



Aetna AscentSM

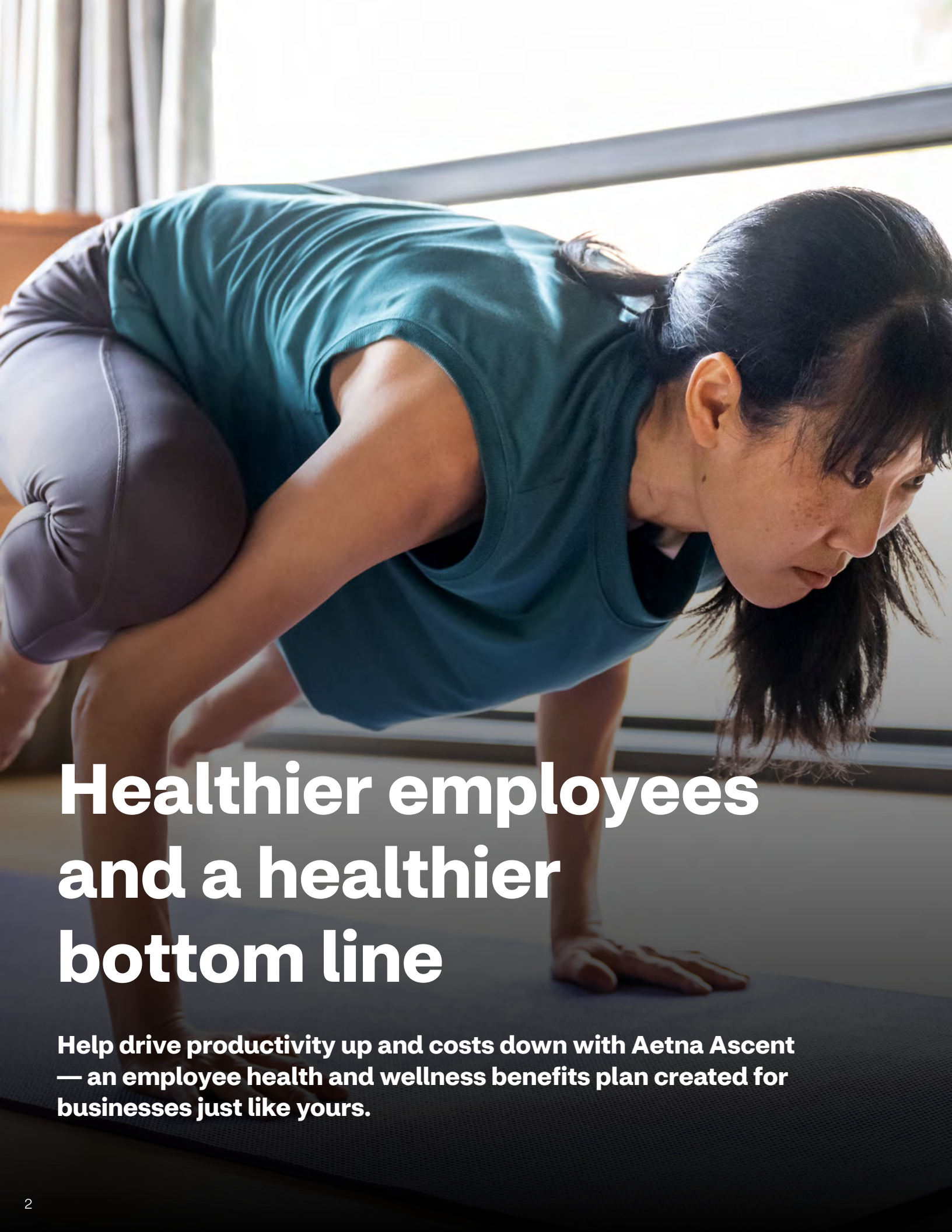
**For businesses on the rise,
choose benefits that take
you to the top**

For groups of 2 – 20 expatriate employees

[AetnaInternational.com](https://www.aetnainternational.com)

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 **aetna[®]**



Healthier employees and a healthier bottom line

Help drive productivity up and costs down with Aetna Ascent — an employee health and wellness benefits plan created for businesses just like yours.

Experience the Ascent advantage

We help control your costs by building a solution that drives healthy outcomes for your employees. And we help control your employees' costs with plan features like no deductibles and no coinsurance for care received outside the United States.



Simple plan administration and implementation

Annual renewal dates and comprehensive account support



Compliant solutions

Fronting arrangements that meet local requirements



Broad access

Global network of more than 1.9 million health providers



More flexibility

Eight plan designs with several optional add-ons



Dependable resources

24/7 access to member services, clinical support, online resources and mobile apps



Easier member experiences

100% coverage featuring no deductible and no coinsurance for care outside of the U.S.

