

Policy Wording *Ketentuan Polis*

INTERNATIONAL HEALTHCARE PLAN
EFFECTIVE 1ST MAY 2005

AETNA
GLOBAL
BENEFITS®

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DEFINITIONS

To help **You** understand **Your Policy**, the following words and phrases used anywhere within **Your Policy** have specific meanings, which are set out in this section. To enable **You** to recognise the defined words and phrases. **We** have shown them in bold wherever they appear in **Your Policy**.

Accident

An unexpected, unforeseen and involuntary external event resulting in injury occurring whilst **Your Policy** is in force.

Acute

A **Medical Condition** which is brief, has a definite end point and which **We**, on **Advice** or **General Advice** determine can be cured by **Treatment**.

Act of Terrorism

An act, including but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in conjunction with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons, including the intention to influence any government and/or to put the public or any section of the public in fear.

Advice

Any consultation from a **Medical Practitioner** or **Specialist**, including the issue of any prescriptions or repeat prescriptions.

Appliances

Devices and equipment when used as an integral part of a surgical procedure administered by a **Medical Practitioner** or **Specialist**.

Benefits

The insurance coverage provided by this **Policy** and any extensions or restrictions shown in the **Policy Schedule** or in any endorsements (if applicable).

Bodily Injury

Injury which is caused solely by an **Accident**, which results in the **Insured Person's** dismemberment, disablement or other physical external injury.

Chronic

A **Medical Condition** or **Related Condition** which **We**, on **Advice** or **General Advice**, determine cannot be cured by **Treatment**.

Co-Insurance

The percentage of the total value of the incurred expenses for which the **Policyholder/Insured Person** is responsible.

Commencement Date

The date shown on the **Policy Schedule** on which the **Policy** first came into effect.

Congenital Anomaly

Intrauterine development of an organ or structure that is abnormal with reference to form, structure or position.

Continuous Transfer Terms

The acceptance by **Us** of **Your** original **Date of Entry** as shown by **Your** current insurer will be applied to **Your Policy** with **Us**. **We** will maintain **Your** existing underwriting or special acceptance terms, as offered by **Your** existing insurer, such as any moratoria or specific exclusions and **Your Policy** with **Us** will be governed by the terms and conditions of **Our Policy**. Any transfer will be subject to no enhanced **Benefits** being provided. **We** reserve the right at all times to decline a **Continuous Transfer Terms** application without giving any reason.

Country of Nationality

For the purpose of this **Policy**, this will be the country for which **You** hold a passport.

Country of Residence

The country in which **You** have **Your** habitual residence (residing for a period of no less than six months per **Period of Cover**) at the time this **Policy** is first taken out or at each subsequent **Renewal Date/Review Date**.

Date of Entry

The date shown on the **Policy Schedule** on which an **Insured Person** was included under this **Policy**.

Day-Patient

An **Insured Person** who is admitted to a **Hospital** bed but does not stay overnight.

Dental Practitioner

A person who is licensed by the relevant licensing authority to practice dentistry in the country where the dental **Treatment** is given.

Dependants

One spouse or adult partner and/or unmarried children who are not more than 18 years old and residing with **You**, or 23 years old if in full-time education, at the **Date of Entry** or any subsequent **Renewal Date/Review Date**. The term partner shall mean husband, wife or the person permanently living with **You** in a similar relationship.

All **Dependants** must be named as **Insured Persons** in the **Policy Schedule**.

Direct Settlement Network/Provider Network

(Only available in certain countries)

The medical providers where **You** are able to obtain **Treatment** for valid **Medical Conditions** and where the expenses will be settled directly by **Us**. **You** are still responsible for any **Co-Insurance** or **Excess** applicable to **Your Policy**, which must be settled directly with the medical providers at the time of **Treatment**.

Please Note: Where **You** receive **Treatment** for a **Medical Condition** that is not covered within the terms of **Your Policy**, **You** remain liable for the costs of such **Treatment**, which must be settled in full upon request. Failure to act accordingly will result in the suspension or cancellation of **Your Policy**, without refund of premium.

Drugs and Dressings

Essential drugs, dressings and medicines prescribed by a **Medical Practitioner** or **Specialist** and which are not available without prescription.

Elective

Planned **Treatment** which is **Medically Necessary**, but which is not required in an **Emergency**.

Emergency

A sudden, serious, unexpected and unforeseen condition or illness which causes severe symptoms requiring immediate medical care, and constituting a hazard for life, health or physical well-being.

Evacuation

In the event of a medical **Emergency**, where **Treatment** is not available at the place of the incident this refers to the costs incurred in moving an **Insured Person** from the place of incident to the nearest country with appropriate medical facilities, as determined by the attending **Medical Practitioner** or **Specialist** in conjunction with **Our** medical advisors. All airline tickets are limited to economy class.

Excess

The amount payable by an **Insured Person** in respect of expenses incurred before any **Benefits** are paid under the **Policy**, as specified in **Your Policy Schedule**.

Expatriate

Any persons living or working outside of the country for which they hold a passport, for a period exceeding six months per **Period of Cover**.

General Advice

Advice from the relevant professional body to establish medical practice and/or established medical opinion in relation to any **Medical Condition** or **Treatment**.

Geographic Area

For premium calculation purposes, **We** have specified regions ("the **Geographic Areas**"). The **Geographic Area** which will apply to **You** will be advised by **Us** based on **Your Country of Residence** at **Your Date of Entry** or any subsequent **Renewal Date/Review Date** of this **Policy**, provided the other conditions relating to that **Geographic Area** are also fulfilled.

Hereditary

Transmitted from parents to offspring; inherited and which presents symptoms at birth.

Hospital

An establishment that is legally licensed as a medical or surgical **Hospital** under the laws of the country in which it is situated.

In-Patient

An **Insured Person** who stays in a **Hospital** bed and is admitted for one or more nights solely to receive **Treatment**.

Insured Person/You/Your

The **Policyholder** and/or the **Dependants** named on the **Policy Schedule**.

Local National

Any persons living or working in the country for which they hold a passport for a period exceeding 6 months per **Period of Cover**.

Medical Condition

Any injury, illness or disease, including psychiatric illness.

Medical Practitioner

A person who has attained primary degrees in medicine or surgery by attending a medical school recognised by the World Health Organisation and who is licensed by the relevant authority to practice medicine in the country where the **Treatment** is given.

Medically Necessary

A medical service or **Treatment**, which in the opinion of a qualified **Medical Practitioner** is appropriate and consistent with the diagnosis and which in accordance with generally accepted medical standards could not have been omitted without adversely affecting the **Insured Persons** condition or the quality of medical care rendered.

