Aetna International Healthcare Plan for Cognizant Technology Solutions

12-13 October 2015
Singapore
Questions?

Should you have any questions about the Aetna Plan, please do not hesitate to contact:
Yip Kim Heng YipK@aetna.com or Ben Toh TohB@aetna.com
Why Choose Aetna?
Better Benefits & Higher Coverage

• Customised benefits such as maternity, dental, wellness, Ayurvedic medicine & **special flex benefit** (e.g. gym, optical care, supplements)

• Extensive coverage for catastrophic medical conditions, e.g. cancer, renal failure, complications of pregnancy

• Option to move to individual plan for group leavers^ 

• No waiting period for all benefits; coverage starts from Day 1

^Member needs to be on the group plan for 1 consecutive year and pay 30% on top of the standard individual plan rates
Wide Network of Hospitals and Clinics

• Access to a wide network of hospitals, clinics, physicians and specialists

• Direct settlement network in Singapore

• Clinic / Hospital locator via smartphone app / online member portal

• No referral needed for specialist visits*

• Flash the card option at Aetna panel clinics in Singapore, Southeast Asia, the Indian sub-continent, and most countries worldwide

*Except physiotherapy & Chiropractic, Acupuncture, Osteopathic, Homeopathic & Podiatric treatments
More Convenience

- Just flash your e-card when visiting Aetna panel clinics
- Paperless claim submission via member portal / email / app
- Reimbursement in 150+ currencies e.g. SGD, Euro, USD
Customized and Dedicated service

• Customized member portal and smartphone app for e-card, claims submission, panel clinic information and more

• Specially created member insurance guide book and FAQs

• Employee Assistance Programme telephonic counselling

• Dedicated Cognizant member service hotline & email

• Dedicated Cognizant claims assessors
Aetna – The Enterprise in Numbers

Fortune 57 company

$58 Billion in revenue

1.1 million health care professionals in our network

12 Global Regional Offices

48,000 employees serving our customers

160 years in operation

23.5 Million Members

Acquired Indian Health Organization in 2011 (15,000 providers, 38 cities)

23.5 Million Members

http://fortune.com/fortune500/aetna-inc-57/
IHO is part of Aetna Inc. IHO was formed with the mission of making high quality healthcare services more affordable in India.

The 4 pillars of IHO’s offerings:

• Quality – IHO’s network consists of high-quality medical practitioners, based on strict empanelment criteria.
• Service level standards are amongst the highest in the industry.
• Standardized & transparent concessional rates across all categories.
• With over 15,000 medical providers spread across 38 cities, IHO has the largest network of medical partners in India.
Industry Accolades

“Best Group International Private Medical Insurance Provider”
Health Insurance Daily UK 2013 and 2014 (voted by insurance and employee benefits brokers in UK)

“Health Insurer/Underwriter of the Year “
International Travel & Health Insurance Journal (ITIJ) Awards 2014

“Best in Class for Commitment to Healthcare Support”
Professional Adviser International Fund and Product Awards 2014

“Highly commended Private Health Insurance Provider”
UK International Fund & Product Awards of 2014

“Best International Private Health Insurer”
Professional Adviser, UK 2013 (leading financial and insurance publication)

“Health Insurer of the Year”
MENA Insurance Review (2013), Middle East and North Africa
Benefits Plan & Design
## Benefits Plan & Design

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>International Healthcare Plan Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Period</td>
<td>1\textsuperscript{st} Nov 2015 – 31\textsuperscript{st} Oct 2016</td>
</tr>
<tr>
<td>Max Annual Limit</td>
<td>$3,000,000</td>
</tr>
<tr>
<td>Area of Cover</td>
<td>Worldwide excluding US</td>
</tr>
</tbody>
</table>
| Out of Area Cover             | Limited to non pre-existing A & E needs  
Inpatient: Covered in full  
Outpatient: $625 per medical condition + $100 excess |
| Underwriting Basis            | Medical History Disregarded (except pre-existing congenital anomalies)  
- No medical declarations needed  
- No wait periods for all benefits |
| Currency                      | SGD                               |
| Coverage Basis                | Employees & Dependents            |
Outpatient Treatments

