Summary of Coverage

SOC 3B

GP-299440
Summary of Coverage

Group Policy: GP-299440
Control Number: 299440
SOC: 3B
Issue Date: January 1, 2008

The Effective Date of the Group Policy is August 1, 2004.
The Revised Effective Date of the Group Policy is January 1, 2008.
Your Plan Effective Date is the date your Member Employer joins the Plan. See your Member Employer for details.
The benefits shown in this Plan are available for you solely while on a Business Trip or Business Sojourn authorized by your Employer.

"This is an electronic version of the Summary of Coverage on file with your Employer and Aetna Life & Casualty (Bermuda) Ltd. In case of a discrepancy between this electronic version and the group insurance contract issued by Aetna Life & Casualty (Bermuda) Ltd., or in case of any legal action, the terms set forth by such group insurance contract will prevail. To obtain a printed copy of this Summary of Coverage, please contact your Employer."

(NOTE: All bold and cap terms are defined in your Booklet.)

Eligibility

Employees

You are in an Eligible Class if you are:

• a regular full-time employee under age 70 of an employer participating in this Plan; and
• traveling on a Business Trip or Business Sojourn for no more than 180 consecutive days for any one Business Trip or Business Sojourn with no more than 270 travel days in a 12 month period; and
• traveling outside your Home Country. If your country of residence and/or domicile is the United States or any U.S. Territory/Protectorate, travel between any combination of the 50 United States and U.S. Territories/Protectorates is considered traveling within your Home Country.

Effective Date of Coverage

Employees

Your coverage will take effect under this Plan for a Business Trip or Business Sojourn if you are a full-time worker as determined by your Employer and shall begin when you leave your Home Country and ends when you return to your Home Country.
Health Expense Coverage

Employees

Your Booklet spells out the period to which each maximum applies. These benefits apply separately to each covered person. Read the coverage section in your Booklet for a complete description of the benefits.

If a Hospital or other health care facility does not separately identify the specific amounts of its Room and Board Charges and its other charges, Aetna will use the following allocations of these charges for the purposes of the group contract:

- **Room and Board Charges**: 40%
- **Other charges**: 60%

This allocation may be changed at any time if Aetna finds that such action is warranted by reason of a change in factors used in the allocation.

Medical Expense Coverage

The Benefits Payable
This plan covers expenses associated with Urgent and Emergency Care. The Health Expense Benefits payable under this Plan in a calendar year are paid at the Payment Percentage which applies to the type of Covered Medical Expense which is incurred, except for any different benefit level which may be provided later in this Booklet.

Deductible Amounts
- Individual Calendar Year Deductible: None

Payment Percentage
*For Other Covered Medical Expenses*
100% as to:
- Hospital Expenses
- Physician Expenses
- Outpatient Prescription Drugs
- Other Medical Expenses for which a Payment Percentage is not otherwise shown

Benefit Maximums
(Read the coverage section in your Booklet for a complete description of the benefits available.)

- **Calendar Year Plan Maximum**: $250,000
- **Global Emergency Assistance Program Calendar Year Maximum**: $250,000
- **Outpatient Prescription Drug Calendar Year Maximum**: $250
- **Private Room Limit**: The institution's semiprivate rate.
Lifetime Maximum Benefit: There is no Lifetime Maximum Benefit (overall limit) that applies to the Medical benefits described in the Booklet. The only maximum benefit limits are those specifically mentioned in your Booklet.

General

This Summary of Coverage replaces any Summary of Coverage previously in effect under the group contract. Requests for amounts of coverage other than those to which you are entitled in accordance with this Summary of Coverage cannot be accepted.

The insurance described in this Booklet will be provided under Aetna Life & Casualty (Bermuda) Ltd., policy form GR-29.

KEEP THIS SUMMARY OF COVERAGE
WITH YOUR BOOKLET
GLOBAL EMERGENCY ASSISTANCE PROGRAM
One call, one standard for managing emergencies while traveling abroad

Aetna Global Benefits has established a strategic relationship with MedAire, Inc. to provide international travelers with access to global emergency assistance resources that are available through a single call to MedAire’s Global Response Center (GRC). The GRC is available 24 hours a day, 7 days a week. The GRC provides access to registered nurses and U.S. board-certified Physicians and specialists as appropriate. MedAire provides through the plan for the following:

- **Emergency Medical Evacuation**: An evacuation may be necessary if you or your eligible dependents develop an emergent medical situation requiring immediate attention and adequate medical facilities are not locally available. The GRC will coordinate and the plan will cover payment of medically supervised evacuations to the nearest facility capable of providing appropriate care.