Out-Patient

An **Insured Person** who receives **Treatment** at a recognised medical facility, but is not admitted to a **Hospital** bed as an **In-Patient** or **Day-Patient**.

Palliative Treatment

Any **Treatment** given, on **Advice** or **General Advice**, for the purpose of offering temporary relief of symptoms. **Palliative Treatment** is not given to cure the **Medical Condition** causing the symptoms.

Period of Cover

The **Period of Cover** set out in the **Policy Schedule**. This will be a 12 month period starting from the **Date of Entry** or any subsequent **Renewal Date/Review Date** as applicable.

Policy

Our contract of insurance with **You** providing cover as detailed in this document.

Policyholder

The person or company named as **Policyholder** in the **Policy Schedule**.

Policy Schedule

The schedule giving details of the **Policyholder** and the **Insured Persons**, **Policy** details and endorsements (if applicable).

Private Room

Single occupancy accommodation in a private **Hospital**.

Qualified Nurse

A nurse whose name is currently on any register or roll of nurses, maintained by any Statutory Nursing Registration Body within the country in which they are resident.

Reasonable and Customary Charges

The average amount charged in respect of valid services or **Treatment** costs, as determined by **Our** experience in any particular country, area or region and substantiated by an independent third party, being a practicing Surgeon/Physician/**Specialist** or government health department.

Related Condition

Any injuries, illnesses or diseases are **Related Conditions** if **We**, on **General Advice**, determine that one is a result of the other or if each is a result of the same injury, illness or disease.

Rehabilitation

Assisting an **Insured Person** who, following a **Medical Condition**, requires assistance in physical, vocational, independent living and educational pursuits to restore them to the position in which they were in prior to such **Medical Condition** occurring.

Renewal Date

The anniversary of the **Commencement Date** of the **Policy**.

Review Date

The anniversary of the **Commencement Date** of the **Policy** where cover is provided on a monthly basis. The **Review Date** will be the date on which any changes to the **Policy** terms or premium rates become effective for the forthcoming review period.

Semi-Private Room

Dual occupancy accommodation in a private **Hospital**.

Specialist

A registered **Medical Practitioner** who currently holds a substantive consultant appointment in that speciality, which is recognised as such by the statutory bodies of the relevant country.

Treatment

Surgical, medical or other procedures the sole purpose of which is the cure or relief of a **Medical Condition**.

Underwriters

Those insurance companies named as **Underwriters** in **Your Policy Schedule**.

Ward Room

Accommodation in a private **Hospital** where the patient is sharing the room with more than one other patient.

We/Our/Us

PT Asuransi Winterthur Life Indonesia.

COVER

We will provide cover for the **Treatment of Medical Conditions** which first manifest themselves during any **Period of Cover** and where **Treatment** is actually given during the current **Period of Cover**, or where such **Medical Conditions** have manifested themselves prior to the **Date of Entry**, but have been declared to and accepted by **Us** in writing.

The following **Benefits** are covered under this **Policy**, up to a maximum of £1,000,000, €/US\$1,600,000 per **Insured Person** per **Period of Cover**. We will provide **Benefits** for the following subject to the level of cover chosen and the **Benefits** detailed in **Your Policy Schedule**. All costs incurred must be **Medically Necessary** and subject to **Reasonable and Customary Charges**.

PRODUCT OPTION 002 - Foundation

We cover the costs for:

1. Medical Practitioner and Specialist fees

- a) **Medical Practitioner** fees including consultations.
- b) **Specialist** fees as an **In-Patient**, **Day-Patient** or **Out-Patient**.
- c) Diagnostic and surgical procedures as an **In-Patient**, **Day-Patient** or **Out-Patient**, including pathology, X-rays, MRI and CT Scans.
- d) Anaesthetist fees.
- e) Physiotherapy on referral by a **Medical Practitioner** is restricted to 10 sessions per **Medical Condition**, after which it must be further reviewed by a **Specialist**. A medical report will be required for **Out-Patient** physiotherapy after 10 sessions. A referral letter/report must be submitted with the first claim for such **Treatment**.
- f) **Treatment** administered by registered chiropractors, osteopaths, homeopaths and acupuncturists when given under the direct control of and following referral by a **Specialist**. Limited to 10 sessions per **Medical Condition** in aggregate. A referral letter must be submitted with the first claim for such **Treatment**.
- g) Traditional Chinese medicine administered by a traditional Chinese practitioner up to 10 sessions per **Period of Cover** to a maximum of £20, €/US\$30 per session. (Limited to recognised traditional Chinese practitioners registered to practice in China.)

2. Hospital Charges

Accommodation, limited to a standard **Private Room** and associated charges, including admittance to the intensive care unit as an **In-Patient** or **Day-Patient** and charges for nursing by a **Qualified Nurse**, theatre fees and other charges incurred for the **Treatment** of a **Medical Condition**.

3. Home Nursing

Nursing care given outside a **Hospital** which is immediately received subsequent to **Treatment** as an **In-Patient** or **Day-Patient** on the recommendation of a **Specialist** and must be provided by a **Qualified Nurse**. Limited to 30 days per **Medical Condition**. All **Treatment** under this **Benefit** is conditional upon pre-authorization from **Us**. Without **Our** written confirmation prior to such **Treatment**, **We** will not be liable to pay any **Benefit**.

4. Prescribed Drugs and Dressings

Drugs and Dressings medicines and **Appliances** prescribed by a **Medical Practitioner** or **Specialist**.

5. Reconstructive Surgery

Reconstructive surgery required as a result of **Accident** or illness which occurred during the **Period of Cover** and is undertaken within 12 months of the **Accident/illness** occurring to restore natural function or appearance, subject to the cover being in force.

6. Psychiatric Illness

- a) **Out-Patient Treatment**, including **Specialist** consultations.
- b) **In-Patient Treatment** in a recognised psychiatric unit of a **Hospital**, limited to 30 days per **Period of Cover**.

All **Treatment** under this **Benefit** must be pre-authorized by **Us** and must at all times be administered under the direct control of a registered psychiatrist. Without **Our** written confirmation prior to such **Treatment**, **We** will not be liable to pay any **Benefit**. However, the initial consultation with a **Medical Practitioner** (not a psychiatric **Specialist**), which results in a psychiatric referral, is covered without the requirement for pre-authorization.

7. AIDS

Medical expenses which arise from or are in any way related to Human Immunodeficiency Virus (HIV) and/or HIV-related illnesses, including Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and/or any mutant derivative or variations thereof.

Expenses are limited to pre and post diagnosis consultations, routine check-ups for this condition, **Drugs and Dressings** (except experimental or those unproven), **Hospital** accommodation and nursing fees. Cover is provided up to £30,000, €/US\$50,000 in the lifetime of the **Insured Person** and subject to the **Policy** being maintained throughout such period.