Outpatient Care – SM: $12,500/ SD: Covered in full
- Consultations
- Diagnostic and surgical procedures including pathology and x-rays
- Drugs and dressings and appliances
- Physiotherapy on referral

Outpatient Surgery – Covered in full
- Endoscopy (gastroscopy, bronchoscopy, colonoscopy, colposcopy)

Alternative Treatments – $900
- Chiropractors
- Osteopaths
- Homeopaths
- Podiatrists
- Acupuncturists

Vaccinations & Inoculations – $500
- Medically necessary for travel
Additional Benefits

**Flex Benefits – SM: $500 / SD: $1,000**

- Gym Membership
- Spa
- Supplements
- All sports coaching
- Baby Gym
- Booking of sports facilities such as tennis court
- Group classes such as swimming class
- Durable Medical Equipment, Prosthetic and Orthotic Supplies (DMEPOS)
- Ayurvedic treatment
- Vaccinations
- Prescription lenses / frames / contact lenses
- Health screening
Additional Benefits

**Ayurvedic Medicine / TCM – SM: $900 / SD: $900**
- Treatment administered by a recognised medical practitioner

**Routine & Restorative Dental – SM: $1,875 / SD: $2,250**
- Examinations, tooth cleaning, extractions
- Crowning, root canal treatment, bridgework
Inpatient, Day-patient, Emergency Care & Diagnostics

Inpatient Care – Covered in full
- Accommodation charges
- ICU charges
- Nursing charges
- Medical practitioner fees
- Diagnostic procedures
- Drugs and dressings

CT, PET and MRI scans – Covered in full
- Inpatient, day patient or outpatient

Organ Transplant – Covered in full
- Heart
- Lung
- Kidney
- Pancreas
- Liver
- Allogenic bone marrow
- Autologous bone marrow
Disease & Chronic Condition Management

Oncology – Covered in full
- Inpatient, day patient or outpatient including palliative treatment

Renal Dialysis – Covered in full
- Chronic supportive treatment of renal failure or dialysis

Chronic Conditions – Covered in full
- Routine check-ups
- Drugs and dressings
- Hospital accommodation
- Renal dialysis
- Surgery and palliative treatment
Complications of Pregnancy – Covered in full

• Defined medical condition arising at antenatal stages or during childbirth
• Ectopic pregnancy, gestational diabetes, hydatidiform mole, miscarriage (actual or threatened), pre-eclampsia, failure to progress in labour or stillbirth
• Post-partum hemorrhage and retained placental membrane during childbirth
• Post natal checkups needed as a result, up to 6 weeks
• Assisted conception excluded

Routine Pregnancy – $12,500 with nil co-insurance

• Costs associated with normal pregnancy including assisted conception, voluntary caesarean sections
• Covers the cost of pre-natal checkups and post-natal checkups for up to six weeks after delivery, prescribed pre natal vitamins and delivery costs

New Born Care – Up to $125,000, 90 days hospital stay

• Inpatient treatment of acute medical condition in 30 days of birth
• Assisted conception requires medical underwriting
Evacuation & Transportation

Emergency Transportation – Covered in full

- Road ambulance

Evacuation & Additional Travel Expense – Covered in full, non hospital accommodation: $200 per day $6,250 per evac

- Evacuation
- Travel to & from medical appointments – member
- Travel to & from hospital visits – escort
- Economy air tickets for return of member & escort
- Non-hospital accommodation pre- & post-hospital admission
Employee Assistance Program

• Supports the members so they can be more successful at meeting their responsibilities at home and at work
• Available 24 hours a day, 7 days a week, 365 days a year
• Information can be provided over the phone, via email, or by post; and counseling is offered at a time and location convenient to you
• Some examples include:
  • Parenting
  • Couples’ support
  • Managing stress
  • Managing life changes
  • Career success
  • Surviving the loss of a loved one
  • Managing workplace pressure
  • Improving esteem and confidence
  • Maintaining physical health
Member Assistance, Member Portals, Apps
24x7x365 support

