

aetna®

WARBA INSURANCE
وربة للتأمين

Your life knows no bounds
Choose health insurance
that can keep up
Pioneer

KUWAIT



www.aetnainternational.com



Your greatest and
healthiest adventures
are yet to come



We set out to give you peace of mind for your life abroad

But we haven't stopped there

Like you, we're exploring and pioneering every day. We're a strong global health insurance brand with exceptional experience and expertise.

Most importantly, we place you at the heart of everything we do.

We make sure that while you're away from home, you receive the financial security, care and support you need to stay healthy. This flexible, simple, reassuring approach gives you the freedom to conquer your world.

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Choice

Pioneer puts you in the driver's seat. Choose from four health insurance plans with optional benefits and add-on plans, area of cover options, and voluntary excesses and coinsurances.



Comfort

Travel a little lighter knowing that we'll help to keep you and your family safe with resources to manage your personal safety abroad, including hands-on assistance during political unrest and natural disasters on some plans.



Care

Expect the best from Pioneer. We take a personalised approach to supporting your health and well-being. Not only do we respond to your health needs but we also plan ahead, protecting you from potential problems.



Control

Take charge of your health with easy-to-use tools that fit in to your busy lifestyle. Our Healthy Behaviours programme helps you stay well and rewards healthy habits with discounts on your premium.



Convenience

Wherever you are in the world, we're there with you. You can count on our web and mobile technology to keep our services and support within reach at all times.

Choice

It's your health care Make it work for you

We're all about choice. We like to give our members options so that you only pay for what you need. It starts with a choice of four Pioneer plans, and extends to extra cover options to tailor a plan that's just right for you.

Choose a plan

As you venture out to fulfil your goals, Pioneer has a health care plan to support you wherever life takes you. You'll be pleased to discover that each option offers full cover for hospitalisation, cancer care, emergency medical evacuation and repatriation. Take a look at the four plans to see which suits your needs and budget best.

No matter which Pioneer plan you choose, you can be confident that you'll get the best value for your family. For every child you pay for, you'll get free cover for every alternate child¹

Pioneer 1750

For those who want an affordable option that includes full cover for inpatient treatment, cancer care and emergency medical evacuation. With this option, you'll pay for your primary care and most outpatient needs.

Pioneer 2500

For those who want the comfort of full cover for hospitalisation and daycare, plus cover for outpatient treatment. You'll also benefit from cover for the management of chronic medical conditions, and help for you and your family in handling chronic conditions and diseases, like diabetes and cancer.

Pioneer 4000

For those who want high benefit limits and cover for routine health checks for the entire family. You'll also have added extras such as full cover for a compassionate emergency visit to a close family member, and the option of covering routine dental treatment.

Pioneer 5000

For those who want the widest health care cover with the highest benefit limits and total peace of mind for their health and well-being. The extensive list of benefits includes full cover for outpatient treatment, and even extends to sight and hearing examinations for complete reassurance.

¹Charges may apply on full medical underwriting plans.

Where we mention worldwide cover, please note that Aetna cannot and shall not provide any policy, payment or service in violation of any United States (U.S.), United Nations (UN), or European Union (EU) economic or trade sanctions.



Pioneer plan benefits at-a-glance

	Pioneer 1750	Pioneer 2500	Pioneer 4000	Pioneer 5000
Overall plan limit	USD 1,750,000	USD 2,500,000	USD 4,000,000	USD 5,000,000
Inpatient and daycare benefits				
Inpatient and daycare treatment	✓	✓	✓	✓
Parent hospital accommodation	✓	✓	✓	✓
Emergency inpatient and daycare treatment outside area of cover	USD 5,000	USD 15,000	USD 30,000	USD 50,000
Inpatient treatment of acute conditions for newborns (natural conception) L	USD 150,000	USD 150,000	USD 150,000	USD 150,000
Inpatient psychiatric treatment (up to 30 days)		USD 5,000	USD 10,000	✓
Outpatient benefits				
Outpatient post-hospitalisation treatment (up to 90 days) ¹	✓	✓	✓	✓
Outpatient surgical procedures	✓	✓	✓	✓
Outpatient dental treatment for accidental damage following related hospitalisation	✓	✓	✓	✓
Outpatient consultations, treatment and tests including MRI		USD 5,000	USD 15,000	✓
Outpatient physiotherapy				✓
Outpatient complementary medicine ²		USD 1,500	USD 2,000	USD 4,000
Outpatient traditional Chinese medicine		USD 300	USD 750	USD 1,500
Outpatient psychiatric treatment		USD 1,000	USD 2,000	USD 10,000
Emergency outpatient treatment outside area of cover		USD 500	USD 500	USD 500
Further benefits				
Emergency medical evacuation and repatriation	✓	✓	✓	✓
Local ambulance	✓	✓	✓	✓
Cancer care	✓	✓	✓	✓
Organ transplants	✓	✓	✓	✓
Mortal remains	✓	✓	✓	✓
Rehabilitation (from 30 to 120 days)	✓	✓	✓	✓
red24 travel security services	AdviceLine	AdviceLine	ActionResponse	ActionResponse
Durable medical equipment	USD 1,000	USD 1,000	USD 1,000	USD 2,000
Hospital cash (each night up to 20 nights)	USD 125	USD 125	USD 125	USD 125
Terminal care		✓	✓	✓
Chronic condition and disease management		Included	Included	Included
Congenital abnormalities L		USD 25,000	USD 50,000	USD 100,000
HIV or AIDS		USD 5,000	USD 10,000	USD 15,000
Compassionate emergency visit			✓	✓
Routine health checks			USD 500	USD 1,000
Sight and hearing examination				USD 250
Optional benefits				
Non-emergency medical evacuation	USD 2,000	USD 2,000	USD 2,000	USD 2,000
Routine and major restorative dental treatment W			USD 750	USD 1,500

