

# Benefits Schedule

## INTERNATIONAL HEALTHCARE PLAN EFFECTIVE 1st JUNE 2010

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\$.

PRODUCT OPTIONS			
Benefits	Major Medical	Lifestyle	Lifestyle Plus
<b>Maximum Annual Aggregate Limit</b>	<b>£1,000,000 or €/\$1,600,000</b>	<b>£1,000,000 or €/\$1,600,000</b>	<b>£1,000,000 or €/\$1,600,000</b>
<b>In-Patient Charges</b> Hospital accommodation, <b>Drugs and Dressings</b> , surgeon and anaesthetist fees, theatre charges, intensive care unit and pathology.	Full Refund	Full Refund	Full Refund
<b>Hospital Cash Benefit</b> When <b>Treatment</b> is received as an <b>In-Patient</b> for an eligible <b>Medical Condition</b> for a maximum of 20 nights and no costs are incurred for accommodation and/or <b>Treatment</b> . This <b>Benefit</b> is not applicable to <b>Accident</b> and <b>Emergency</b> admissions.	£75 or €/\$125 per night	£75 or €/\$125 per night	£75 or €/\$125 per night
<b>Parent Accommodation</b> Hospital accommodation costs in respect of a parent or legal guardian staying with an <b>Insured Person</b> who is under 18 years of age and is admitted to a <b>Hospital</b> as an <b>In-Patient</b> .	Full Refund	Full Refund	Full Refund
<b>Newborn Cover</b> <b>In-Patient Treatment</b> of an <b>Acute Medical Condition</b> 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 <b>Hospital</b> stay	Up to £6,250 or €/\$10,000 and to a maximum of 30 days <b>Hospital</b> stay	Up to £6,250 or €/\$10,000 and to a maximum of 30 days <b>Hospital</b> stay
<b>Newborn Accommodation</b> Hospital accommodation costs relating to a newborn baby (up to 16 weeks old) to accompany its mother (being an <b>Insured Person</b> ) whilst she is receiving <b>Treatment</b> as an <b>In-Patient</b> in a <b>Hospital</b> .	Full Refund	Full Refund	Full Refund
<b>In-Patient Psychiatric</b> In a registered psychiatric unit of a <b>Hospital</b> . All <b>Benefits</b> are conditional upon pre-authorisation and all <b>Treatment</b> 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)
<b>Complications of Pregnancy</b> <b>Treatment</b> of a <b>Medical Condition</b> which arises during the antenatal stages of pregnancy, or a <b>Medical Condition</b> 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)*
<b>Accidental Damage to Teeth</b> <b>Treatment</b> received in an <b>Emergency</b> room in a <b>Hospital</b> within seven days of incurring accidental damage caused to sound, natural teeth.	Full Refund, when <b>Treatment</b> is received as an <b>In-Patient</b> only	Full Refund	Full Refund
<b>Oncology</b> <b>Treatment</b> given for cancer received as an <b>In-Patient</b> , <b>Day-Patient</b> , or <b>Out-Patient</b> .	Full Refund	Full Refund	Full Refund
<b>CT &amp; MRI</b> Scans received as an <b>In-Patient</b> , <b>Day-Patient</b> or <b>Out-Patient</b> and pre-authorised by Us.	Full Refund	Full Refund	Full Refund
<b>Emergency Transportation</b> <b>Emergency</b> Transportation costs to and from <b>Hospitals</b> by the most appropriate form of transport.	Full Refund	Full Refund	Full Refund



Benefits	Major Medical	Lifestyle	Lifestyle Plus
<b>Evacuation</b> 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
<b>Additional Travel Expenses (following Evacuation)</b> Reasonable travel costs:			
i. to and from medical appointments when Treatment is being received as a Day-Patient.	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
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
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
<b>Mortal Remains</b> i. Transportation of a body or ashes to the Country of Nationality or Country of Residence, or ii. Burial or cremation costs at the place of death.	Up to £5,300 or €/€8,500	Up to £5,300 or €/€8,500	Up to £5,300 or €/€8,500
<b>AIDS</b> 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 £6,250 or €/€10,000	Up to £6,250 or €/€10,000	Up to £6,250 or €/€10,000
<b>Reconstructive Surgery</b> Reconstructive surgery following an Accident or following surgery for an eligible Medical Condition.	Full Refund	Full Refund	Full Refund
<b>Home Nursing</b> 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-authorised by Us.	Full Refund up to 30 days per Medical Condition	Full Refund up to 28 weeks per Medical Condition	Full Refund up to 28 weeks per Medical Condition
<b>Out-Patient Charges including</b> i. Medical Practitioner fees including consultations. ii. Specialist fees. iii. Diagnostic procedures. iv. Physiotherapy on referral by a Medical Practitioner. v. Prescribed Drugs and Dressings.	Up to £1,000 or €/€1,700 per Medical Condition prior to hospitalisation and up to 60 days immediately following hospitalisation in aggregate	Full Refund	Full Refund
vi. Treatment administered by registered chiropractors, osteopaths, homeopaths and acupuncturists on referral by a Medical Practitioner or Specialist.	No Cover	Full Refund up to 10 sessions in aggregate	Full Refund up to 10 sessions in aggregate
<b>Organ Transplant</b>	Full Refund	Full Refund	Full Refund
<b>Out-Patient Surgery</b>	Full Refund	Full Refund	Full Refund
<b>Ancillary Charges</b> The purchase or rental of crutches or wheelchairs following Treatment as In-Patient or Day-Patient.	Up to £625 or €/€1,000 per Medical Condition	Up to £625 or €/€1,000 per Medical Condition	Up to £625 or €/€1,000 per Medical Condition
<b>Rehabilitation</b>	Up to 120 days per Medical Condition	Up to 120 days per Medical Condition	Up to 120 days per Medical Condition
<b>Out-Patient Psychiatric Treatment</b> 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	Up to £3,125 or €/€5,000	Up to £3,125 or €/€5,000
<b>Traditional Chinese Medicine</b> Administered by a traditional Chinese practitioner, registered to practice in China.	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
<b>Hormone Replacement Therapy</b> Medical Practitioner or Specialist consultation and the cost of prescribed tablets, implants or patches, 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 up to 18 months per condition	Full Refund up to 18 months per condition

