

# Benefits strength in numbers

## AGB Expatriate Trust\*

When it comes to helping employees succeed on their international assignments ... Aetna Global Benefits (AGB) delivers. We consistently provide exceptional personal service to help them navigate the health care system. Now, your employees can concentrate on what's really important during their assignment — their families, their health and their work.

The AGB Expatriate Trust provides a comprehensive, international benefits plan and concierge services at a competitive price. As part of this program, you enjoy the benefit of being part of a larger group of companies with international health care needs, giving you more power over purchasing and rate stabilization. You can also enjoy streamlined quoting, implementation and administration — ultimately lowering your overall cost.



\*Companies must have more than 50 total employees worldwide and have a minimum of two employees that will be covered by AGB in order to qualify for the AGB Expatriate Trust plan. This plan is designated for employees traveling outside of their home country but is not available to employees who reside in the United States. Access to the Aetna U.S. network is available only to those subscribers who may travel on occasion to the United States.

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AETNA  
GLOBAL  
BENEFITS®

## AGB Expatriate Trust snapshot

- Comprehensive plans at competitive prices
- Multiple medical plan options
- Group purchasing advantage
- Streamlined quoting, implementation and administration
- Built-in value-added resources



## Comprehensive global coverage

### ▪ Extensive plans of benefits

All plans include medical, pharmacy, vision, emergency assistance services, an International Employee Assistance Program (IEAP) and health care counseling through the Informed Health® Line. Optional benefits include dental, basic life and Accidental Death & Personal Loss (AD&PL).

### ▪ Convenient access to international health care through:

#### > International direct-settlement community

AGB is committed to building strong and secure partnerships with health care professionals around the world in order to promote access to quality care for our members. Our members have access to over 61,000 health care providers across the world through our direct-settlement arrangements and strategic partnerships.

#### > International doctor directory

Using our secure online directory, members can search among thousands of Western-trained, English-speaking doctors in over 150 countries to locate a doctor based on specialty, medical training, languages spoken and more.

## Concierge-level service

### ▪ 24-hour, dedicated, multilingual International Member Service Center and Claim Unit

### ▪ International Health Advisory Team (IHAT)

This industry-leading innovation provides AGB members with a single point of contact for all of their personal medical benefits needs, including assignment preparation, locating reputable medical care, clinical case management or emergency assistance.

### ▪ Claim reimbursement options

With AGB, claim reimbursement is easier than ever. Employees can enjoy simplicity and convenience with our options, including:

- > Reimbursement in over 180 currencies
- > Three ways to get reimbursed — by check, Electronic Funds Transfer (EFT) or wire transfer

- > No fees from AGB for wire or electronic fund transfers\*

### ▪ Direct mail service to members

AGB will mail claim payments, Explanation of Benefits and ID cards directly to members.

### ▪ 24-hour health care counseling service — Informed Health® Line

### ▪ 24-hour International Employee Assistance Program

## Unparalleled online member resources

### ▪ AGB secure website at [www.aetnaglobalbenefits.com](http://www.aetnaglobalbenefits.com)

Members can access information to help them manage their daily health care needs, including:

- > International physician/hospital search utility
- > Country- and city-specific health and security information
- > Translations of medical terms, phrases and over-the-counter and prescription drugs
- > Answers to frequently asked questions
- > Electronic forms and claim filing instructions
- > Virtual employee meeting

### ▪ Aetna Navigator® website

Members can take a shortcut from [www.aetnaglobalbenefits.com](http://www.aetnaglobalbenefits.com) to find this secure benefits management website. Once there, here's what they can do:

- > Check on their claims
- > View covered benefits
- > Replace ID cards
- > Maintain electronic health history report
- > And more!

And when in the United States, members can locate participating pharmacies, compare the cost and quality of area hospitals — even research the average price for hospital stays, medical procedures and prescriptions. And no matter what time of day or night, they can always find a network doctor through the DocFind® directory.



\*Some financial institutions may charge a processing fee to receive transfers. Members should check with their financial institution to determine if any fees apply.

Medical Plans	PPO 1			PPO 2		
	Annual Deductible & Coinsurance Limits Paid by Member					
	Outside U.S.	Inside the U.S.		Outside U.S.	Inside the U.S.	
In-Network		Out-of-Network	In-Network		Out-of-Network	
Individual Deductible	\$0	\$0	\$0	\$100	\$100	\$300
Family Deductible	\$0	\$0	\$0	\$300	\$300	\$900
Individual Payment Limit	\$500	\$500	\$1,000	\$500	\$500	\$1,500
Family Payment Limit	\$1,500	\$1,500	\$3,000	\$1,500	\$1,500	\$4,500
Inpatient Per Confinement Deductible	\$0	\$0	\$250	\$0	\$0	\$250
	Coinsurance Percentage Paid by Plan after Deductible			Coinsurance Percentage Paid by Plan after Deductible		
	Outside U.S.	In-Network	Out-of-Network	Outside U.S.	In-Network	Out-of-Network
Routine Physical Exams	100%	100%, not subject to deductible or copay	70%	90%	100%, not subject to deductible or copay	70%
Hospital/Other Physician/Inpatient Mental Health/Alcohol & Drug Abuse	100%	100%	70%	90%	90%	70%
Outpatient Mental Health/Alcohol & Drug	80%	100% after \$10 copay	80%	80%	100% after \$10 copay	80%
Prescription Drug <ul style="list-style-type: none"> <li>▪ Within U.S. — Aetna Pharmacy Management applies, Generic/Brand</li> <li>▪ Outside U.S. or within U.S. but not using network pharmacy — subject to deductible</li> </ul>	80%	100% after \$10/\$20 copay	80%	80%	100% after \$10/\$20 copay	80%
Vision <ul style="list-style-type: none"> <li>▪ Routine Eye Exam</li> </ul>	100%	100%, not subject to deductible or copay	100%	100%	100%, not subject to deductible or copay	100%
<ul style="list-style-type: none"> <li>▪ Supplies</li> </ul>	100% up to \$100 maximum – not subject to deductible or copay (applies every 24 months)			100% up to \$100 maximum – not subject to deductible or copay (applies every 24 months)		
Lifetime Maximum	Unlimited			Unlimited		