✓ Paid in full up to the overall plan limit **L** Paid up to lifetime limit **W** Waiting period applies

¹Includes cover for physiotherapy, subject to a benefit limit on Pioneer 1750, 2500 and 4000.

²Outpatient complementary medicine includes podiatry, osteopathic and chiropractic treatment, when referred by a medical practitioner or specialist.

Where we mention worldwide cover, please note that Aetna cannot and shall not provide any policy, payment or service in violation of any United States (U.S.), United Nations (UN), or European Union (EU) economic or trade sanctions.

For a full description of cover, please refer to the Pioneer Benefits schedule available at www.aetnainternational.com.



Choose your area of cover

The area of cover you choose helps to shape your plan and premium. You have the choice of six areas of cover if you live in Kuwait.

- **Area 6** will give you cover in the Middle East (excluding Qatar and the UAE), plus Africa and Asia (excluding China, Hong Kong and Singapore)
- **Area 5** includes cover for all the locations in Area 6, plus Europe and Latin America
- **Area 4** includes cover for all the locations in Area 5, plus Australia, New Zealand, Qatar, Singapore and the UAE
- **Area 3** includes cover for all the locations in Area 4, plus China
- **Area 2** provides worldwide cover excluding the U.S.
- **Area 1** provides worldwide cover including the U.S.

Please note that Area 1 is only available with Pioneer 5000.

Choose your underwriting option

We underwrite our plans on either a Full Medical Underwriting (FMU) or a 24-month moratorium basis.

Our Full Medical Underwriting option covers pre-existing medical conditions. To apply for this option, you will need to submit a full medical declaration for us to assess. We will agree to either accept all or some of your pre-existing medical conditions and may charge an increased premium, exclude all of your pre-existing medical conditions, or decline cover altogether.

You also have the option to apply for moratorium underwriting. This option will exclude coverage for pre-existing conditions that have shown symptoms or required treatment in the 24 months before your plan start date.

Choose your excess or coinsurance

Each Pioneer plan comes with a standard excess or coinsurance, depending on the plan you choose. This is the amount that you will pay towards a covered claim.

You can select a higher excess or coinsurance to benefit from generous savings on your Pioneer plan. Alternatively, by paying a surcharge, you can choose to have no excess or coinsurance so that you can enjoy the full benefit of your cover.

For a full description of your cover options, please refer to the Pioneer Benefits schedule and Handbook, available online at www.aetnainternational.com.

Hassle-free health

If you are admitted to hospital or you receive daycare treatment, we will take care of your eligible hospital bills directly with the medical provider no matter which Pioneer plan you choose. You don't have to worry about paying large bills up-front. All you have to do is pay an excess or coinsurance, if your plan has one.

If you choose an Pioneer 2500, 4000 or 5000 plan, you also have the option to add direct billing to enjoy the convenience of your outpatient bills being paid direct to the medical provider.

Our provider network is one of the world's largest with more than 1.1 million medical providers in the U.S. and 165,000 medical providers globally – and it's growing every day.

Here are just a few of the advantages of our network:

- Lower out-of-pocket costs at the point of service
- No need to claim for reimbursement of outpatient costs
- Medical bills settled directly with the medical provider

Choose to add optional plans

Maternity add-on plan

If you're thinking about starting or adding to your family, the Maternity add-on plan will cover you for:

- Antenatal and postnatal checkups
- Delivery costs, nursing fees and hospital accommodation costs
- Routine newborn costs including routine examinations, tests and vaccinations
- Medical complications of pregnancy and childbirth
- Emergency medical evacuation for pregnancy and childbirth
- Emergency pregnancy and childbirth treatment outside your area of cover

A 12-month waiting period applies to certain benefits.