8. Accidental Damage to Teeth

Treatment received in an **Emergency** room in a **Hospital** within 7 days of incurring accidental damage caused to sound, natural teeth, except when the accidental damage has been caused through eating, when given by a **Medical** or **Dental Practitioner**.

9. Complications of Pregnancy

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. Cover is provided for caesarean sections required on medical grounds and does not include voluntary caesarean sections (or medically required due to a previous **Elective** caesarean section).

Benefit is payable where the date of conception is after the first twelve months from the **Commencement Date** or **Your Date of Entry**, whichever is the later. For compulsory schemes of more than 5 employees, **Benefit** is payable after the first 12 months from the **Commencement Date** or **Date of Entry**, whichever is the later.

10. New Born Care

In-Patient Treatment of an **Acute Medical Condition** being suffered by a **New Born** baby which manifests itself within 30 days following birth. **Benefit** is limited to £6,250, €/US\$10,000 and to a maximum of 30 days **Hospital** stay. Following the 30 day **New Born Benefit** period, excepting any **Medical Conditions** occurring or manifesting themselves during the 30 day period immediately following birth, **Your Dependant** will be eligible for cover up to the full provision of this **Policy**. Cover is subject to the child being included under their parent(s), **Policy** and all premiums due being paid in full.

11. Parent Accommodation

Standard **Private Room** accommodation in respect of parent or legal guardian staying with an **Insured Person** who is under 18 years of age and is admitted as an **In-Patient** to a **Hospital**.

12. New Born Accommodation

Hospital accommodation costs relating to a **New Born** baby (**New Born** baby being 16 weeks or under in age) to accompany its mother (being an **Insured Person**) whilst she is receiving **Treatment** as an **In-Patient** in a **Hospital**.

13. Hormone Replacement Therapy

Medical Practitioner or **Specialist** consultations and the cost of prescribed tablets, implants or patches for a maximum of 18 months per **Medical Condition**, when **Treatment** is for the female menopause which has been induced artificially and/or through early onset (by early onset **We** mean prior to age 40 years).

14. Emergency Transportation

Emergency transportation costs to and from **Hospital** by the most appropriate transport method when considered **Medically Necessary** by a **Medical Practitioner** or **Specialist**.

15. Evacuation

Evacuation costs of an **Insured Person** in the event of **Treatment** not being readily available at the place of the incident, to the nearest appropriate medical facility, for the purpose of admission to **Hospital** as an **In-Patient** or **Day-Patient** (excluding all Maternity or Childbirth costs, except for **Benefit 9 - Complications of Pregnancy**). **Evacuation** is subject to written agreement from **Us** prior to travel and certified instructions from the attending **Medical Practitioner** or **Specialist**, including confirmation that the required **Treatment** is unavailable in the place of incident. Extended to cover the costs for one other person to travel with the **Insured Person**, as escort, if **Medically Necessary**. **Our** medical advisors will decide the most appropriate method of transportation for the **Evacuation** and the most appropriate **Hospital** to which **You** will be evacuated.

16. Additional Travel Expenses (following Evacuation)

Reasonable travel costs:

- a) To and from medical appointments when **Treatment** is being received as a **Day-Patient**.
- b) For an accompanying person to travel to and from the **Hospital** to visit the **Insured Person** following admission as an **In-Patient**.
- c) Up to £95, €/US\$150 per day, per person for non-**Hospital** accommodation only for immediate pre and post **Hospital** admission periods provided that the **Insured Person** is under the care of a **Specialist**.
Up to £3,000, €/US\$5,000 per person, per **Evacuation**.
- d) 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 where **Evacuation** occurred.

17. Mortal Remains

In the event of death from an eligible **Medical Condition**:

- a) Costs of transportation of body or ashes of an **Insured Person** to his/her **Country of Nationality** or **Country of Residence**.
or
- b) Burial or cremation costs at the place of death in accordance with reasonable and customary practice.

Up to £5,300, €/US\$8,500 per person.

18. Hospital Cash Benefit

Where **You** receive **Treatment** for an eligible **Medical Condition** as an **In-Patient** and no costs are incurred for accommodation and **Treatment**, **We** will pay an **In-Patient** cash **Benefit** of £75, €/US\$125 per night up to a maximum of 20 nights.

To claim this **Benefit**, please ask the **Hospital** to sign and stamp **Your** claim form.

This **Benefit** is not applicable to **Accident** and **Emergency** admissions.

EXCLUSIONS

This Policy does not cover expenses arising from:

1. Any **Medical Condition** or **Related Condition** for which **You** have received **Treatment**, had symptoms of, to the best of **Your** knowledge existed or **You** sought **Advice** for prior to **Your Date of Entry** (pre-existing **Medical Condition**), except where such **Medical Conditions** have been declared to **Us** and accepted in writing. After 2 years' continuous membership, any pre-existing **Medical Conditions** (and **Related Conditions**) will become eligible for **Benefit** provided (in respect of that condition) **You** have not during that period:
 - a) Consulted any **Medical Practitioner** or **Specialist** for **Treatment** or **Advice** (including check ups).
or
 - b) Experienced further symptoms.
or
 - c) Taken medication (including drugs, medicines, special diets or injections).
2.
 - a) **Treatment** of a **Medical Condition** which **We**, on **Advice** or **General Advice** determine is **Palliative Treatment** or a **Chronic Medical Condition**.
 - b) **We** will, however, pay for the stabilisation of **Acute** exacerbations of **Chronic Medical Conditions** that are not pre-existing **Medical Conditions**.

