. Please refer to the full **Benefit Schedule** and **Policy Wording** for a detailed description of the **Benefits** of each plan option.)

A) Product (This plan enables You to choose various options to suit Your personal requirements. Please clearly check the option You have selected. Your Policy will be issued on this basis.)				
Benefits	Major Medical OPTION 001	Foundation OPTION 002	Lifestyle OPTION 003	Lifestyle Plus OPTION 004
Standard Excess	NIL	\$100	\$100	\$100
Maximum Benefit per Insured Person per Period of Cover	\$1,600,000	\$1,600,000	\$1,600,000	\$1,600,000
In-Patient and Day-Patient Treatment	Full Refund	Full Refund	Full Refund	Full Refund
Oncology, CT and MRI scans	Full Refund	Full Refund	Full Refund	Full Refund
Complications of Pregnancy	Full Refund	Full Refund	Full Refund	Full Refund
Parent Accommodation	Full Refund	Full Refund	Full Refund	Full Refund
Evacuation	Full Refund	Full Refund	Full Refund	Full Refund
Out-Patient Treatment	No Cover	Full Refund	Full Refund	Full Refund
Accidental Damage to Teeth	Full Refund	Full Refund	Full Refund	Full Refund
Daily Hospital Cash Benefit	Full Refund	Subject to Limits	Subject to Limits	Subject to Limits
AIDS/HIV	Full Refund	Subject to Limits	Subject to Limits	Subject to Limits
Extended Evacuation	Optional	Optional	Full Refund	Full Refund
Routine Management of Chronic Conditions	No Cover	No Cover	Subject to Limits	Subject to Limits
Routine Pregnancy and Childbirth	No Cover	No Cover	No Cover	Subject to Limits
Routine and restorative dental care	No Cover	No Cover	No Cover	Subject to Limits
Your Selection – please check Your choice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ALL limits and Excesses expressed in \$ shall in all instances mean US\$.				

B) Excess (Please select where **You** wish to change from the standard **Excess** applicable by checking the appropriate box.)

Nil	Standard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$50	N/A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$250	N/A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$500	N/A	<input type="checkbox"/>	N/A	N/A
\$1,000	<input type="checkbox"/>	<input type="checkbox"/>	N/A	N/A
\$2,000	N/A	<input type="checkbox"/>	N/A	N/A
\$5,000	<input type="checkbox"/>	<input type="checkbox"/>	N/A	N/A

C) Additional (Please check **Your** choices.)

USA Elective Treatment - [Option 005]	N/A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Direct Settlement Network - [Option 008] <i>Only available with Nil Excess. Available in certain countries. Please check with Your local sales centre.</i>	N/A	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Extended Evacuation - [Option 009]	<input type="checkbox"/>	<input type="checkbox"/>	N/A	N/A
Extended Lifestyle Plus - [Option 011]	N/A	N/A	N/A	<input type="checkbox"/>

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Section 7 – General Terms and Conditions (Continued)

6. Cover is only provided for group members (and eligible **Dependants**) where declared and accepted by Royal & SunAlliance.
- a) New group members (and eligible **Dependants**) can be added to the **Policy** mid-term subject to the following:
 - i) For affinity, voluntary groups and compulsory company paid groups with less than 20 employees, a Group Application Form or Continuous Transfer Form must be completed by each and every group member.
 - b) For compulsory company paid groups with more than 20 employees, the group administrator may supply the Information electronically, in a format approved by Royal SunAlliance and/or Aetna Global Benefits. If the group administrator is not able to supply the required eligibility and enrollment information (“Information”), a separate Group Application Form or a Continuous Transfer Form must be completed by each applicant. If Group chooses to enroll electronically, Group shall:
 - i) Maintain a reasonably complete record of the enrollment and eligibility information (“Information”). The records may be filed and kept under any acceptable and commercially reasonable format and they shall meet reasonable standards of availability, authenticity, non-repudiation, and integrity (the “Records”). The Records shall include any original forms, including member enrollment applications containing the signature of covered members which provide consent for Royal SunAlliance and/or Aetna Global Benefits to process personal and health information. The Records should also contain sufficient documentation to support coverage requests for students or handicapped **Dependants** requesting coverage through an eligible employee and beneficiary designations;
 - ii) produce the Records upon reasonable request;
 - iii) transmit the Information in the exact way that it is contained in the Records;
 - iv) obtain from its employees and their **Dependants**, information including authorisations, reasonably necessary for Royal SunAlliance and/or Aetna Global Benefits to perform its obligations for the Group and its employees;
 - v) use Royal & SunAlliance and/or Aetna Global Benefit’s enrollment and change forms in paper or electronic format, or must incorporate the following points into the enrollment materials:
 - a. Name(s) of the Royal SunAlliance and/or Aetna Company offering the insurance coverage
 - b. A statement that the terms of the insurance documents will govern the member’s rights and responsibilities; and
 - c. An acknowledgement that participating providers are not agents or employees of Royal SunAlliance and/or Aetna Global Benefits and that network composition can change.
 - d. A written authorisation from the employee indicating that they authorise Royal SunAlliance and/or Aetna Global Benefits to process the personal/health information of their spouse, competent adult **Dependants**, and themselves; they have discussed the terms of the authorisation with their spouse and competent adult **Dependants** and have obtained their authorisation to release/process their personal/health information; that the information may be shared with affiliates, government authorities with appropriate jurisdiction, and third parties with whom Aetna contracts worldwide, for activities related to the operation of the health plan and other insurance operations. Notification that the employee may revoke this authorization at any time, to the extent it has not been relied upon by Aetna or other party; opt out of any direct marketing campaigns; and decline to provide Royal SunAlliance and Aetna Global Benefits with consent to process personal or healthcare information; however, such failure to provide consent may result in declination of coverage.
 - e. **NOTICE:** Any person who knowingly and with intent to injure, defraud or deceive any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or who conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.
 - c) Group may receive certain **Benefit** Plan information and documentation (the “Material”) electronically and may publish the Material on its internal website. Group shall, with respect to the Material to be electronically published or provided to its employees:
 - i) give access and distribute the Material only to covered members.
 - ii) place the Material only on its internal website (if applicable), which shall be available and accessible to authorized company personnel.
 - iii) place in the electronic memo or on the internal website (if applicable) a disclaimer stating: “This information/material is provided solely for general guidance about the terms of **Your Benefit** plan. In the event of any conflict between this information and terms and conditions of the **Policy** and related plan documents delivered to the employer, the **Policy** and related plan documents will govern.”