Travel add-on plan

Whether you're trekking the globe or travelling for business, we offer worldwide travel insurance for trips of up to 180 days. The Travel add-on plan includes cover for:

- Medical treatment
- Loss of deposits, cancellations or curtailments
- Travel delays, missed departures and hijack
- Baggage, personal effects and loss of money

Personal Accident add-on plan

For complete peace of mind for your life abroad, we offer you worldwide cover for accidental death as well as permanent total disablement and partial disablement.

The Personal Accident add-on plan offers financial protection and benefit limits up to USD 425,000. This cover is only available to managerial, clerical and administrative occupations.

The Maternity, Travel and Personal Accident add-on plans are only available with an active Pioneer plan. For more information, take a look at the Maternity Benefits schedule, the Travel Benefits schedule, and the Personal Accident Benefits schedule available at www.aetnainternational.com.

Pioneer gives you the freedom to tailor your needs and your budget



Feel safe no matter where you are in the world

We help you protect your personal safety abroad with security advice and assistance services designed to keep you safe from political unrest and natural disasters. To do this, **we've partnered with crisis management experts red24** to reassure you that you'll have help should your safety be threatened, wherever you are in the world.

Here's what you can count on no matter which Pioneer plan you choose:

- Expert safety advice and assistance that's just a phone call away
- 24/7 access to information on 230+ countries and territories and 160+ cities
- Travel safety briefings tailored to your trip
- E-mail and text alerts giving up-to-the-minute information on civil unrest, natural disasters and travel disruptions
- Daily news delivered straight to your inbox

If you choose an Pioneer 4000 or 5000 plan, you'll benefit from even more peace of mind including:

- On-the-ground crisis management support for situations that have an effect on your personal safety and for the loss of belongings
- Repatriation to remove you from danger if you face a potentially life-threatening situation

Travel confidently knowing you have professional support for the unexpected





Our people Your personal support system

Our people are the power behind everything we do and the reason for our every success. They are some of the world's most caring and dedicated professionals. There's no better example than our Care and Response Excellence (CARE) team.

The CARE team is an in-house team of specialised clinicians and multilingual case managers available 24/7/365 to support you pre-trip, post-trip, and anytime in between. They are equipped to coordinate every aspect of your care and transportation, and they do it with the professionalism you'd expect from a world-class team.

Support for every stage of health

It's not enough for us to offer you exceptional care if you face a major health event, and support your return to health. We have also set our sights on helping you to enjoy the best of health at all times. This means making sure you stay well, improve your health and avoid disease. We also help you to better care for yourself if you're managing a condition.

Get ready for a healthy trip

- Receive help obtaining medication and durable medical equipment before leaving home or after arrival
- Get help finding providers in any part of the world
- Access personalised pre-trip planning services

Support for on-going conditions

- One-on-one access to a nurse to discuss your chronic condition and disease management
- Manage your overall health needs and concerns – receive condition-specific educational materials, and learn how to understand and follow your doctor's treatment plan
- Better manage your conditions and help prevent complications
- Track your progress to help you reach your goals

Help for a healthier life

- Holistic support tailored to your specific health needs, whether you're experiencing a health event in a hospital or at home
- One-on-one contact with a trained clinician
- Advice and education to help you manage your health and avoid complications
- Take a free Health Assessment to better understand your current state of health

Seeing it through

- Keep continuity of care as you transition from hospital to home
- Coordinate treatment plans and goals with multiple care givers
- Follow through to ensure appropriate follow-up care

We are more than a health insurance services company. We focus on helping you improve your overall health and wellness, and providing you with resources and support to help you reach the pinnacle of your good health



Control

Healthy Behaviours

Helping you take control of your well-being

Wellness is a lifelong path, and the route is different for each individual. Your journey begins the moment you become engaged in your own well-being. We support you wherever you are on that path – whether you're healthy, at risk of disease, managing a chronic condition or going through a major health event, such as recovering from surgery.

As part of our promise to help you realise the best possible health and to be rewarded for it, we have created the Healthy Behaviours Discount available on Pioneer 4000 and 5000.

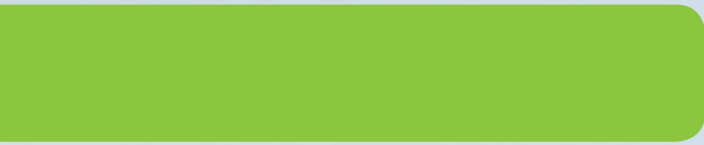
You simply take our online Health Assessment once you have purchased your chosen Pioneer plan. This gives you information about your personal health needs and helps you to want to make lasting positive changes in your life. The tool also helps you to understand possible health risks, and provides an action plan and information to encourage healthy behaviour.