- **Transportation After Initial Evacuation**: Following emergency medical evacuation and stabilization, the GRC will coordinate travel arrangements and a plan-paid, one-way economy airfare to you or your dependent's permanent residence or if appropriate to a health care facility nearer to the permanent residence. If requested, the plan will pay for medically necessary supervised return to the point of origin following emergency medical evacuation and stabilization.

- **Confinement Visitation**: The GRC will coordinate travel arrangements and a plan-paid economy round-trip air fare to the place of hospitalization at the evacuation destination for the person chosen by you or your eligible dependent if you or your eligible dependents are abroad or traveling alone and are hospitalized for more than 7 days following an emergency evacuation coordinated by the GRC.

- **Return of Dependent Children**: The GRC will coordinate travel arrangements and a plan-paid one-way economy air fare to your child’s permanent residence when left unattended as a result of your Accident or illness. A qualified attendant will also be provided, if required.

- **Repatriation of Mortal Remains**: The GRC will coordinate obtaining the necessary clearances for cremation or the return of your or your eligible dependent's mortal remains in the event that you or your eligible dependent die while abroad, including coordination and plan-payment of expenses associated with cremation or preparation and return of remains.
MedAire also provides for the following:

- **Medical Referrals:** When a medical situation requires local medical attention, the GRC can provide referrals to the most appropriate, nearby medical care resources, including preferred access to Aetna's network of medical providers and MedAire’s network of Global Doctor clinics. Care is monitored by the GRC, and, as a part of the plan, is available for second opinions and additional consultation subsequent to any local care visits.

- **Emergency Medication, Vaccine, and Blood Transfers:** The GRC will coordinate dispatching of medications, vaccines or blood upon the prescribing Physician's authorization (if legally permissible). You or your eligible dependent will be responsible for any medication, vaccine, or blood and transportation costs.

- **Hospital Deposit & Emergency Cash Advance:** The GRC will coordinate wire transfer or other guarantee of payment or any required emergency Hospital admittance deposit, and, in the event of an emergency, the coordination of a cash advance of your or your eligible dependents’ funds, provided the GRC has secured payment from you or your eligible dependents or has obtained your or your eligible dependents' guarantee to reimburse the GRC.

- **Legal Referral Assistance:** If local legal assistance is necessary, the GRC will identify attorneys as well as assistance in securing Bail Bonds or other legal instruments, should you or your eligible dependents require legal aid. You or your eligible dependents would be responsible for any contracted legal fees.

- **Translation Services:** The GRC provides immediate translation assistance or referrals to local interpreter services.

*NOTE: All evacuations, returns to residence after stabilization, and/or repatriations of mortal remains are coordinated by and subject to the prior approval of the Global Response Center.*

**How to Take Advantage of Your Assistance Service Benefits:**

Call the Global Response Center (GRC) at 1-877-242-5580 if you or your eligible dependents:

- have a medical concern or question;
- are hospitalized or are about to be hospitalized;
- are involved in an Accident requiring medical treatment;
- are having difficulty locating medical care;
- require translation services; or
- have other serious difficulties while located abroad.

If you or your eligible dependents have an Emergency Condition, you or your eligible dependents should go immediately to the nearest Physician or Hospital without delay and then contact the GRC. While Aetna Global Benefits and MedAire’s Global Response Center will do everything reasonably possible to provide or direct you or your eligible dependents to the most appropriate care available once a call has been initiated, they are not responsible for the availability, quantity, quality or result of any medical treatment you may receive, or your failure to obtain medical treatment.
The GRC is available 24 hours a day, 7 days a week, 365 days a year using the same telephone number from anywhere in the world.

You or your eligible dependents must always provide your Policy name and number and your name as the individual through which this group coverage has been made available. If you are not the individual seeking assistance, your eligible dependents must also provide their name.

The nature of the illness, **Injury**, medical problem or emergency in question and the type of help that is needed should be explained to the GRC.

If appropriate, a registered nurse and/or a U.S. board-certified **Physician** will try and assist you with your immediate situation. If local care is needed, the GRC will provide a referral to the most appropriate and available medical facility, **Physician** or assistance service provider.

When local medical care is needed, the GRC will monitor your or your eligible dependent's medical progress. If needed, and with your consent, the GRC can also maintain communications with your family **Physician**, your family and your employer (as may be required). If a medical evacuation and/or medical repatriation are deemed necessary, the GRC will coordinate all transportation and medical needs from the originating **Hospital** to the final destination facility.

