




A passion driven from within

HEALTH BENEFITS PLANS AND PROGRAMS
FOR THOSE WHO MEET OUR WORLD'S
GRAVEST CHALLENGES

AETNA
GLOBAL
BENEFITS®



We know that God's calling drives your missionaries to serve others. Similarly, our core values drive the way we serve you. That's why we offer missionary organizations benefits solutions with no requirements on pre-existing conditions and no war and terrorism exclusions. Also, rooted in our commitment to concierge-level service and innovation, we offer custom resources that make the mission trip easier. AGB is tailor-made to ease international exploration, no matter where the passion may lead.

THE RIGHT COVERAGE BEFORE THE BON VOYAGE

When your missionaries are healthy, it's easier for them to offer their personal best to those who need it most. AGB is committed to helping your organization meet your goals by providing your missionaries with the care they need to stay healthy while on assignment. Our flexible benefits solutions allow you to choose a benefits plan that is right for your missionaries and your organization.

Flexible Plan:

For larger groups (10 or more missionaries) we offer flexible plan designs that deliver the utmost in convenience. Choose the right mix of products and services that best meet the needs of your missionaries based on their country of assignment or country of origin. No matter what mix you choose, our flexible plans mean potential savings and easy administration.

The flexible contract option allows you to select from three robust medical plans, Traditional Choice[®], Open Choice[®] or Aetna HealthFund[®] HRA,¹ based on your preference of medical payment style, need for significant discounts in the U.S., or desire to tap into a pre-established fund to help pay for covered medical expenses. You can take it one step further and customize your medical coverage by adding the following ancillary products and services:

- Dental products
- Pharmacy coverage
- Vision benefits
- Life insurance
- Accidental Death and Personal Loss (AD&PL) coverage
- Long-term disability insurance
- Emergency assistance and evacuation services
- Informed Health[®] Line (IHL)
- International Employee Assistance Program (IEAP)
- Aetna Global Health Connections

¹The Aetna HealthFund[®] HRA is only available to groups of 100 or more (based on the number of employees and dependents).

Plans and programs are underwritten or administered by Aetna Life & Casualty (Bermuda) Ltd. or Aetna Life Insurance Company (Aetna).

Some of the representations made in this marketing material may need an adjustment if U.S. Health Care Reform should apply if your particular plan is subject to U.S. federal rules.

PEACE OF MIND WHILE SERVING

We know your priority is the health and safety of your missionaries, and that's why we provide vaccination coverage, chronic disease management programs like Aetna Global Health Connections and services like emergency assistance and evacuation. We're also able to eliminate names or affiliations, on AGB member ID cards, that could potentially jeopardize the safety of those in service. That's just a few ways that we can partner with you as your organization fulfills its purpose.

Global Medical Network

AGB's robust direct-settlement network gives your missionaries access to tens of thousands of providers in hundreds of countries including roughly 30,000 providers on the continent of Africa. Our direct-settlement network is a missionary's gateway to quality care and reduced out-of-pocket expenses for eligible procedures. We can work with facilities outside of our direct-settlement community to set up a one-time direct-settlement arrangement so that your missionaries can access care when and wherever they need it most. We also offer claim processing in multiple languages and reimburse them in over 100 currencies, further showcasing our commitment to service.

24/7 Support

Online or through the landline, we're there for your missionaries. Whether they need personalized benefits information, a translation database for medications and medical terms or global security information, we will support them. Health care resources are at your missionaries' fingertips through our comprehensive, password-protected member website, www.aetnaglobalbenefits.com. Or, they can simply call us collect and our Member Services team will direct them to the resources that can meet their immediate need.

BE WELL DURING THE RECHARGE

We understand that the furlough period is an extension of the missionary experience. That's why we can provide up to 12 months of furlough coverage so that your missionaries are able to access care in the U.S. while they fundraise for their next international assignment.

EXPERIENCE THE AGB DIFFERENCE

2009 Plan Sponsor Survey Results for Missionary Organizations²

AGB has faithfully provided customized health benefits solutions to missionary organizations for over 30 years. Our dedicated Faith Based Account Management team use their subject matter expertise to provide thoughtful solutions to missionaries. We are committed to delivering products and services that helps missionary organizations realize their vision. Missionary Plan Sponsors agree, AGB performs up to or exceeds expectations.

| Topic | Satisfaction Rate |
|-----------------------------|-------------------|
| Overall Satisfaction | 97% |
| Likely to Recommend AGB | 100% |
| Knowledgeable and Competent | 90% |
| Innovative Services | 90% |
| Product Range | 100% |

²Plan Sponsor Survey conducted by DSS Research, August 2009.