UW Guidelines

Rating methodology

Based on average age, demographics, home host countries, taxes, commissions & effective date.

Census information

Census is required to quote Aetna Ascent. The following fields are required:

- DOB
- Gender
- Dependent Status
- Home country (If USA please also provide ZIP)
- Host country (If USA please also provide ZIP)

Find the right fit

Each plan features preferred provider organization (PPO) coverage that includes:

- **Medical**
- **Pharmacy**
- **Vision**
- **Dental** (optional)

24/7 member services

Our highly trained member service representatives can:

- Answer questions about benefit levels, coverage and claims in multiple languages
- Locate health care services around the world
- Connect members with our International Care Management team for specific clinical concerns or our Emergency Assistance Services

24/7 clinical support

Our International Care Management team of specialized clinicians are available to help members with:

- Navigating different health systems
- Pre-trip planning — especially important for members who have chronic health conditions or are pregnant
- Locating hospitals, doctors and specialists
- Coordinating routine and urgent medical care, evaluations and emergency evacuations
- Obtaining prescription medications and medical devices
- Requesting second opinions in complex cases
- 24/7 advice from a registered nurse related to health concerns and treatment options through the 24-Hour Nurse Line

24/7 telehealth

We're connecting physical care with our digital tools to offer virtual support when and where members need it. With Teladoc, our telemedicine offering, we provide convenient and affordable care. Members have 24/7 access to experienced doctors for telephone and video consultations.

*Teladoc is only available in the U.S.

Aetna Well-being

Staying on top of the demands of work, life and personal issues can be challenging. With Ascent, members have access to self-help tools and professional support to help them reach their best health, arranged in four easy-to-navigate categories:

Mind — Support for emotional well-being

Body — Resources to help maintain physical health

Living and working abroad — Help to make informed decisions while working away from home

Member offers — Specially selected offers on well-being apps and services



Emergency assistance services

No one likes to think about medical emergencies, but they do happen. With Aetna Ascent, your employees don't have to worry. If they have a medical emergency, we will help transport them to the closest facility that is best equipped to handle their specific needs. Our services include:

- Medical evacuation
- Air ambulance
- Emergency travel assistance
- Security assistance
- Repatriation of mortal remains



Direct pay provider network

Outside the United States: Direct pay means a doctor or health care facility sends their bills to us to take care of directly. If a copay or coinsurance is due, they'll ask for it at the time of service or send a bill. Our global direct pay network gives members access to more than 1.9 million doctors and hospitals in 200+ countries and territories and helps them save on out-of-pocket expenses.

If a member wants to use a provider who is not in our network, we'll attempt to initiate a one-time direct pay arrangement. We have a 97 percent success rate in setting up these one-time arrangements.

Inside the United States: The Aetna Open Choice PPO® provider network gives members and their dependents access to an extensive network of more than 7 million providers. This network allows members the freedom to go directly to any recognized health care provider, including specialists, for covered expenses.





Digital access and personalized support

Anytime, anywhere

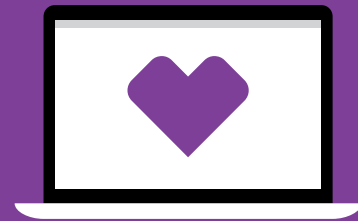
Our digital tools and resources give your employees fast and easy access to manage their health and benefits, find care and get personalized support — anywhere in the world.

From **AetnaInternational.com**, our secure member website, members have access to:

- Search for nearby doctors and hospitals in and out of the U.S.
- Health care plan documents
- Digital member ID cards
- Submit and track claims online
- Our library of health and wellness resources

And for on-the-go access to what matters most, members have our free mobile apps to:

- Submit claims
- Search for doctors and health care facilities
- Find forms, health care resources and more
- Estimate health care costs and track claims (when in the United States)



The best of online claim submissions

When your employees submit claims online for services provided by medical specialists and facilities outside of our direct settlement network, they'll be able to:

- Use our secure online system and real time data verification
- Digitally upload receipts and invoices
- Save information for quicker submissions
- Track claim progress
- Get reimbursed faster



