

Benefits Schedule/Ikhtisar Manfaat

INTERNATIONAL HEALTHCARE PLAN

**AETNA
GLOBAL
BENEFITS®**

Effective 1st November 2009

In the tables below **We** have summarised the **Benefits** applicable for each product option. Please refer to the **Policy Wording** for full **Benefit** details and definitions. All **Benefits** shown are per **Insured Person**, per **Period of Cover** (unless specifically stated).

ALL limits and Excesses expressed in \$ shall in all instances mean US\$.

Pada tabel di bawah, kami telah meringkaskan manfaat yang berlaku untuk masing-masing pilihan produk. Harap mengacu pada Ketentuan Polis untuk mengetahui seluruh manfaat pertanggunganaan dan definisi. Seluruh manfaat yang tertera adalah untuk perorangan, pertahun (kecuali dinyatakan secara khusus). Semua batas dan biaya resiko sendiri ditampilkan dalam mata uang US\$.

PRODUCT OPTIONS

| Benefits | Major Medical 001 | Foundation 002 | Lifestyle 003 | Lifestyle Plus 004 |
|--|--|--|--|--|
| Maximum Annual Aggregate Limit / Maksimum Batas Tahunan | £1,000,000 or €\$1,600,000 | £1,000,000 or €\$1,600,000 | £1,000,000 or €\$1,600,000 | £1,000,000 or €\$1,600,000 |
| In-Patient Charges/Biaya Rawat Inap Hospital accommodation, Drugs and Dressings , surgeon and anaesthetist fees, theatre charges, intensive care unit and pathology. | Full refund | Full refund | Full refund | Full refund |
| Hospital Cash Benefit/Manfaat Pengembalian Tunai When Treatment is received as an In-Patient for an eligible Medical Condition for a maximum of 20 nights and no costs are incurred for accommodation and/or treatment. This Benefit is not applicable to Accident and Emergency admissions. | £75 or €/\$125 per night | £75 or €/\$125 per night | £75 or €/\$125 per night | £75 or €/\$125 per night |
| Parent Accommodation/Akomodasi Orangtua Hospital accommodation costs in respect of a parent or legal guardian staying with an Insured Person who is under 18 years of age and is admitted to a Hospital as an In-Patient . | Full refund | Full refund | Full refund | Full refund |
| New Born Cover/Perlindungan Bayi Baru Lahir In-patient Treatment of an acute Medical Condition and any associated costs which presents symptoms at birth or which manifests itself within 30 days following birth. | Up to £6,250 or €\$10,000 and to a maximum of 30 days Hospital stay | Up to £6,250 or €\$10,000 and to a maximum of 30 days Hospital stay | Up to £6,250 or €\$10,000 and to a maximum of 30 days Hospital stay | Up to £6,250 or €\$10,000 and to a maximum of 30 days Hospital stay |
| New Born Accommodation/Akomodasi Bayi Baru Lahir Hospital accommodation costs relating to a New Born baby (up to 16 weeks old) to accompany its mother (being an Insured Person) whilst she is receiving Treatment as an In-Patient in a Hospital . | Full refund | Full refund | Full refund | Full refund |
| In-Patient Psychiatric Treatment/Perawatan Rawat Inap Untuk Penyakit Kejiwaan In a registered psychiatric unit of a Hospital . All Benefits are conditional upon pre-authorisation from Us and all Treatment being administered under the direct control of a registered psychiatrist. | Full refund (up to 30 days) | Full refund (up to 30 days) | Full refund (up to 30 days) | Full refund (up to 30 days) |
| Complications of Pregnancy/Komplikasi Kehamilan Treatment of a Medical Condition which arises during the antenatal stages of pregnancy, or a Medical Condition which arises during childbirth and requires a recognised obstetric procedure. | Full refund (subject to a waiting period)** | Full refund (subject to a waiting period)** | Full refund (subject to a waiting period)** | Full refund (subject to a waiting period)** |
| Accidental Damage to Teeth/Kerusakan Pada Gigi Akibat Kecelakaan Treatment received in an Emergency room in a Hospital within 7 days of incurring accidental damage caused to sound, natural teeth. | Full refund, when Treatment received as an In-Patient only | Full refund | Full refund | Full refund |