AGB Missionary Trust

If you have between 2 and 50 missionaries, going overseas six months or more, you're eligible to participate in our Missionary Trust plan, which offers standardized benefits and services with risk shared across other missionary groups that make up the Missionary Trust. The group setup provides the opportunity for more competitive pricing than might not be received if a group were to be evaluated on an individual basis. And, the Missionary Trust includes key value-added ancillary products and services like International Employee Assistance Program (IEAP) to provide assistance during times of stress, Informed Health Line to make informed health decisions and pretrip planning, led by our International Health Advisory Team (IHAT) of registered nurses, to help make the service period run more smoothly.

AGE REQUIREMENTS

Age Limit

MEDICAL PLAN FEATURES

Individual Deductible

Family Deductible

Inpatient Hospital Deductible

Individual Coinsurance Maximum

Family Coinsurance Maximum

Calendar Year Maximum

Physician Office Visits

Specialist Office Visits

Other Physician Charges

Standard Medical Expenses

Inpatient Hospital Expenses

Outpatient Hospital Expenses

Inpatient Mental Nervous/Alcohol & Drug (30 day max per cal. year)

Outpatient Mental Nervous/Alcohol & Drug (\$500 max. per cal. year)

Mental Nervous/Alcohol & Drug Lifetime Max

Wellness Benefits

Prescription Drugs

Emergency Medical Evacuation/Assistance Services

Lifetime Maximum

LIFE/AD&PL INSURANCE (REQUIRED)

Plan 1

Plan 2

Plan 3

DEPENDENT LIFE (OPTIONAL)

Spouse

Child

DENTAL PLAN FEATURES (OPTIONAL)

Individual Deductible

Family Deductible

Type A Expenses

Type B Expenses

Type C Expenses

Orthodontia

Calendar Year Maximum

Orthodontia Lifetime Maximum

| PLAN 1 | | | PLAN 2 | | | PLAN 2B | | |
|---|--|--|---|--|--|---|--|--|
| For care provided by a Preferred Provider | For care not provided by a Preferred Provider | For care that is provided outside the United States | For care provided by a Preferred Provider | For care not provided by a Preferred Provider | For care that is provided outside the United States | For care provided by a Preferred Provider | For care not provided by a Preferred Provider | For care that is provided outside the United States |
| 70 | | | 70 | | | 75 | | |
| \$100 | \$300 | \$100 | \$250 | \$500 | \$250 | \$250 | \$500 | \$250 |
| \$300 | \$900 | \$300 | \$750 | \$1,500 | \$750 | \$750 | \$1,500 | \$750 |
| \$0 | \$250 | \$0 | \$0 | \$250 | \$0 | \$0 | \$250 | \$0 |
| \$1,000 | \$2,000 | \$1,000 | \$1,000 | \$2,000 | \$1,000 | \$1,000 | \$2,000 | \$1,000 |
| \$2,000 | \$4,000 | \$2,000 | \$2,000 | \$4,000 | \$2,000 | \$2,000 | \$4,000 | \$2,000 |
| N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 100%-\$10 | 70% | 100% | 100%-\$10 | 70% | 100% | 100%-\$25 | 60% | 90% |
| 100%-\$20 | 70% | 100% | 100%-\$20 | 70% | 100% | 100%-\$40 | 60% | 90% |
| 90% | 70% | 100% | 90% | 70% | 100% | 80% | 60% | 90% |
| 80% | 80% | 100% | 80% | 80% | 100% | 80% | 80% | 90% |
| 90% | 70% | 100% | 90% | 70% | 100% | 80% | 60% | 90% |
| 90% | 70% | 100% | 90% | 70% | 100% | 80% | 60% | 90% |
| 90% | 70% | 100% | 90% | 70% | 100% | 80% | 60% | 90% |
| 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| \$25,000 | \$25,000 | \$25,000 | \$25,000 | \$25,000 | \$25,000 | \$25,000 | \$25,000 | \$25,000 |
| 100%-\$10 | 70% | 100% | 100%-\$10 | 70% | 100% | 100%-\$25 | 70% | 90% |
| \$5 Generic | 80% | 100% | \$5 Generic | 80% | 100% | \$15 Generic | 80% | 90% |
| \$15 Brand Formulary | | | \$25 Brand Formulary | | | | | |
| \$30 Non Formulary Brand | | | \$40 Non Formulary Brand | | | | | |
| 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 |
| OPTIONS | | | OPTIONS | | | OPTIONS | | |
| \$10,000 | | | \$10,000 | | | \$10,000 | | |
| \$25,000 | | | \$25,000 | | | \$25,000 | | |
| \$50,000 | | | \$50,000 | | | \$50,000 | | |
| OPTIONS | | | OPTIONS | | | OPTIONS | | |
| \$5,000 | | | \$5,000 | | | \$5,000 | | |
| \$2,000 | | | \$2,000 | | | \$2,000 | | |
| OPTIONS | | | OPTIONS | | | OPTIONS | | |
| \$50 | | | \$50 | | | \$50 | | |
| \$150 | | | \$150 | | | \$150 | | |
| 100% | | | 100% | | | 100% | | |
| 80% | | | 80% | | | 80% | | |
| 50% | | | 50% | | | 50% | | |
| 50% | | | 50% | | | 50% | | |
| \$1,500 | | | \$1,500 | | | \$1,500 | | |
| \$1,000 | | | \$1,000 | | | \$1,000 | | |