Aetna Ascent Medical Plans design overview

Lower deductible plans

100% Plan	Outside U.S.	Network	Out-of-Network
Individual deductible	\$0	\$0	\$250
Family deductible	\$0	\$0	\$500
Individual coinsurance limit	\$0	\$500	\$1,000
Family coinsurance limit	\$0	\$1,000	\$2,000
Inpatient hospital deductible	\$0	\$0	30% after \$250 per confinement deductible
Routine physical exams	No charge	No charge	30% after deductible
Physician office visits	No charge	No charge after \$15 copay	30% after deductible
Specialist office visits	No charge	No charge after \$20 copay	30% after deductible
Emergency room	No charge	No charge after \$100 copay	No charge after \$100 copay
Non-emergency use of the emergency room	No charge	No charge after \$100 copay	30% after deductible
Urgent care	No charge	No charge after \$25 copay	30% after deductible
Non-urgent use of urgent care provider	No charge	No charge after \$25 copay	30% after deductible
Acupuncture	No charge	No charge after \$15 copay	30% after deductible
Prescription drugs; Within U.S. — APM applies, generic/brand; Outside the U.S. or within the U.S., but not using network pharmacy — subject to deductible, but does not apply to coinsurance limits	No charge	\$10/\$40/\$70	30% after deductible
Lifetime maximum	Unlimited	Unlimited	Unlimited
Other Health Services: Employee Assistance Program (EAP), Emergency Assistance Services, 24-Hour Nurse Line, telehealth, International Care Management program, Aetna Security Assistance	Included	Included	Included

\$250 Plan	Outside U.S.	Network	Out-of-Network
Individual deductible	\$0	\$250	\$500
Family deductible	\$0	\$500	\$1,000
Individual coinsurance limit	\$0	\$1,000	\$2,000
Family coinsurance limit	\$0	\$2,000	\$4,000
Inpatient hospital deductible	\$0	10% after deductible and \$250 per confinement deductible	30% after deductible and \$500 per confinement deductible
Routine physical exams	No charge	No charge	30% after deductible
Physician office visits	No charge	No charge after \$20 copay	30% after deductible
Specialist office visits	No charge	No charge after \$30 copay	30% after deductible
Emergency room	No charge	10% after \$100 copay	10% after \$100 copay
Non-emergency use of the emergency room	No charge	10% after deductible	30% after deductible
Urgent care	No charge	10% after \$50 copay	30% after deductible
Non-urgent use of urgent care provider	No charge	10% after deductible	30% after deductible
Acupuncture	No charge	No charge after \$20 copay	30% after deductible
Prescription drugs; Within U.S. — APM applies, generic/brand; Outside the U.S. or within the U.S., but not using network pharmacy — subject to deductible, but does not apply to coinsurance limits	No charge	\$10/\$40/\$70	30% after deductible
Lifetime maximum	Unlimited	Unlimited	Unlimited
Other Health Services: Employee Assistance Program (EAP), Emergency Assistance Services, 24-Hour Nurse Line, telehealth, International Care Management program, Aetna Security Assistance	Included	Included	Included

\$500 Plan	Outside U.S.	Network	Out-of-Network
Individual deductible	\$0	\$500	\$1,000
Family deductible	\$0	\$1,000	\$2,000
Individual coinsurance limit	\$0	\$3,500	\$8,500
Family coinsurance limit	\$0	\$7,000	\$17,000
Inpatient hospital deductible	\$0	10% after deductible and \$250 per confinement deductible	30% after deductible and \$500 per confinement deductible
Routine physical exams	No charge	No charge	30% after deductible
Physician office visits	No charge	No charge after \$25 copay	30% after deductible
Specialist office visits	No charge	No charge after \$40 copay	30% after deductible
Emergency room	No charge	10% after \$125 copay	10% after \$125 copay
Non-emergency use of the emergency room	No charge	10% after deductible	30% after deductible
Urgent care	No charge	10% after \$50 copay	30% after deductible
Non-urgent use of urgent care provider	No charge	10% after deductible	30% after deductible
Acupuncture	No charge	No charge after \$25 copay	30% after deductible
Prescription drugs; Within U.S. — APM applies, generic/brand; Outside the U.S. or within the U.S., but not using network pharmacy — subject to deductible, but does not apply to coinsurance limits	No charge	\$10/\$40/\$70	30% after deductible
Lifetime maximum	Unlimited	Unlimited	Unlimited
Other Health Services: Employee Assistance Program (EAP), Emergency Assistance Services, 24-Hour Nurse Line, telehealth, International Care Management program, Aetna Security Assistance	Included	Included	\$0

