

Demands and Needs Statement

International Healthcare Plan

www.aetnainternational.com/sites/americanexpress

The International Healthcare Plan international private medical insurance policy product options on this website meet the needs of different types of customers.

Major Medical — Customer Needs

Individuals and families who wish to have coverage for treatment costs as a result of in/day-patient hospitalisation; post hospitalisation out-patient services; oncology; out-patient surgery and CT/MRI scans; complications of pregnancy costs and evacuation expenses on a worldwide basis (excluding the USA other than for accident and emergency treatment) and the medical facility of their choice.

Lifestyle — Customer Needs

Individuals and families who wish to have coverage for treatment costs as a result of in/day-patient hospitalisation, out-patient services including; specialist consultations, GP and primary care visits, drugs and dressings, oncology, out-patient surgery, CT/ MRI scans and psychiatric treatment; complications of pregnancy costs, extended home nursing, management of chronic conditions cover and extended evacuation expenses on a worldwide basis (excluding the USA other than for accident and emergency treatment) and the medical facility of their choice.

Lifestyle Plus — Customer Needs

Individuals and families who wish to have coverage for treatment costs as a result of in/day-patient hospitalisation, out-patient services including; specialist consultations, GP and primary care visits, drugs and dressings, oncology, out-patient surgery, CT/ MRI scans and psychiatric treatment; complications of pregnancy costs, extended home nursing, management of chronic conditions cover, routine pregnancy and childbirth cover, routine dental and major restorative dental treatment and extended evacuation expenses on a worldwide basis (excluding the USA other than for accident and emergency treatment) and the medical facility of their choice.

USA Elective Treatment Option — Customer Needs

This option can be purchased for policyholders who wish to extend their cover to allow for them to visit the USA on an elective basis to undergo treatment there rather than on an accident and emergency basis. In presenting the plan in this way, American Express are not recommending a particular product option; this should be chosen after careful consideration of the full plan benefits and personal circumstances of each individual.

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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.

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