| PLAN 3 | | | PLAN 3B | | | PLAN 3C | | |
|---|--|--|---|--|--|---|--|--|
| For care provided by a Preferred Provider | For care not provided by a Preferred Provider | For care that is provided outside the United States | For care provided by a Preferred Provider | For care not provided by a Preferred Provider | For care that is provided outside the United States | For care provided by a Preferred Provider | For care not provided by a Preferred Provider | For care that is provided outside the United States |
| 70 | | | 75 | | | 75 | | |
| \$500 | \$1,000 | \$500 | \$500 | \$1,000 | \$500 | \$1,000 | \$2,000 | \$1,000 |
| \$1,500 | \$3,000 | \$1,500 | \$1,500 | \$3,000 | \$1,500 | \$3,000 | \$6,000 | \$3,000 |
| \$0 | \$250 | \$0 | \$0 | \$250 | \$0 | \$0 | \$250 | \$0 |
| \$1,000 | \$2,000 | \$1,000 | \$1,000 | \$2,000 | \$1,000 | \$2,000 | \$4,000 | \$2,000 |
| \$2,000 | \$4,000 | \$2,000 | \$2,000 | \$4,000 | \$2,000 | \$4,000 | \$8,000 | \$4,000 |
| N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| 100%-\$10 | 70% | 100% | 100%-\$25 | 60% | 90% | 100%-\$25 | 60% | 90% |
| 100%-\$20 | 70% | 100% | 100%-\$40 | 60% | 90% | 100%-\$40 | 60% | 90% |
| 90% | 70% | 100% | 80% | 60% | 90% | 80% | 60% | 90% |
| 80% | 80% | 100% | 80% | 80% | 90% | 80% | 80% | 90% |
| 90% | 70% | 100% | 80% | 60% | 90% | 80% | 60% | 90% |
| 90% | 70% | 100% | 80% | 60% | 90% | 80% | 60% | 90% |
| 90% | 70% | 100% | 80% | 60% | 90% | 80% | 60% | 90% |
| 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| \$25,000 | \$25,000 | \$25,000 | \$25,000 | \$25,000 | \$25,000 | \$25,000 | \$25,000 | \$25,000 |
| 100%-\$10 | 70% | 100% | 100%-\$25 | 70% | 90% | 100%-\$25 | 70% | 90% |
| \$5 Generic | 80% | 100% | \$15 Generic | 80% | 90% | \$15 Generic | 80% | 90% |
| \$15 Brand Formulary | | | \$25 Brand Formulary | | | \$25 Brand Formulary | | |
| \$30 Non Formulary Brand | | | \$40 Non Formulary Brand | | | \$40 Non Formulary Brand | | |
| 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 |
| OPTIONS | | | OPTIONS | | | OPTIONS | | |
| \$10,000 | | | \$10,000 | | | \$10,000 | | |
| \$25,000 | | | \$25,000 | | | \$25,000 | | |
| \$50,000 | | | \$50,000 | | | \$50,000 | | |
| OPTIONS | | | OPTIONS | | | OPTIONS | | |
| \$5,000 | | | \$5,000 | | | \$5,000 | | |
| \$2,000 | | | \$2,000 | | | \$2,000 | | |
| OPTIONS | | | OPTIONS | | | OPTIONS | | |
| \$50 | | | \$50 | | | \$50 | | |
| \$150 | | | \$150 | | | \$150 | | |
| 100% | | | 100% | | | 100% | | |
| 80% | | | 80% | | | 80% | | |
| 50% | | | 50% | | | 50% | | |
| 50% | | | 50% | | | 50% | | |
| \$1,500 | | | \$1,500 | | | \$1,500 | | |
| \$1,000 | | | \$1,000 | | | \$1,000 | | |