| Benefits | Major Medical 001 | Foundation 002 | Lifestyle 003 | Lifestyle Plus 004 |
|---|---|---|---|---|
| Oncology/Onkologi Treatment given for cancer received as an In-Patient, Day-Patient, or Out-Patient . | Full refund | Full refund | Full refund | Full refund |
| CT and MRI/CT Scans received as an In-Patient, Day-Patient or Out-Patient and pre-authorized by Us . | Full refund | Full refund | Full refund | Full refund |
| Emergency Transportation/Transportasi Darurat Emergency transportation costs to and from Hospitals by the most appropriate form of transport. | Full refund | Full refund | Full refund | Full refund |
| Evacuation/Evakuasi Evacuation of an Insured Person in the event of an Emergency , where Treatment is not readily available at the place of the incident, to the nearest appropriate facility, for the purpose of admission to Hospital as an In-Patient or Day-Patient . Extended to cover the costs for one other person to travel with the Insured Person as an escort. | Full refund | Full refund | Full refund | Full refund |
| Additional Travel Expenses (following Evacuation) /Tambahan Biaya Perjalanan (mengikuti Evakuasi) Reasonable Travel Costs (Biaya Layak dan Wajar) | | | | |
| i. to and from medical appointments when Treatment is being received as a Day-Patient . | Full refund | Full refund | Full refund | Full refund |
| ii. for an accompanying person to travel to and from the Hospital to visit the Insured Person following admission as an In-Patient . | Full refund | Full refund | Full refund | Full refund |
| iii. non- Hospital accommodation for immediate pre- and post Hospital admission periods provided that the Insured Person is under the care of a Specialist . | Up to £95 or €\$150 per person per day and £3,000 or €\$5,000 per person, per Evacuation | Up to £95 or €\$150 per person per day and £3,000 or €\$5,000 per person, per Evacuation | Up to £95 or €\$150 per person per day and £3,000 or €\$5,000 per person, per Evacuation | Up to £95 or €\$150 per person per day and £3,000 or €\$5,000 per person, per Evacuation |
| iv. economy class airline ticket to return the Insured Person and one other person who has travelled as an escort to the Country of Residence , or to the country from where Evacuation occurred. | Full refund | Full refund | Full refund | Full refund |
| Mortal Remains/Pengembalian Jenasah | | | | |
| i. Transportation of a body or ashes to the Country of Nationality or Country of Residence , or | Up to £5,300 or €\$8,500 | Up to £5,300 or €\$8,500 | Up to £5,300 or €\$8,500 | Up to £5,300 or €\$8,500 |
| ii. Burial or cremation costs at the place of death. | | | | |
| AIDS/AIDS Medical expenses which arise from or are in any way related to Human Immunodeficiency Virus (HIV) and/or HIV related illness, including Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) and/or any mutant derivative or variation thereof. | Up to £30,000 or €\$50,000 per lifetime | Up to £30,000 or €\$50,000 per lifetime | Up to £30,000 or €\$50,000 per lifetime | Up to £30,000 or €\$50,000 per lifetime |
| Reconstructive Surgery/Pembedahan Rekonstruksi Reconstructive surgery following an Accident or following surgery for an eligible Medical Condition . | Full refund | Full refund | Full refund | Full refund |
| Home Nursing/Perawatan Dirumah Immediately following Hospital discharge on the recommendation of a Specialist and must be provided by a Qualified Nurse . All Treatment under this Benefit must be pre-authorized by Us . | Full refund up to 30 days per condition | Full refund up to 30 days per condition | Full refund up to 28 weeks per condition | Full refund up to 28 weeks per condition |
| Out-Patient Charges Including:/ Biaya Rawat Jalan Termasuk: | | | | |
| i. Medical Practitioner fees including consultations. | Up to £1,000 or €\$1,700 & 60 days per Medical Condition immediately following hospitalisation | Full refund | Full refund | Full refund |
| ii. Specialist fees. | | | | |
| iii. Diagnostic procedures. | | | | |
| iv. Physiotherapy on referral by a Medical Practitioner . | | | | |
| v. Treatment administered by registered chiropractors, osteopaths, homeopaths and acupuncturists on referral by a Specialist (maximum 10 sessions in aggregate). | | | | |
| vi. Prescribed Drugs and Dressings | | | | |
| Out-Patient Surgery/Pembedahan Rawat Jalan | Full refund | Full refund | Full refund | Full refund |