This exclusion does not apply to the **Benefit** for AIDS.
3. **Chronic** supportive **Treatment** of renal failure, including dialysis. **We** will, however, pay for the cost of renal dialysis incurred:
 - a) Immediately pre and post-operatively.
 - b) In connection with **Acute** secondary failure when dialysis is part of intensive care.
4. **Treatment**, which **We** determine on **General Advice** is either experimental or unproven.
5. Birth injuries, **Congenital Anomalies**, genetic deformities or diseases, **Hereditary Medical Conditions** with symptoms present at birth.
6. Routine physical examination by a **Medical Practitioner**, including gynaecological investigations, routine tests, newborn neo-natal care, inoculations, vaccinations and preventative medicines, normal eye tests, normal hearing tests, non-medical/natural degenerative eye defects, including, but not limited to myopia, presbyopia and astigmatism and any corrective surgery for non-medical/natural degenerative sight and hearing defects.
7. **Rehabilitation** unless it forms an integral part of **Treatment** received as an **In-Patient** and is under the control or supervision of a **Specialist** and is undertaken in a recognised **Rehabilitation** unit.
8. **Treatment** received in health spas, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments, or a **Hospital** where the **Hospital** has effectively become the **Insured Person's** home or permanent abode or where admission is arranged wholly or partly for domestic reasons.
9. **Cosmetic Treatment**, and any consequence thereof and/or **Treatment** for weight loss or weight problems whether or not for psychological purposes and any associated **Treatment** costs consequent of cosmetic surgery or arising as a result of an eating disorder or weight problem.
10. Alternative medicines including, but not limited to, chiropractors, optometrists and podiatrists. Cover is extended to include chiropractors, osteopaths, homeopaths, acupuncturists and traditional Chinese practitioners registered in China, as provided for in **Benefit 1**, vi) and vii).
11. Costs of providing, maintaining or fitting any external prostheses or appliance, hearing and/or visual aids, rental or purchase of crutches, wheelchairs or other equipment, medical or otherwise.
12. Costs incurred in connection with locating a replacement organ or any costs incurred for removal of the organ from the donor, transportation costs of same and all associated administration costs.
13. Any second or subsequent medical opinions from a **Medical Practitioner** or **Specialist** for the same **Medical Condition** unless it has been authorised by **Us** in writing.
14. Normal pregnancy and childbirth.
15. Voluntary caesarean section costs.
16. Pregnancy terminations on non-medical grounds, antenatal classes, midwifery costs when not associated with delivery.
17. Complications of pregnancy costs arising where the date of conception is within the first 12 months from the **Commencement Date** or **Date of Entry**, whichever is the later.

For compulsory group schemes of more than five employees, complications of pregnancy costs arising during the first 12 months from the **Commencement Date** or **Date of Entry**, whichever is the later.

18. **Treatment** directly or indirectly arising from or required in connection with male and female birth control, infertility and/or fertility and sterilisation (or its reversal).
19. Any form of assisted conception or any complications thereof including, but not limited to, premature or multiple births following assisted conception.

A declaration of health is required in respect of all **Dependants** who are born following assisted conception. **We** reserve the right to reject any application without giving any reason.
20. **Treatment** of impotence or any **Related Condition** or consequence thereof.
21. **Treatment** directly or indirectly associated with a sex change and any consequence thereof.
22. Venereal disease or any other sexually transmitted diseases or any **Related Condition**.
23. Routine or restorative dental **Treatment**, whether or not performed by a **Medical Practitioner** or **Dental Practitioner** or a **Specialist** or an oral and maxillofacial Surgeon.
24. Orthodontic **Treatment**, gingivitis, and periodontitis or any **Related Condition**.
25. Costs in respect of a psychotherapist, psychologist, family therapist or bereavement counselor.
26. **Treatment** for learning difficulties, hyperactivity, attention deficit disorder, speech therapy and developmental, social or behavioural problems in children.
27. **Treatment** for alcoholism, drug or substance abuse or any addictive condition of any kind and any injury or illness arising directly or indirectly from such abuse or addiction.
28. Suicide or attempted suicide, wilfully self-inflicted **Bodily Injury** or illness or injury sustained directly or indirectly as a result of the **Insured Person** committing a criminal offence.
29. Travel and accommodation costs unless specifically agreed by **Us** in writing prior to travel. No travel and accommodation costs are payable where **Treatment** is obtained solely as an **Out-Patient**, including the costs of a hire car.
30. Costs and expenses incurred where an **Insured Person** has travelled against medical **Advice**.
31. **Elective Treatment** in the United States of America. However, **Accident and Emergency Treatment** is covered in full where the **Treatment** is given immediately in the **Accident and Emergency** unit of a **Hospital**, unless they are pre-existing **Medical Conditions**, or where symptoms existed prior to travel. In the event of **Accident and Emergency Treatment** being required in the USA, **You** should contact **Us** or **Our** 24-hour Emergency Assistance Medical Helpline either before or as soon as possible after admission to the **Accident and Emergency** unit of the **Hospital**. Complications of pregnancy and/or childbirth are not deemed to be **Accident and Emergency Treatment** for the purposes of this **Policy**.

Additionally, **Benefit** is payable for medical expenses which arise as a result of an **Emergency**, which do not require **You** to seek **Treatment** in the **Accident and Emergency** unit of a **Hospital** whilst **You** are temporarily travelling in the USA and where the **Medical Condition** did not exist prior to travel. **Benefit** is limited to £315, €/US\$500 per **Insured Person** and an **Excess** of £50, €/US\$80 per **Medical Condition**.
32. **Treatment** and expenses directly or indirectly arising from or required as a consequence of: war, invasion, acts of foreign enemy hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection or military or usurped power, mutiny, riot, strike, martial law or state of siege or attempted overthrow of government or any **Act of Terrorism**, unless the **Insured Person** sustains **Bodily Injury** whilst an innocent bystander only up to a maximum amount £30,000, €/US\$50,000 per **Insured Person** per incident.
33. **Treatment** directly or indirectly arising from or required as a result of chemical contamination or contamination by radioactivity from any nuclear material whatsoever or from the combustion of nuclear fuel, asbestosis or any **Related Condition**.
34. Regardless of any contributory clause(s), this insurance does not cover **Treatment** of a **Medical Condition** which is in any way caused or contributed to by an **Act of Terrorism** involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent. If **We** allege that by reason of this exclusion any claim is not covered by this insurance the burden of proving the contrary shall be upon **You**.

35. **Treatment** for sleep-related breathing disorders, including snoring and sleep apnoea, fatigue, jet lag or work-related stress or any **Related Condition**.
36. Dietary supplements and substances which are available naturally, including but not limited to vitamins, minerals and organic substances.
37. Home visits by a **Medical Practitioner, Specialist or Qualified Nurse** unless specifically agreed by **Us** in writing prior to consultation.
38. The **Excess** amount as shown in **Your Policy Schedule** will be deducted from all eligible medical expenses in respect of each new **Medical Condition**.

PRODUCT OPTIONS

The following endorsements only apply if they are specifically noted in **Your Policy Schedule**

OPTION 001 - Major Medical

Cover under this **Policy** is limited to provide **Treatment** in respect of **In-Patient** and **Day-Patient Treatment** only. Cover is also extended to provide full refund for oncology, CT and MRI scans, **Out-Patient** surgery and **Organ Transplants** wheresoever the services are performed, subject always to the services being **Medically Necessary** and being no more than **Reasonable and Customary Charges**. Cover is extended to provide **Out-Patient** follow up for up to 60 days, following discharge from **Hospital** - up to a maximum of £1,000, €/US\$1,700 for each new **Medical Condition**.

Where this option is chosen options 003, 004, 005 and 008 are not available.

Where an **Insured Person** has previously elected to take this option, and they elect to take an alternative option at any subsequent **Renewal Date/Review Date**, any **Out-Patient** costs associated with **Treatment** of an existing **Medical Condition** will be excluded.