Aetna Ascent Medical Plans design overview

Higher deductible plans

\$1,000 Plan	Outside U.S.	Network	Out-of-Network
Individual deductible	\$0	\$1,000	\$2,000
Family deductible	\$0	\$2,000	\$4,000
Individual coinsurance limit	\$0	\$3,500	\$7,000
Family coinsurance limit	\$0	\$7,000	\$14,000
Inpatient hospital deductible	\$0	10% after deductible and \$250 per confinement deductible	30% after deductible and \$500 per confinement deductible
Routine physical exams	No charge	No charge	30% after deductible
Physician office visits	No charge	No charge after \$25 copay	30% after deductible
Specialist office visits	No charge	No charge after \$40 copay	30% after deductible
Emergency room	No charge	10% after \$150 copay	10% after \$150 copay
Non-emergency use of the emergency room	No charge	10% after deductible	30% after deductible
Urgent care	No charge	10% after \$75 copay	30% after deductible
Non-urgent use of urgent care provider	No charge	10% after deductible	30% after deductible
Acupuncture	No charge	No charge after \$25 copay	30% after deductible
Prescription drugs; Within U.S. — APM applies, generic/brand; Outside the U.S. or within the U.S. but not using network pharmacy — subject to deductible, but does not apply to coinsurance limits	No charge	\$10/\$40/\$70	30% after deductible
Lifetime maximum	Unlimited	Unlimited	Unlimited
Other Health Services: Employee Assistance Program (EAP), Emergency Assistance Services, 24-Hour Nurse Line, telehealth, International Care Management program, Aetna Security Assistance	Included	Included	Included

\$2,500 Plan	Outside U.S.	Network	Out-of-Network
Individual deductible	\$0	\$2,500	\$5,000
Family deductible	\$0	\$5,000	\$10,000
Individual coinsurance limit	\$0	\$5,000	\$10,000
Family coinsurance limit	\$0	\$10,000	\$20,000
Inpatient hospital deductible	\$0	20% after deductible and \$250 per confinement deductible	50% after deductible and \$500 per confinement deductible
Routine physical exams	No charge	No charge	50% after deductible
Physician office visits	No charge	No charge after \$35 copay	50% after deductible
Specialist office visits	No charge	No charge after \$50 copay	50% after deductible
Emergency room	No charge	20% after \$250 copay	20% after \$250 copay
Non-emergency use of the emergency room	No charge	20% after deductible	50% after deductible
Urgent care	No charge	20% after \$75 copay	50% after deductible
Non-urgent use of urgent care provider	No charge	20% after deductible	50% after deductible
Acupuncture	No charge	No charge after \$35 copay	50% after deductible
Prescription drugs; Within U.S. — APM applies, generic/brand; Outside the U.S. or within the U.S., but not using network pharmacy — subject to deductible, but does not apply to coinsurance limits	No charge	\$20/\$35/\$75	50% after deductible
Lifetime maximum	Unlimited	Unlimited	Unlimited
Other Health Services: Employee Assistance Program (EAP), Emergency Assistance Services, 24-Hour Nurse Line, telehealth, International Care Management program, Aetna Security Assistance	Included	Included	Included

\$5,000 Plan	Outside U.S.	Network	Out-of-Network
Individual deductible	\$0	\$5,000	\$10,000
Family deductible	\$0	\$10,000	\$20,000
Individual coinsurance limit	\$0	\$8,000	\$16,000
Family coinsurance limit	\$0	\$16,000	\$32,000
Inpatient hospital deductible	\$0	20% after deductible	50% after deductible
Routine physical exams	No charge	No charge	50% after deductible
Physician office visits	No charge	No charge after \$40 copay	50% after deductible
Specialist office visits	No charge	No charge after \$60 copay	50% after deductible
Emergency room	No charge	20% after \$400 copay	20% after \$400 copay
Non-emergency use of the emergency room	No charge	20% after deductible	50% after deductible
Urgent care	No charge	No charge after \$100 copay	50% after deductible
Non-urgent use of urgent care provider	No charge	20% after deductible	50% after deductible
Acupuncture	No charge	No charge after \$40 copay	50% after deductible
Prescription drugs; Within U.S. — APM applies, generic/brand; Outside the U.S. or within the U.S., but not using network pharmacy — subject to deductible, but does not apply to coinsurance limits	No charge	\$20/\$45/\$80	50% after deductible
Lifetime maximum	Unlimited	Unlimited	Unlimited
Other Health Services: Employee Assistance Program (EAP), Emergency Assistance Services, 24-Hour Nurse Line, telehealth, International Care Management program, Aetna Security Assistance	Included	Included	Included

A world-renowned leader committed to excellence

As part of CVS Health® and Aetna®, Aetna International is making the health journey more accessible, human and holistic. Every day we build on our **165+ year heritage** and **60+ years in global health care** to deliver the expert support and unrivaled access to health and well-being solutions your employees deserve. In fact, we've recently made a bold move to simplify the international health care experience for our members by shifting our plans to **100% coverage with no deductible and no coinsurance** for care outside of the U.S.

This is just one example of how we're reinforcing our position as a global leader. Not only are we delivering unrivaled support and access to care in **200+ countries and territories across the globe**, we're making health care more affordable, more accessible and less complicated.

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