If your plan stays claim-free for more than one plan year, you can enjoy a discount of up to 25% on your renewal premium. As we want to help you stay healthy, you can claim for routine health checks without losing your discount.

The Health Assessment is available by logging into the Secure Member Website at www.aetnainternational.com.

For a full description of cover, please refer to the Pioneer Handbook available at www.aetnainternational.com.

Enjoy the Healthy Behaviours Discount. You can save up to 25% on your renewal premium if your plan stays claim-free



Convenience

Health care goes convenient Harnessing the power of technology

Our web and mobile tools make it easy to find what you need, and help you play an informed role in your health care. Rest assured that as the world and technology move forward, we move forward with them.

Health care at your fingertips

You have access to a world of personalised tools and resources that help you manage your health care online. A single sign-on to our Secure Member Website makes this possible.

The Secure Member Website can be used to:

- Submit claims
- View plan documents and request replacement Member ID Cards
- Search for direct billing hospitals and doctors around the world
- View CityHealthSM profiles to learn about health risks, required vaccinations, local health systems, emergency contact and currency information
- Translate drug names and medical phrases
- Find travel safety and security information including travel tips, country assessments, news and more

The site's interactive Virtual Benefits Assistant tool helps you learn how to use your benefits. This includes submitting a claim, preparing for a trip or move, or finding a health care provider.

You're mobile, so are we

The International Mobile Assistant App puts the most important features of the Secure Member Website at your fingertips.

Through the app, you can:

- Submit claims
- View your claims history
- Search for medical providers
- Request a Member ID Card
- Get in touch with us
- Make doctor appointments

The International Mobile Assistant App works alongside our Mobile Provider Directory Apps. You can use these without internet access to find providers while in remote locations. The apps are free to download and are available for both iPhones and Android phones.

No matter where you are, you can rest assured that you will have access to your health information and all the necessary tools to help you make the best decisions. The International Mobile Assistant App makes it possible



Warba Insurance in partnership with **Aetna International**

We're proud to partner with leading local insurer, Warba Insurance, to deliver world-class health benefits in Kuwait.

As part of Aetna, one of the largest health care benefits companies in the U.S., Aetna International shares in the heritage of more than 160 years of expertise. For more than five decades, we have extended that strength and stability across the globe as one of the world's largest and most prominent providers of international health benefits and wellness.

Today, we support more than 700,000 members worldwide. To do this, we employ over 1,100 dedicated professionals in 15 offices across Africa, Europe, the Middle East, Greater China, Southeast Asia, and the U.S.

As a member, you enjoy the local support of our on-the-ground teams along with the global strength of our worldwide network. This means that you have access to exceptional care no matter where you are.

Building a Healthier World®
Welcome to a healthier you



15

Offices around
the world



160

Year heritage



1,100

Aetna International
employees worldwide



165,000

Network of medical
providers outside of the U.S.



700,000

Aetna International
members worldwide



1.1m

Network of medical
providers in the U.S.

Aetna International's success is built on innovation, an unwavering commitment to helping you to make your life easier and healthier.
Your path to health and wellness starts here.

Here's some evidence of our success:



2015
 Health Insurance
 AWARDS



WINNER
 HEALTH INSURER/
 UNDERWRITER 2014



**PROVIDER
 AWARDS
 WINNER**
 BEST GROUP
 INTERNATIONAL PMI PROVIDER

Professional Adviser
International Fund & Product Awards 2014
 Best in Class
 Best in Class for Commitment to Healthcare Support

**EUROPEAN CEO
 AWARDS
 2014**

Professional Adviser
International Fund & Product Awards 2014
 Highly Commended
 Best International Private Health Insurance Provider

Wherever you are, wherever you're headed next, take Pioneer with you

From our unique vantage point at the helm of world-class health care, we offer you insurance, support for health and wellness, travel security, and advanced access to our services at all times. This is Pioneer.

There's so much more to know about Pioneer and the security and value it offers you and your family from the moment your plan starts.

Contact us directly or speak to your broker today for more information.

Telephone: +965 180 8181

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Aetna does not provide care or guarantee access to health services. Not all health services are covered. Health information programmes provide general health information and are not a substitute for diagnosis or treatment by a health care professional. See plan documents for a complete description of benefits, exclusions, limitations and conditions of cover. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna International plans, refer to www.aetnainternational.com.

Whenever coverage provided by any insurance policy is in violation of any U.S., UN or EU economic or trade sanctions, such coverage shall be null and void. For example, Aetna & Warba companies cannot pay for health care services provided in a country under sanction by the United States unless permitted under a written Office of Foreign Assets Control (OFAC) license. Learn more on the U.S. Treasury's website at: www.treasury.gov/resource-center/sanctions.

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