OPTION 003 - Lifestyle

(Not available if option 001 has been purchased)

Cover under this **Policy** extends to include the following **Benefits**:

Chronic Conditions

Cover under the **Policy** is extended to include routine management and **Palliative Treatment** incurred in connection with a **Chronic Medical Condition**.

Expenses are limited to routine check-ups associated with the **Chronic Medical Condition**, **Drugs and Dressings** prescribed for management of the **Medical Condition**, renal dialysis, nursing, surgery and **Palliative Treatment**.

Cover is provided up to a maximum of £30,000, €/US\$50,000 in the lifetime of the **Insured Person**, subject to cover being maintained throughout.

For this **Benefit**, only Exclusions 2 & 38 are deleted.

Evacuation/Repatriation Extension

Benefit 15 is deleted and replaced with:

Evacuation costs of an **Insured Person** in 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**, (excluding all maternity or childbirth costs, except for **Benefit 9 - Complications of Pregnancy**).

Evacuation is subject to written agreement from **Us** prior to travel, with certified instructions from the attending **Medical Practitioner** or **Specialist**, including confirmation that the required **Treatment** is unavailable at the place of incident.

Extended to cover the costs of one other person to travel with the **Insured Person** as escort.

Our medical advisors will decide the most appropriate method of transportation for the **Evacuation**.

This option is not operative where travel to the **Country of Residence**, **Country of Nationality** or country of **Your** choice is against the **Advice** of **Our** medical advisors or where the nominated country does not have the appropriate facility to treat the **Medical Condition**. (Please note that Exclusion 31 applies unless **You** have purchased the **USA Elective Treatment** option [option 005] as detailed in **Your Policy Schedule**.)

Extended Home Nursing

Cover under this **Policy** in respect of **Benefit 3** Home Nursing is extended to provide cover up to 28 weeks per **Medical Condition**.

OPTION 004 - Lifestyle Plus

(Not available unless option 003 has been purchased)

Cover under this **Policy** is extended to include the following **Benefits**:

Dental 1 - Routine

Fees of a **Dental Practitioner** carrying out routine dental **Treatment** in a dental surgery. Routine dental **Treatment** is defined as:

Examinations, tooth cleaning, normal compound fillings, simple or non-surgical extractions.

Benefit is limited to £435, €/US\$700 for each **Insured Person** in each **Period of Cover** with a **Co-Insurance** of 25%.

Costs incurred within 6 months from the **Commencement Date** of this option or **Your Date of Entry**, whichever is the later, are excluded.

For this **Benefit**, only Exclusions 1, 23 and 38 are deleted.

Dental 2 - Major Restorative

Fees of a **Dental Practitioner** and associated costs for the following specified procedures:

Removal of impacted, buried or un-erupted 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.

Benefit is limited to £945, €/US\$1,500, in aggregate to Dental 1 - Routine, for each **Insured Person** for each **Period of Cover**, with a **Co-Insurance** of 25%.

Costs incurred within the first 9 months from the **Commencement Date** of this option or **Your Date of Entry**, whichever is the later, are excluded.

For this **Benefit**, only Exclusions 1, 23 and 38 are deleted.

Routine Pregnancy and Childbirth

Costs associated with normal pregnancy and childbirth and any **Related Condition** incurred where the date of conception is after the first 12 months from the **Commencement Date** of this **Benefit** or the **Date of Entry**, whichever is the later.

For compulsory group schemes of more than 5 employees, costs associated with normal pregnancy and childbirth and any **Related Condition** incurred after the first 12 months from the purchase date of this **Benefit** or the **Date of Entry**, whichever is the later.

Benefits are limited to childbirth, pre- and post-natal, checkups and delivery costs.

All costs relating to complications of pregnancy and/or childbirth following assisted conception will be limited to this **Benefit**.

Benefit is limited to £5,300, €/US\$8,500 for each pregnancy, with **Co-Insurance** of 20% or 10% when opting for a **Semi-Private Room** in Hong Kong or 10% when utilising a maternity package in a pre-approved provider facility.

For this **Benefit**, only Exclusions 14, 15 and 38 are deleted.

OPTION 005 - USA Elective Treatment

(Not available where option 001 has been purchased)

Cover under this **Policy** is extended to provide **Elective Treatment** in the United States of America.

Costs will be reimbursed on a full refund basis, subject to the level of **Excess** shown in **Your Policy Schedule**, where **In-Patient** or **Day-Patient Treatment** is received within **Our Provider Network**, or where **Out-Patient Treatment** is provided. **In-Patient** or **Day-Patient Treatment** received outside **Our Provider Network** will be subject to 50% **Co-Insurance** and an annual maximum of £625,000, €/US\$1,000,000 per **Insured Person** per **Period of Cover**. All planned **In-Patient** or **Day-Patient** cover must be notified to **Us** prior to commencement of **Treatment**.

For this **Benefit**, only Exclusion 31 is deleted.

OPTION 006 - Semi-Private Room Restriction

(only available to residents of Hong Kong)

Cover under this **Policy** is restricted to **Semi-Private Room** and corresponding rates when receiving **Treatment** as an **In-Patient** or **Day-Patient**.

For this option, only **Benefit 2** is amended to read:

Accommodation, limited to standard **Semi-Private Room** and associated charges, including admittance to the intensive care unit, as an **In-Patient** or **Day-Patient** and charges for nursing by a **Qualified Nurse**, theatre fees and other charges incurred for the **Treatment** of a **Medical Condition**.

Outside Hong Kong, where there are no **Semi-Private** or **Ward Rooms** in the **Hospital** where **Treatment** is given, **We** will reimburse the cost of a standard **Private Room** provided the costs are no more than **Reasonable and Customary Charges**.

OPTION 007 - China Private Room Restriction

(only available to residents of mainland China)

As a result of this option, only **Benefit 2** is amended to read:

Cover under this **Policy** is restricted to **Semi-Private Room** and all associated charges when receiving **Treatment** outside of mainland China as an **In-Patient** or **Day-Patient**.

OPTION 008 - Direct Settlement Network

Cover under this option provides nil **Excess Benefits** for **Out-Patient Treatment** received within the **Direct Settlement Network**.

Out-Patient Treatment received outside of the **Direct Settlement Network** will be subject to £65, €/US\$100 **Excess** applicable to each new **Medical Condition**. (Available in selected countries only.)

Where this option is chosen, option 001 is not available.

OPTION 009 - Extended Evacuation

Benefit 15 is deleted and replaced with:

Evacuation costs of an **Insured Person** in 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** (excluding all maternity or childbirth costs, except for **Benefit 9 - Complications of Pregnancy**).