Benefits	Major Medical	Lifestyle	Lifestyle Plus
<b>Chronic Conditions</b> Routine check-ups, <b>Drugs and Dressings</b> prescribed for management of the condition, <b>Hospital</b> accommodation, nursing, surgery and <b>Palliative Treatment</b> for <b>Chronic</b> conditions.	No Cover	Up to £9,375 or €/\$15,000 (Nil Excess)	Up to £9,375 or €/\$15,000 (Nil Excess)
<b>Routine Dental Treatment</b> Examinations, tooth cleaning, normal compound fillings, simple or non-surgical extractions incurred after six months from the <b>Commencement Date</b> of this <b>Benefit</b> or <b>Your Date of Entry</b> , whichever is the later.	No Cover	No Cover	Up to £435 or €/\$700 and subject to 25% <b>Co-Insurance</b> (Nil Excess)
<b>Major Restorative Dental Treatment</b> Removal of impacted, buried or unerrupted teeth, removal of roots, removal of solid odontomes, apicetomy, new or repair of bridge work, new or repair of crowns, root canal <b>Treatment</b> , new or repair of upper or lower dentures incurred after nine months from <b>Commencement Date</b> of this <b>Benefit</b> or <b>Your Date of Entry</b> , whichever is the later.	No Cover	No Cover	Up to £945 or €/\$1,500** and subject to 25% <b>Co-Insurance</b> (Nil Excess)
<b>Pregnancy and Childbirth</b> Costs associated with normal pregnancy and childbirth, pre- and post-natal check-ups and delivery costs.	No Cover	No Cover	Up to £6,250 or €/\$10,000 subject to 20% <b>Co-Insurance</b> (10% for Hong Kong residents selecting <b>Semi-Private Room</b> or when utilising a maternity package in a pre-approved provider facility). Subject to a waiting period.* (Nil Excess)
<b>Direct Settlement Network</b> Cover under this <b>Policy</b> provides nil <b>Excess Benefits</b> for <b>Out-Patient Treatment</b> received within the <b>Direct Settlement Network</b> . <b>Out-Patient Treatment</b> received outside of the <b>Direct Settlement Network</b> and other <b>In-Patient</b> and <b>Day-Patient Treatment</b> will be subject to £50 or \$80 Excess applicable to each new <b>Medical Condition</b> .	Not Applicable	Full Refund***	Full Refund***
<b>Blood Care Foundation</b> The purpose of the <b>Blood Care Foundation</b> is to ensure the availability of screened <b>Blood</b> and sterile equipment, in <b>Emergency</b> situations anywhere in the world where such supplies are not readily available.	Full Refund	Full Refund	Full Refund

\*Please refer to the **Policy** booklet.

\*\*In aggregate to Routine Dental.

\*\*\*Only available in certain countries. Please contact **Your** local Aetna Global Benefits (AGB) office.

Excess Options	Major Medical	Lifestyle	Lifestyle Plus
Standard (£)	Nil	50	50
Options (£)	625 or 3,000	Nil; 30, 100 or 150	Nil; 30, 50 or 150
Standard (€/\$)	Nil	80	80
Options (€/\$)	1,000 or 5,000	Nil; 50, 150 or 250	Nil; 50, 150 or 250

Additional Options	Major Medical	Lifestyle	Lifestyle Plus
<b>USA Elective Treatment</b> Costs will be reimbursed on a full refund basis, where <b>In-Patient</b> or <b>Day-Patient Treatment</b> is received within <b>Our Provider Network</b> or for any <b>Out-Patient Treatment</b> . <b>In-Patient</b> or <b>Day-Patient Treatment</b> received outside <b>Our Provider Network</b> will be subject to a 50% <b>Co-Insurance</b> and an annual maximum of £625,000 or €/\$1,000,000.	No Cover	Optional	Optional

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