**Expenses Not Covered Under the Global Emergency Assistance Program:**

The Global Emergency Assistance Program shall not be responsible for the cost of services or expenses arising from:

- Your or your eligible dependents' suicide, attempted suicide, or willful self-inflicted injury, sexually transmittable diseases, or the abuse of drugs or alcoholic drink.
- Your or your eligible dependents' taking part in military or police service operations.
- The commission of or attempting to commit an unlawful act.
- Aviation, except where you or your eligible dependents fly as a passenger in an aircraft properly licensed to carry passengers (except the Military Aircraft Command of the United States or similar air transport service of other countries.)
- You or your eligible dependents:
  * traveling against the advice of a **Physician**; or
  * traveling for the purposes of obtaining medical treatment.
- Non-emergency expenses for routine or minor medical problems, tests, and exams where there is no clear or significant risk of death or imminent serious **Injury** or harm to you or your eligible dependents.
- A condition which would allow for treatment at a future date convenient to you or your eligible dependents and which does not require emergency evacuation.
- Incidental expenses, including but not limited to, accommodations and meals incurred in connection with an emergency evacuation.
- Mountaineering or rockclimbing necessitating the use of guide ropes, potholing, ballooning, motor racing, speed contests, skydiving, hang gliding, parachuting, spelunking, heliskiing, extreme skiing or bungee cord jumping, deep sea diving utilizing hard helmet with air hose attachments, racing of any kind other than on foot and all professional sports unless otherwise agreed in writing by Aetna Global Benefits prior to the dates of travel.
Failure to contact GRC in a timely manner may invalidate your eligibility for payment of transportation expenses. In addition, if the evacuation method or destination goes outside the boundaries of this program description, it may invalidate payment of subsequent transportation expenses.

Any bills incurred by you or your eligible dependents relating to assistance services authorized by the GRC must be received by MedAire in order to obtain payment consideration.

Note: As used throughout this section, the term "emergency" shall be defined to mean a situation when, in the professional opinion of the Global Response Center, a clear and significant risk of death or imminent serious Injury or harm to you or your eligible dependents exists.
On-line Global Health and Travel Information from HTH Worldwide

Through an arrangement with HTH Worldwide (known as “HTH”), AGB can now offer you and your eligible dependents access to useful information specifically designed to help global employees and their families research and pursue quality health care virtually anywhere in the world. HTH is a leading provider of web-based health and travel information and services that are specifically tailored to help address the global needs of individuals living, working and traveling outside their home country.

By visiting the AGB Member website [http://www.aetnaglobalbenefits.com](http://www.aetnaglobalbenefits.com) you and your eligible dependents can access a suite of self-service, web based tools that may help you to be more self-reliant and better prepared for health related issues you may encounter during your overseas assignment.

Through AGB’s online Member Service Center, you will have access to the important resources described in the following section(s).

What Types of Resources Are Available Through HTH?

Provider Community

**International Provider Community** – A community of over 2,500 English-speaking, pre-identified physicians, dentists, psychologists and other allied health professionals who are located in over 120 countries and who represent 24 medical specialties recognized by the American Board of Medical Specialties.

Providers are selected based on their professional qualifications, clinical experience, hospital affiliations, language skills, continuing medical education, peer recommendations, and positive experience with expatriate patients. Hand-selected providers must also have one of the following: verified current American Board of Medical Specialties certification; verified current Royal Medical or Surgical College membership (from the United Kingdom, Ireland, Canada, Australia, or New Zealand); and/or recommendation by HTH Regional Physician Advisors (RPA), HTH Medical Staff, and/or HTH Recruitment Partner.

In addition to professional qualification information, provider profiles also include ancillary details, which are verified 6 times annually, such as:
- Practice address and contact details
- Email address
- Language(s)
- Special Services (house calls, ambulance, onsite lab)
- Hospital Affiliations

Interactive/Online Tools

**Provider search tool** – This utility allows you to conduct a personalized on-line search of HTH’s International Provider Community to identify and research physicians and other providers that meet your geographic and medical specialty criteria. A convenient link is also provided to Aetna’s DocFind search engine, which provides information about the broad network of Aetna providers across the United States.

Health and Security Information

**CityHealth Profiles**™ - Information on the healthcare services in the world’s most frequent destinations for international assignees and business travelers. Valuable information that includes, but is not limited to the following, is presented at both a city and country level for more than 200 destinations outside of the United States:
Notable hospital profiles – key facilities are profiled based upon their location, clinical services, track record of quality service, medical staff, equipment, accessibility for international patients and recommendations from HTH’s network of 90+ Regional Physician Advisors.

Health risks & vaccination recommendations
Pharmacy Information – reliability, typical hours, etc
Local Health System information
Currency Converter & Local time
U.S. & Foreign Embassy contact details
Fire, Police, & Ambulance Emergency Numbers
Telephone Dialing Codes

Health System Profiles provides a unique and succinct evaluation of the health system of many commonly visited countries. Such profiles address critical points of interest, including health insurance and financing issues, hospital and physician access, and quality of care.