Evacuation is subject to written agreement from **Us** prior to travel, with certified instructions from the attending **Medical Practitioner** or **Specialist**, including confirmation that the required **Treatment** is unavailable at the place of incident.

Extended to cover the costs of one other person to travel with the **Insured Person** as escort.

Our medical advisors will decide the most appropriate method of transportation for the **Evacuation**.

This option is not operative where travel to the **Country of Residence**, **Country of Nationality** or country of **Your** choice is against the **Advice** of **Our** medical advisors or where the nominated country does not have the appropriate facility to treat the **Medical Condition**. (Please note that Exclusion 31 applies unless **You** have purchased the **USA Elective Treatment** option [option 005] as detailed in **Your Policy Schedule**.)

OPTION 010 - Medical History Disregarded

This option is only available to compulsory group schemes of 10 employees or more enrolled in a company **Policy**. (Compulsory means ALL employees and their **Dependants** are enrolled within 30 days of eligibility, and ALL employees and their **Dependants** are deleted within 30 days of leaving the company employment. Any employee or **Dependant** not covered within 30 days of eligibility will be subject to individual underwriting.)

Cover under this **Policy** is extended to include **Treatment** for **Medical Conditions** from which **You** have previously suffered, or **Related Conditions**.

For groups of 10 – 30 employees, a full declaration of health is required in respect of each employee and each of their **Dependants**; cover on a medical history disregarded basis will be at **Our** discretion.

For groups over 30 employees, cover can be offered subject to a declaration of material facts being submitted by the group administrator on behalf of the employees and their **Dependants**.

Continuous Transfer Terms will be the only option available where the scheme was accepted by the previous insurer on a fully underwritten basis.

For this option, only Exclusion 1 is deleted.

OPTION 011 - Extension to Lifestyle Plus

This option is only available to compulsory group schemes of 5 employees or more and only where option 004 has been purchased.

For this option, the waiting periods applicable will be removed from Dental (1) and (2).

As a result of this option Exclusion 23 is deleted and replaced with:

Any **Treatment** pending or recommended by a **Dental Practitioner** prior to the purchase date of this option or **Your Date of Entry**, whichever is the later, unless such **Treatment** has been declared to and accepted by **Us** in writing.

For this option, the **Co-Insurance** applicable to routine pregnancy and childbirth cover will be removed under option 004.

GENERAL CONDITIONS

1. Policy

Your application form, Our written acceptance, Your Benefit schedule, Your Policy Schedule and the Policy Wording must be read as one, as they form the basis of Your contract with Us.

2. Contribution

If there is any other insurance covering any of the same Benefits, You must disclose or ensure that the relevant Insured Person discloses the same to Us, and We shall not be liable to pay or contribute more than Our proper proportion. If it is found that You were repaid for all or some of those expenses by another source, including any other insurance Policy, We will have the right to a refund from You. Where necessary, We retain the right to deduct such refund from any impending or future claim settlements or to cancel Your Policy void from the Commencement Date, without a refund of premium.

3. Transfers

- a) Where You transfer to the International Healthcare Plan from any other of Our existing plans or, whilst covered under the International Healthcare Plan, You apply for and receive any enhanced Benefits or coverage (such as inclusion of an option at any Renewal Date/Review Date), any enhanced Benefits, coverage or maximum refundable amounts are restricted to new Medical Conditions which have not been previously suffered from, whether or not diagnosed, occurring after the date of transfer.
- b) Transfer from a group to an individual Policy is subject to written approval from Us. Terms of cover may be subject to variation.
- c) Transfer from any other similar private medical cover provided by any other insurer is subject to completion of a Continuous Transfer Terms declaration form, submission of a copy of the expiring Policy and subject to there being no break in cover. We reserve the right at all times to decline an application without giving any reason and/or to offer alternative terms.

4. Family/Dependant Cover

You and Your Dependants are required to be covered under the same Policy with identical Benefits. Where We find that this is not the case, You will be asked to comply with this request at Your next renewal. Failure to comply with this condition will result in the termination of Your Policy.

5. Acceptance Clause

We are entitled to refuse to accept an application from any person without giving a reason. We maintain the right to ask You to provide proof of age and/or state of health of any person included in Your application. We reserve the right to apply additional options, exclusions or premium increases to reflect any circumstances You advise in Your application form or declared to Us as a material fact.

6. Eligibility

The Policy is designed for Expatriates. Local Nationals can only be considered subject to Our approval. New applicants will be eligible for cover up until the age of 65. Individuals over the age of 65 are not eligible for cover unless the Insured Person's Date of Entry was prior to their 65th birthday.

For compulsory group schemes, ALL employees and their Dependants must be enrolled within 30 days of eligibility, ALL employees and their Dependants must be deleted within 30 days from when their employment ceased.

Any employee or their Dependant not enrolled within 30 days of eligibility will be subject to individual underwriting.

Under the terms of this Policy, cover is not available to persons where the USA is their Country of Residence, irrespective of their Country of Nationality.

If the USA becomes Your Country of Residence during the Policy year, We will not be able to offer You continued cover at Your Renewal Date/Review Date.

7. Compliance with Policy Terms and Conditions

We shall not be liable under this Policy in the event of any failure by an Insured Person to comply with its terms and conditions, except where the circumstances of any claim are unconnected with such failure and no fraud is involved.

8. Medical Evaluation

We reserve the right to request further tests and/or evaluation where We decide that a condition being claimed for may be directly or indirectly related to an excluded condition.

9. Change of Risk

The Policyholder must inform Us as soon as reasonably possible of any material changes relating to any Insured Person which affect information given in connection with the application for cover under this Policy. We reserve the right to alter the Policy terms or cancel cover for an Insured Person following a change of risk.

10. Policy Duration and Premiums

- a) This Policy is in force for the Period of Cover noted in Your Policy Schedule and is renewable subject to the terms provided at the time of each Renewal Date/Review Date.
- b) The premium payable may be changed by Us from time to time. If You move into a higher age band, the premium will increase at the next Renewal Date/Review Date. However, this Policy will not be subject to any alteration in premium rates generally introduced until the next Renewal Date/Review Date.
- c) All premiums are payable in advance of any cover under this Policy being provided.

11. Government Taxes

To reflect any change in insurance premium tax or other government levies, **We** may alter the terms and conditions of this **Policy** at any **Renewal Date/Review Date**. A copy of the current **Policy** terms will be sent to **You** at such time.

12. Break In Cover

Where there is a break in cover, for whatever reason, **We** reserve the right to reapply Exclusion 1 in respect of pre-existing **Medical Conditions**

13. Children

New Born children will be accepted for cover (subject to the limitations of **Benefit 10**) from birth. Acceptance of **New Born** babies is subject to written notification within 30 days of birth and receipt of the full premium within a further 30 days following notification.