Medical Plans	PPO 3			PPO 4		
	Annual Deductible & Coinsurance Limits Paid by Member					
	Outside U.S.	Inside the U.S.		Outside U.S.	Inside the U.S.	
In-Network		Out-of-Network	In-Network		Out-of-Network	
Individual Deductible	\$200	\$200	\$400	\$500	\$500	\$1,000
Family Deductible	\$600	\$600	\$1,200	\$1,500	\$1,500	\$3,000
Individual Payment Limit	\$1,000	\$1,000	\$2,000	\$1,500	\$1,500	\$3,000
Family Payment Limit	\$3,000	\$3,000	\$6,000	\$4,500	\$4,500	\$9,000
Inpatient Per Confinement Deductible	\$0	\$0	\$250	\$0	\$0	\$250
	Coinsurance Percentage Paid by Plan after Deductible			Coinsurance Percentage Paid by Plan after Deductible		
	Outside U.S.	In-Network	Out-of-Network	Outside U.S.	In-Network	Out-of-Network
Routine Physical Exams	80%	100%, not subject to deductible or copay	70%	80%	100%, not subject to deductible or copay	70%
Hospital/Other Physician/Inpatient Mental Health/Alcohol & Drug Abuse	80%	90%	70%	80%	90%	70%
Outpatient Mental Health/Alcohol & Drug	80%	100% after \$10 copay	80%	80%	100% after \$20 copay	80%
Prescription Drug <ul style="list-style-type: none"> <li>▪ Within U.S. — Aetna Pharmacy Management applies, Generic/Brand</li> <li>▪ Outside U.S. or within U.S. but not using network pharmacy — subject to deductible</li> </ul>	80%	100% after \$10/\$20 copay	80%	80%	100% after \$10/\$20 copay	80%
Vision <ul style="list-style-type: none"> <li>▪ Routine Eye Exam</li> </ul>	100%	100%, not subject to deductible or copay	100%	100%	100%, not subject to deductible or copay	100%
<ul style="list-style-type: none"> <li>▪ Supplies</li> </ul>	100% up to \$100 maximum – not subject to deductible or copay (applies every 24 months)			100% up to \$100 maximum – not subject to deductible or copay (applies every 24 months)		
Lifetime Maximum	Unlimited			Unlimited		

The AGB Expatriate Trust gives employers options and convenience. And with the built-in direct-settlement feature, employees can enjoy the convenience of simplified admission and direct payment of large-scale medical costs.

DENTAL	Plan 1	Plan 2
Individual Deductible	\$50	\$50
Family Deductible	\$150	\$150
Diagnostic & Preventative	100%, no deductible	100%, no deductible
Basic Restorative	80%, after deductible	80%, after deductible
Major Restorative	50%, after deductible	50%, after deductible
Orthodontia	N/A	50%, no deductible, \$1,500 Lifetime Maximum
Calendar Year Maximum	\$1,500	\$1,500

Life/AD&PL
▪ None
▪ \$10,000
▪ \$25,000
▪ \$50,000
▪ 1x Salary
Note that coverage may not exceed \$300,000; EOI is required for amounts greater than \$75,000; a medical exam is required for amounts greater than \$150,000.

Long Term Disability is not part of the AGB Expatriate Trust product; however, it is available as a separate product for those groups with 10 or more employees.

Health insurance plans and programs of Aetna Global Benefits are underwritten or administered by Aetna Life & Casualty (Bermuda) Ltd. and Aetna Life Insurance Company (Aetna).

Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Aetna does not provide care or guarantee access to health services. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna Global Benefits plans, please refer to [www.aetnaglobalbenefits.com](http://www.aetnaglobalbenefits.com).

### About AGB

Aetna Global Benefits (AGB), the international business segment of Aetna, is committed to helping create a stronger, healthier global community by delivering comprehensive health benefits and health management solutions worldwide. AGB's expatriate business is one of the industry's largest and most prominent U.S.-based international health benefits providers, supporting more than 400,000 members worldwide. Our expatriate offerings include medical, dental, vision, life, disability and emergency assistance.

**We take care of benefits, so you can take care of business.**

To learn more, contact your AGB representative, broker or consultant or visit us on the Web at [www.aetnaglobalbenefits.com](http://www.aetnaglobalbenefits.com).