Health News and Security Information – Critical health and security news from around the world, including disease outbreak information, travel advisories and public announcements from the U.S. State Department. Available security report topics include:

- Country & city overviews
- Cultural tips
- Security situation(s), including hijacking & kidnapping risks
- Crime, including terrorism & street crime(s)
- Political Stability, including demonstration(s)
- Police and Fire Safety
- Airport, Airlines & Hotels and Ground Transportation Information
- Communications

Translation Guides – Annually updated, interactive tools that allow you to:

- **Drug Translation Guide** – select the brand names of prescriptions and over-the-counter medications you may use in your home country to determine their local generic equivalent name and whether they are available in your host country. The Drug Translation Guide, which supports country-specific brand/generic drug name(s) and preparation(s) in 21-plus frequently visited countries, can also be used to identify the name(s) of the local manufacturer(s)/distributor(s) of such medications, as well as the locally used generic or brand name(s) and formulations for the product.

- **Medical Terms and Phrases** – get translations of commonly used medical terms and phrases from your native language into the language of the country where you are traveling or living. The Medical Terms and Phrases tool contains translations for more than 600 commonly used technical and layperson medical terms in, including but not limited to, English, French, German, Spanish, Portuguese, and Italian. Additionally, Chinese, Japanese, and Russian are available in PDF format.

The Medical Terms translation tool provides assistance in translating names of diseases and medical conditions, body parts, medical equipment, diagnostic tests and procedures.

The Medical Phrases translation tool provides assistance in helping patients to express their symptoms, needs and questions to hospital staff or pharmacy personnel who may not possess the same degree of English fluency as the physicians.
News and Features
- **Healthy Travel/Life Abroad Feature Articles** – Feature length articles written for expatriates and business travelers by HTH Worldwide staff and medical advisors. Sample topics include managing jet lag, avoiding traveler’s diarrhea, and traveling safely with chronic illnesses such as diabetes. The Travel Health Center articles fit into four general categories: “Expatriate Travel Health”, “Business Travel Health”, “General Travel Health”, and “Special Needs Travel Health.”

**Customer Support Services 24 hours a day**
If you have any questions about the AGB Member website or if you require assistance using any of the tools, please call the AGB Member Service Center at the number shown on your Identification Card, 24 hours a day, 7 days a week.

Toll free calling is available in much of the world. Please consult the AT&T Wallet Card included in your Welcome Kit or go to [https://www.business.att.com/bt/dial_guide.jsp](https://www.business.att.com/bt/dial_guide.jsp) to find the access numbers for your country.

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*Note: Neither HTH Worldwide nor Aetna Bermuda is a healthcare provider and neither shall be responsible for the availability, quantity, quality or result of medical treatment you or your eligible dependents may receive or for your failure to obtain medical treatment.*
AETNA GLOBAL BENEFITS®
APPEAL PROCEDURE GUIDELINES

Aetna has established a procedure for resolving complaints by covered persons. If you have a complaint, please follow this procedure:

- An Appeal is defined as a written or verbal request for review of a decision that has denied in whole or in part, after consideration of any relevant information, a request for: claim payment, certification, eligibility, referral, et cetera.
- An Appeal must be submitted to Aetna within 180 days of the date Aetna provides notice of denial. The Appeal may be sent to the following address:
  Aetna Global Benefits
  P.O. Box 30258
  Tampa, Florida 33630-3258
  Attention: CRT
- An acknowledgment letter will be sent to you within 5 days of Aetna’s receipt of the Appeal. This letter may request additional information. If so, the additional information must be submitted to Aetna within 30 days of the date of the letter.
- For a pre-service claim, you will be sent a response within 30 days of Aetna’s receipt of the appeal. The response will be based on the information provided with, or subsequent to, the appeal.
- For a post-service claim, you will be sent a response within 60 days of Aetna’s receipt of the appeal. The response will be based on the information provided with, or subsequent to, the appeal.
- In the event, you are dissatisfied with our determination you may request a second review within 60 days of the previous appeal decision.
- Per Dept of Labor regulation, extensions can no longer be granted. In any urgent or emergency situation, an Expedited Appeal procedure may be initiated by a telephone call to Member Services. Aetna’s Member Services telephone number is on your Identification Card. A verbal response to the Appeal will be given to the member/provider within 36 hours. Written notice of the decision will be sent within 3 business days of Aetna’s verbal response. If you are dissatisfied with Aetna’s response, the Appeal procedure outlined above may be utilized.
- Aetna will keep the records of your complaint for 3 years.
- In accordance with Aetna’s External Review Policy, you may request an external review of coverage denials that are based on our determination that the requested service or treatment is not medically necessary or is experimental/investigational, and the cost of the service or treatment for which the member is financially liable exceeds $500. External reviews are conducted by independent physicians with appropriate expertise in the area at issue. Once a review is complete, Aetna will abide by the decision of the external reviewer.