Children who are not more than 18 years old residing with **You**, or below 24 years old if in full-time education, at the **Date of Entry** or at any subsequent **Renewal Date/Review Date** will be accepted for cover as **Your Dependants**. Children will not be accepted for cover, unless on a **Policy** with a legal parent or guardian and subject to the identical **Benefits** applying to all parties.

A declaration of health is required in respect of all **Dependants** who are born following assisted conception. **We** reserve the right to reject any application without giving any reason.

14. Alterations

- a) **We** may alter the terms and conditions of this **Policy** at any **Renewal Date/Review Date**. A copy of the current **Policy** terms will be sent to **You** at such time. **You** may cancel **Your Policy** within 15 days following any **Renewal Date/Review Date**; provided **You** have not made a claim, **We** will refund **Your** premium. **We** will give **You** reasonable notice of such alterations. **We** will send details of such alterations to the address **We** have for **You**. However, the alterations will take effect even if **You** do not receive them for any reason.
- b) No alteration or amendment to the **Policy** terms will be valid unless it is in writing from **Us**.

15. Waiver

Waiver by **Us** in any instance of any term or condition of this **Policy** will not prevent **Us** from relying on such term or condition in other instances.

16. Your Right of Cancellation

You may cancel **Your Policy** by notifying **Us** in writing within 15 days of the **Commencement Date of Your Policy** and, provided no claims have been made, **We** will arrange a full refund of any premiums paid. Otherwise **You** may only cancel **Your Policy** with effect from **Renewal Date/Review Date**; in which case **You** should advise **Us** in writing within 15 days of **Your Renewal Date/Review Date**.

If the **Policy** is cancelled by **You** at any other time, and for whatever reason, there will be no return of premium.

17. Our Right of Cancellation

In the event of any non-payment of premium, **We** shall be entitled to cancel this **Policy**. **We** may at **Our** discretion reinstate the cover if the premium is subsequently paid, though terms of cover may be subject to variation. Whilst **We** shall not cancel this **Policy** because of eligible claims made by any **Insured Person**, **We** may at any time terminate an **Insured Person's** cover if he/she or the **Policyholder** has at any time:

- a) misled **Us** by misstatement;
- b) knowingly claimed **Benefits** for any purpose other than as are provided for under this **Policy**;
- c) agreed to any attempt by a third party to obtain an unreasonable pecuniary advantage to **Our** detriment;
- d) otherwise failed to observe the terms and conditions of this **Policy** or failed to act with utmost good faith.

18. Applicable Law

The law applicable to this **Policy** shall be as specified in the **Policy Schedule**, unless **You** have requested an alternative, which has been accepted in writing by **Us**. If no law is specified then the **Policy** shall be construed according to the laws of England and shall be subject to the non-exclusive jurisdiction of the courts of England and Wales.

19. Several Liability

The various **Underwriters** of this **Policy** to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The **Underwriters** are not responsible for the subscription of any co-subscribing **Underwriter** who for any reason does not satisfy all or part of its obligations.

20. Fraudulent/Unfounded Claims

If any claim under this **Policy** is in any respect fraudulent or unfounded, all **Benefits** paid and/or payable in relation to that claim shall be forfeited and (if appropriate) recoverable. In addition, all cover in respect of the **Insured Person** shall be cancelled void from **Date of Entry** without refund of premiums.

21. Liability

Our liability shall cease immediately upon termination of the **Policy** for whatever reason, including, without limitation, non-renewal and non-payment of premium.

22. Re-Assignment

If there is more than one **Insured Person** over the age of 18 and the **Policyholder** dies, this **Policy** will automatically be transferred to the oldest **Insured Person** over the age of 18 years who shall, upon the date of death of the **Policyholder**, become the **Policyholder** for the purposes of this **Policy** and be responsible for paying the premium.

23. Third Parties

The only parties to this contract are the **Policyholder** and **Us**. No other person, including any **Insured Person**, has any right to enforce this **Policy** or any part of it.

24. Subrogation

We retain all rights of subrogation. Other than with **Our** written consent, **You** have no entitlement to admit liability for any eventuality or give promise of any undertaking which is binding upon **You**, **Your Dependants** or any other person named in the **Policy**.

24. Currency

The monetary limits applicable to **Your Policy** will be expressed in the same currency as **Your** premium. Claims paid in a local currency will be converted at the rate of exchange quoted in the Financial Times Guide to World Currencies at the time **We** assess the claim.

CLAIMS PROCEDURES

WHAT TO DO WHEN YOU NEED TO MAKE A CLAIM

In order to ensure that **You** receive the best possible claims service, **We** have compiled the following procedures which should be followed in the event of medical or dental **Treatment** being required by **You** or one of **Your Dependants**. Please read these carefully and in conjunction with the other sections of **Your Policy**.

EMERGENCY MEDICAL TREATMENT

In the event of **Emergency** admissions **You** should contact **Your** nearest Emergency Medical Helpline or the nearest Aetna Global Benefits Claims Centre listed below as soon as possible prior to or immediately following an **In-Patient** admission.

24-HOUR EMERGENCY MEDICAL HELPLINE

Europe + 44 208 762 8129
Hong Kong + 852 2970 3045
Jakarta + 62 21 7591 2847

CLAIMS CENTRE

Aetna Global Benefits (Asia Pacific) Limited

Suite 401-403
DCH Commercial Centre
25 Westlands Road
Quarry Bay, Hong Kong
T: +852 3071 5022
F: +852 2866 2555
AsiaPacServices@aetna.com

Please remember that when calling **Us**, **You** will need to have ready **Your Policy** number, contact telephone and/or fax number, the name and address of the **Hospital** or clinic where **You** will be receiving your **Treatment** and be able to provide a brief description of **Your Medical Condition**.

PLANNED IN-PATIENT & DAY-PATIENT TREATMENT

In the event of a planned admission to **Hospital** on an **In-Patient** or **Day-Patient** basis, it is important that **You** contact **Your** nearest Aetna Global Benefits Claims Centre at least five working days prior to **Your** scheduled admission in order that **We** may, wherever possible, arrange for the direct settlement of any eligible bills that **You** incur when receiving medical **Treatment**.

In the event that the **Hospital** does not already have a direct billing agreement with **Us**, **You** should settle any bills that **You** incur, on leaving the **Hospital**. **You** will then need to complete a claim form (don't forget to get **Your** treating physician to also complete and sign the form in the relevant section) and send it along with the original paid receipts to **Your** nearest Aetna Global Benefits Claims Centre for assessment.