Superior member tools assistance

Answer claim questions

ONE CALL DOES IT ALL
All performed on our superior call platform

Makes connections
In an emergency

Contact a clinician

Find the right provider
WE BELIEVE
EXCEPTIONAL
SERVICE
EXTENDS
BEYOND
THE CALL CENTER

Secure Member Website

Aetna international Mobile Assistant App & regional provider directory apps available in the app store & Google play

Virtual Benefits Assistant
We believe in the power of technology to help members make better-informed health care decisions. That’s why we’ve created web and mobile apps that combine with our clinical solutions to support and engage every member.
International Mobile Assistant

Information Hub
- Submit and track claims
- Find local doctors and hospitals
- Access your E-card

Claims Center
Secure Member Website

- Submit Claims
- Access policy information
- Search for direct-settlement hospitals and doctors
- Learn about health risks, required vaccinations, local health systems, and currency information
- Translate drug names and medical phrases
- Find travel safety and security information

Your Policy Documents

Your important benefit documents

- Schedule of benefits - FPO Medical, Basic Vision and Pharmacy
- Schedule of benefits - FPO Dental
- Benefit Plan - PPO Dental
- Benefit Plan - PPO Medical, Basic Vision and Pharmacy

Your Aetna International member kit materials

- English
- Spanish
- Japanese
Meet “Nick”, our Virtual Benefits Assistant
Aetna International
Virtual Benefits Assistant

www.aetnainternational.com/ai/en/members/benefits-assistant
Member APP – SEA Provider Directory App
For your convenience, we have agreed direct billing arrangements with many providers within our network. Using one of these providers will mean you avoid the additional step of submitting a claim to us.
The Aetna Southeast Asia Provider Directory Tool allows you to quickly find hospitals and doctors in Southeast Asia while on the go – and after downloading, no login, WIFI or data connection required.

To download – visit the App Store or Google Play/Android Market from your device and search “Aetna”
Call the provider directly
Opens to your smartphone calendar
Opens to Google maps
Care Management
Our Clinical Staffing Model

Our people are the power behind everything we do. There’s no better example than our CARE Team*.  

*Formerly the International Health Advisory Team (IHAT)

Six teams of clinicians located across the globe

- Support members in the regions where they are located
- Provide culturally-appropriate care recommendations
- Support members in multiple languages
Making the Right Connections – Clinical Touch Points

AETNA CLINICIAN

- Pre-trip planning
- Pharmacy management
- Care management
- Maternity management
- Evacuation

Provider

Member
As your global benefits partner, it’s in our job description to keep your employees healthy and safe.

1) Aetna is notified that emergency care is needed and not available locally.

2) Aetna International records the information and transfers the caller to our CARE Team. Our CARE Team arranges for an evacuation to the closest capable facility.

3) Our CARE Team monitors the member while hospitalised to plan for discharge and return home.

4) Member travel to the final destination is coordinated and arrangements for Care Management made.
Meet Sarah

• 45-year old woman experiencing weakness on the left side of her body
• She was admitted to a local hospital in Indonesia where she was diagnosed with cerebral bleeding

A Healthy Outcome

“Your service was nothing short of EXTRAORDINARY and we cannot express in words how thankful we are. You were constantly proactive, constantly in communication, and constantly showing real care for the treatment and condition of this patient.”

Her Story

• Our team reviewed the case and immediately arranged a transfer with a medical escort to the nearest center of medical excellence, Mount Elizabeth in Singapore.
• During her stay, Sarah had concerns about her treatment plan. Our doctor discussed the plan with the treating doctor and agreed that the treatment was appropriate. He then talked with Sarah and provided the reassurance she needed to go forward.
• Sarah was successfully treated within a week and discharged home to Indonesia. Our team coordinated the trip.
Questions?

Should you have any questions about the Aetna Plan, please do not hesitate to contact:

Yip Kim Heng  YipK@aetna.com  or  Ben Toh  TohB@aetna.com
Cognizant Technology Solutions and

AETNA INTERNATIONAL

Building a healthier world®