| PLAN 4 | | | PLAN 5 | | |
|---|--|--|---|--|--|
| For care provided by a Preferred Provider | For care not provided by a Preferred Provider | For care that is provided outside the United States | For care provided by a Preferred Provider | For care not provided by a Preferred Provider | For care that is provided outside the United States |
| 85 | | | 85 | | |
| \$1,500 | \$3,000 | \$1,500 | \$2,000 | \$4,000 | \$2,000 |
| \$4,500 | \$9,000 | \$4,500 | \$6,000 | \$12,000 | \$6,000 |
| \$0 | \$250 | \$0 | \$250 | \$500 | \$0 |
| \$2,000 | \$4,000 | \$2,000 | \$2,500 | \$2,500 | \$2,500 |
| \$4,000 | \$8,000 | \$4,000 | \$5,000 | \$5,000 | \$5,000 |
| \$250,000 | \$250,000 | \$250,000 | \$250,000 | \$250,000 | \$250,000 |
| 100%-\$10 | 70% | 90% | 100%-\$25 | 60% | 80% |
| 100%-\$20 | 70% | 90% | 100%-\$40 | 60% | 80% |
| 90% | 70% | 90% | 80% | 60% | 80% |
| 90% | 70% | 90% | 80% | 60% | 80% |
| 90% | 70% | 90% | 80% | 60% | 80% |
| 90% | 70% | 90% | 80% | 60% | 80% |
| 90% | 70% | 90% | Not covered | Not covered | Not covered |
| 50% | 50% | 50% | Not covered | Not covered | Not covered |
| \$25,000 | \$25,000 | \$25,000 | \$25,000 | \$25,000 | \$25,000 |
| 100%-\$10 | 70% | 90% | Not covered | Not covered | Not covered |
| \$5 Generic | 80% | 80% | \$5 Generic | 80% | 80% |
| \$15 Brand Formulary | | | \$15 Brand Formulary | | |
| \$30 Non Formulary Brand | | | \$30 Non Formulary Brand | | |
| 100% | 100% | 100% | 100% | 100% | 100% |
| \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 |
| OPTIONS | | | OPTIONS | | |
| \$10,000 | | | \$10,000 | | |
| \$25,000 | | | \$25,000 | | |
| \$50,000 | | | \$50,000 | | |
| OPTIONS | | | OPTIONS | | |
| \$5,000 | | | \$5,000 | | |
| \$2,000 | | | \$2,000 | | |
| OPTIONS | | | OPTIONS | | |
| \$50 | | | \$50 | | |
| \$150 | | | \$150 | | |
| 100% | | | 100% | | |
| 80% | | | 80% | | |
| 50% | | | 50% | | |
| 50% | | | 50% | | |
| \$1,500 | | | \$1,500 | | |
| \$1,000 | | | \$1,000 | | |

Please Note:

- All Missionary Trust renewals are effective on April 1 of each year, regardless of original effective date of the plan.
- A minimum of two missionaries is required for group coverage.
- Medical, Life and AD&PL coverage are required. Dental and Dependent Life are optional at the contract level (not at the individual missionary level).
- Wellness Benefits coverage allows one exam for adults, 18 years and older, annually. Children, under the age of 18, coverage is based on the follow guidelines:
 - > First year, seven exams
 - > Second year, three exams
 - > Third year, three exams
 - > Ages four to 17, one exam annually
- Overseas rates apply to missionaries on furlough up to 12 months. If a missionary does not qualify for furlough and remains in the U.S. for longer than 90 consecutive days, he or she should be terminated from the AGB plan and placed in a domestic offering.
- Direct Mail Option: Initial mailing of member kits and ID cards to Plan Sponsor's U.S. location. Ongoing envelope mailing of EOBs and Drafts directly to member in the U.S. or overseas.
- Aetna's 24-hour nurseline, Informed Health Line, is included under the plan.

We take care of benefits, so you can achieve your mission.

To learn more, contact your AGB representative, broker or consultant or visit us on the web at www.aetnaglobalbenefits.com.

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.