OUT-PATIENT TREATMENT WITHIN THE DIRECT SETTLEMENT NETWORK / PROVIDER NETWORK

For those who have cover under product option 008, **We** have arranged a **Direct Settlement / Provider Network**, enabling **You** to obtain **Out-Patient Treatment** at a wide number of selected medical centres where all eligible **Treatment** charges will be paid directly by **Us**.

When seeking **Out-Patient Treatment** at any of the participating centres, (please refer to the Aetna Global Benefits **Provider Network List**), it is important that **You** present **Your** personal Aetna Global Benefits Membership Card to the medical centre before **Your Treatment** begins in order to ensure that **You** are not asked to settle any **Treatment** costs yourself.

- Present **Your** Aetna Global Benefits Membership Card to the Medical Centre when **You** arrive
- Have a second form of identification available should it be required by the reception staff
- Check the claim form that the Medical Centre will provide after **Your Treatment** and sign it to confirm that **You** have received the **Treatment** stated
- Settle any charges made by the Medical Centre that relate to either not-covered items or in-eligible **Treatment** that **You** may have received.

And finally, if your physician needs to refer **You** to a **Specialist** (physiotherapy, chiropractic, osteopathic or any other **Specialist Treatment**), please ensure that **You** are given a Referral Letter.

IMPORTANT - Please remember that **Your** Aetna Global Benefits Membership Card should not be used to obtain any **Treatment** which falls under the exclusions of **Your Policy**. For example, routine check-up or vaccinations.

Please note the network does not include **Dental Practitioners**.

USA PROVIDER NETWORK

For those who have selected product option 005, **We** have arrangements with various **Provider Networks** in the USA to enable **Treatment** to be undertaken at these medical facilities.

Any **In-Patient** or **Out-Patient Treatment** undertaken out of the **Provider Network** in the USA will be subject to the increased **Co-Insurance** as shown on page 12 of this **Policy Wording** unless there are no provider facilities available or where unforeseen circumstances prevent **You** from attending a provider facility. **We** would, however, recommend that whenever possible **You** attend a provider facility for any **Treatment** required.

Details of the **Provider Network** can be obtained by going onto the following web address:

www.goodheathworldwide.com/usefullinks.asp

Click on the link to the Health Access America (HAA) search engine. The Aetna Global Benefits Membership Card shows the HAA logo and this will enable **You** to produce it at any of the listed provider facilities in order to obtain **Treatment**.

You can search for a provider by typing in the name of a specific doctor / **Hospital** or search by speciality and location to obtain a comprehensive list of all relevant doctors / facilities in **Your** region. Aetna Global Benefits and HAA use a number of networks within the USA and these are constantly being updated by the PPO's concerned. It may be, therefore, that **Your** preferred clinic or doctor has not been included in the search engine at the time of **Your** enquiry. If **You** are unable to find details of **Your** preferred provider from this search facility or have any problems with the search engine, please contact **Us**.

Alternatively, please call one of **Our** regional Aetna Global Benefits Claims Centres for confirmation of whether **Your** preferred facility is within network.

Please note the network does not include **Dental Practitioners**. **You** can, therefore, receive dental **Treatment** within the USA at a facility of **Your** choice. Should **You** wish these bills to be settled by **Us** directly to the facility, **We** will require full details of the dental practice concerned prior to receiving **Treatment** in order to confirm with the facility that they will accept assignment. The patient will be required to settle the 25% **Co-Insurance** applicable to this benefit at the time of **Treatment** should assignment be accepted.

Out-Patient Treatment – OUTSIDE OF THE Direct Settlement / Provider Network

Any **Out-Patient Treatment** received at a medical facility, which is not a member of **Our Direct Settlement / Provider Network**, will need to be settled directly by **You** prior to completion of **Your Treatment**. **You** will then need to complete a claim form (don't forget to get **Your** treating physician to complete and sign the form) and send it along with the original paid receipts to **Your** nearest Goodhealth claims centre for assessment.

When submitting any claims and any other documents pertaining to the claim, please ensure that:

- The first page of the claim form has been completed in full by **You** for each condition treated. The declaration must be signed by the **Insured Person** and dated to enable the claim to be validated;
- **You** attach to **Your** claim form the original paid receipts and any other documents pertaining to the claim (or other proof of payment) for all **Treatment** for which **You** are making a claim;
- Where **Your Treatment** has been provided by a registered physiotherapist, chiropractor, osteopath, homeopath or acupuncturist, please ensure that **You** attach to **Your** claim form a copy of the Referral Letter that was provided by **Your** physician;
- Where applicable laboratory tests results and / or X-rays **Were** provided, please include the test results with **Your** claim;
- For all claims under £125 or €/Us \$200 per **Medical Condition**, **You** need only complete sections A, B and C and return **Your** claim form with the original receipt(s) showing the diagnosis and a full breakdown of costs for each condition being claimed for. ALL sections must be completed in full for **Hospitalisation** claims and all claims over £125 or €/Us \$200. A Referral Letter from **Your Specialist** should be attached when **You** are claiming for diagnostic tests.

Please note that any charges that may be made by an attending **Medical Practitioner** for completing **Your** claim form are not eligible for reimbursement under the terms and conditions of the **Policy** and **You** will be responsible for settling these costs.

If **Your Medical Practitioner** needs to refer **You** to another **Specialist** (physiotherapy, chiropractic, osteopathic, homeopath or acupuncture or any other **Specialist Treatment**), please ensure that **Your Medical Practitioner** gives **You** a Referral Letter, before commencing any further **Treatment**.

GENERAL CLAIMS INFORMATION

All documents and materials, (including but not limited to original invoices, certificates and x-rays), which are required by **Us** to support a claim, shall be provided without expense to **Us**, including if requested, a medical report from **Your Medical Practitioner** and any details of **Your** medical history prior to any claim being made.

In cases where medical information is required by **Us** for consideration of a claim but is not available, it will be **Your** responsibility to obtain such information from **Your Medical Practitioner** at **Your** own cost.

All claim forms should be sent to **Your** nearest Aetna Global Benefits Claims Centre, whose address can be found on page 17. Claims may only be made for **Treatment** given during a **Period of Cover** and **Benefit** will be available only for expenditure incurred prior to expiry or termination of such cover.

It is **Your** responsibility to provide **Us**, without delay, written notification of any claim or right of action against a third party arising out of any circumstances which gave rise to a claim under this **Policy** and **mUst** continue to keep **Us** informed in writing and to take all steps reasonably required in making a claim upon that other party. To the extent permissible under the laws of **Your Country of Residence**, **We** shall be entitled to take legal action in **Your** name for **Our** own **Benefit** and claim for indemnity or damages or otherwise which relates to any **Benefits** and costs paid or payable under this **Policy**. **We** shall have full discretion in the conduct of any proceedings and in the settlement of any such claim.

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