*continued***Please Retain a Copy for Your Records**

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Section 7 – General Terms and Conditions (Continued)

- d) Group agrees that in placing the Material on its internal website, it shall not make any change to the terms of the **Policy**, plan forms, or related plan documents, and shall promptly amend such information to correct errors or reflect changes in any plan term or form. Group further agrees to take appropriate steps to prevent improper access, changes or usage of the material by unauthorized personnel no matter the means distributed. Furthermore, Group agrees to mitigate, to the extent practicable, any harmful effect of an improper access, changes or usage of the material by unauthorised personnel.
- e) Group shall retain all information required by this Form for a period of not less than seven (7) years.
- f) Group agrees to indemnify, and hold Aetna harmless from any costs, expenses, claims or judgments, including counsel fees that Aetna incurs as a result of Customer's failure to comply with the terms of this Agreement.
- g) Payment for additions must be received within 14 days of acceptance date. If these conditions are not met, all cover will be deemed null and void without further notice. For additions to plans that have opted for end of year adjustments, six monthly payments or quarterly payments, the funds must be received by due dates otherwise all cover will be deemed null and void.
- h) Group members and/or their eligible **Dependants** can be deleted from the date of notification in writing by the group administrator for which a pro rata return of premium will be calculated. Notification may be given to Royal SunAlliance and/or Aetna Global Benefits by the group administrator of a future deletion(s) date(s) no more than 30 days in advance.
7. Accountability for any misuse of individual membership cards issued by Aetna Global Benefits or the insurers to employees (and their eligible **Dependants**) lies with the group administrator, on behalf of the group, who holds responsibility to gather and return such cards upon deletion of employees (and their eligible **Dependants**) from cover.

In the event of being unable to return the **Direct Settlement Network** card for deleted group members, the group administrator, on behalf of the group, acts as guarantor that any claims incurred against such members' cards after their individual deletion dates, will be borne by the group.

Section 8 – Declaration

We declare that the undersigned is authorised by the Company to enter into this Contract of Insurance with Royal & SunAlliance

We declare that **We** have understood and accepted the General Terms and Conditions in **Section 7** of this Group Formation Form.

We understand that subscriptions due under the group plan must be paid in full by the agreed due date to Royal & SunAlliance. In the event that premiums are not paid by the due date, I understand that cover will be automatically cancelled.

We declare that the transfer by the Company of personal data to Royal SunAlliance and/or Aetna Global Benefits, including information relating to employees insured under the group plan, will not result in violation of the Data Protection Act 1998. For Data Protection Act purposes, Royal SunAlliance and/or Aetna Global Benefits will hold and process personal data, including personal sensitive data, provided by Company for the purpose of insurance administration and other activities related to this Contract of Insurance. This information may be passed worldwide to select third parties.

We hereby declare to the best of my/**Our** knowledge that no **Insured Person** has received **In-Patient Treatment** of any kind within the last three months, and that no **Insured Person** or potential **Insured Person** has any on-going or planned **In-Patient Treatment** of any kind.

Furthermore, **We** declare that to the best of my/**Our** knowledge, no **Insured Person** or potential **Insured Person** has any on-going or planned **Treatment** in respect of cancer, heart, lung, orthopedic or psychiatric related conditions.

We accept that any personal exclusions/limitations relating to an **Insured Person's** or potential **Insured Person's** existing cover will be maintained by Royal & SunAlliance.

Telephone calls with RSA and/or Aetna may be monitored and/or recorded.

Authorised Signatory Signaure	Date (Day/Month/Year)
Please Print Authorised Signatory's Name	Position in Company
Company Stamp	

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