| Benefits | Major Medical 001 | Foundation 002 | Lifestyle 003 | Lifestyle Plus 004 |
|--|-------------------|---|---|--|
| Out-Patient Psychiatric Treatment/Perawatan Rawat Jalan Untuk Penyakit Kejiwaan Including Specialist consultations. All Benefits are conditional upon pre-authorisation from Us and all Treatment must be administered under the direct control of a registered psychiatrist. | No cover | Full refund | Full refund | Full refund |
| Traditional Chinese Medicine/Pengobatan Tradisional Cina Administered by a recognised traditional Chinese practitioner. | No cover | Up to a maximum of £20 or €\$30 per session and to a maximum of 10 sessions | Up to a maximum of £20 or €\$30 per session and to a maximum of 10 sessions | Up to a maximum of £20 or €\$30 per session and to a maximum of 10 sessions |
| Hormone Replacement Therapy/ Terapi Penggantian Hormon Medical Practitioner or Specialist consultation and the cost of prescribed tablets, implants or patches for a maximum of 18 months per Medical Condition , when Treatment is prescribed for the female menopause which has been induced artificially and/or through early onset (by early onset we mean prior to age 40 years). | No cover | Full refund | Full refund | Full refund |
| Chronic Conditions/Kondisi Kronis Routine check-ups, Drugs and Dressings prescribed for management of the condition, Hospital accommodation, nursing, surgery and Palliative Treatment for Chronic conditions. | No cover | No cover | Up to £30,000 or €\$50,000 per lifetime (nil Excess) | Up to £30,000 or €\$50,000 per lifetime (nil Excess) |
| Evacuation Extension/Perpanjangan Evakuasi Evacuation to the country of Your choice. | Optional | Optional | Full refund | Full refund |
| Routine Dental Treatment (1)/ Perawatan Gigi Rutin (1) Examinations, tooth cleaning, normal compound fillings, simple or non-surgical extractions incurred after 6 months from the purchase date of this Benefit or Your Date of Entry , whichever is the later. | No cover | No cover | No cover | Up to £435 or €\$700 and subject to 25% Co-Insurance (nil Excess) |
| Major Restorative Dental Treatment (2)/ Perawatan Besar atas Gigi (2) Removal of impacted, buried or unerupted teeth, removal of roots, removal of solid odontomes, apicectomy, new or repair of bridge work, new or repair of crowns, root canal Treatment , new or repair of upper or lower dentures incurred after 9 months from purchase date of this Benefit or your Date of Entry , whichever is the later. | No cover | No cover | No cover | Up to £945* or €\$1,500* and subject to 25% Co-Insurance (nil Excess) |
| Pregnancy and Childbirth/Kehamilan and Melahirkan Costs associated with normal pregnancy and childbirth, pre- and post-natal check-ups and delivery costs. | No cover | No cover | No cover | Up to £5,300 or €\$8,500 subject to 20% Co-Insurance |

*In aggregate to routine dental limit.

Please refer to the **Policy Wording.

| Excess Options/ Pilihan Biaya Resiko Sendiri | Major Medical 001 | Foundation 002 | Lifestyle 003 | Lifestyle Plus 004 |
|--|-------------------|--|----------------|--------------------|
| Each product option carries a standard excess applicable to each new medical condition. You can amend this by selecting alternative options. | | | | |
| Standard (£) | Nil | 65 | 65 | 65 |
| Options (£) | 625 or 3,000 | Nil; 30; 155; 300; 625 1,250 or 3,000 | Nil; 30 or 155 | Nil; 30 or 155 |
| Standard (€\$) | Nil | 100 | 100 | 100 |
| Options (€\$) | 1,000 or 5,000 | Nil; 50; 250; 500 1,000; 2,000 or 5,000 | Nil; 50 or 250 | Nil; 50 or 250 |

| Additional Options/ Pilihan Tambahan | Major Medical 001 | Foundation 002 | Lifestyle 003 | Lifestyle Plus 004 |
|--|----------------------|-------------------|------------------|-----------------------|
| USA Elective Treatment [Option 005]/ Pilihan Perawatan Di Amerika Serikat [Pilihan 005] Costs will be reimbursed on a full refund basis, where In-Patient or Day-Patient treatment is received within Our Provider Network or for any Out-Patient Treatment . In-Patient or Day-Patient Treatment received outside Our Provider Network will be subject to a 50% Co-Insurance and an annual maximum of £625,000 or €\$1,000,000. | No cover | Optional | Optional | Optional |
| Direct Settlement Network [Option 008]/ Jaringan Penyelesaian Langsung [Pilihan 008]¹ Cover under this Policy provides nil Excess Benefits for Out-Patient Treatment received within the Direct Settlement Network . Out-Patient Treatment received outside of the Direct Settlement Network and other In-Patient and Day-Patient Treatment will be subject to £65 or €\$100 Excess applicable to each new Medical Condition . | Not applicable | Optional | Optional | Optional |
| Extended Evacuation [Option 009]/ Perpanjangan Evakuasi [Pilihan 009] Evacuation costs of an Insured Person on the event of Treatment not being readily available at the place of incident to the nearest appropriate medical facility, Country of Residence , Country of Nationality or country of Your choice, for the purpose of admission to Hospital as an In-Patient or Day-Patient . | Optional | Optional | Included | Included |
| Medical History Disregarded [Option 010]/ Pengabaian Riwayat Kesehatan [Pilihan 010] Cover for Treatment for any Medical Condition or related condition where symptoms have existed or advice has been sought prior to Your Date of Entry under this Policy . (Only available to compulsory group schemes of 10 employees or more). | Optional | Optional | Optional | Optional |
| Extension to Lifestyle Plus [Option 011]/ Perpanjangan ke Lifestyle Plus [Pilihan 011] Provision for removal of the dental waiting periods applicable to dental (1) and (2) of the Lifestyle Plus product, subject to full declaration of dental health. Provision for removal of the Co-Insurance applicable to pregnancy and childbirth of the Lifestyle Plus product. (Only available to compulsory group schemes of 5 employees or more). | Not applicable | Not applicable | Not applicable | Optional |

¹Available in certain countries. Please check with your local sales centre.

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