



Aetna SummitSM plan benefits at-a-glance

Options for groups of three or more employees

	Aetna Summit SM 1750	Aetna Summit SM 2500	Aetna Summit SM 4000	Aetna Summit SM 5000	Aetna Summit SM 5000+
Overall plan limit	USD 1,750,000	USD 2,500,000	USD 4,000,000	USD 5,000,000	USD 5,000,000
Inpatient and daycare benefits					
Inpatient and daycare treatment	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
Parent hospital accommodation	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
Inpatient treatment of acute conditions for newborns (natural conception) L	USD 150,000	USD 150,000	USD 150,000	USD 150,000	¹ Paid in full
Emergency inpatient and daycare treatment outside area of cover	USD 5,000	USD 15,000	USD 30,000	USD 50,000	Covered with Area 1
Inpatient psychiatric treatment (up to 30 days)	Not covered +	USD 5,000	USD 10,000	¹ Paid in full	¹ Paid in full
Outpatient benefits					
Outpatient post-hospitalisation treatment (up to 90 days) ²	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
Outpatient surgical procedures	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
Outpatient dental treatment for accidental damage following related hospitalisation	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
Outpatient consultations, treatment and tests including MRI	Not covered	USD 5,000 ↑ ↓	USD 15,000 ↑ ↓	¹ Paid in full	¹ Paid in full
Emergency outpatient treatment	Not covered +				
Outpatient physiotherapy	Not covered	USD 1,500	USD 2,000	¹ Paid in full	¹ Paid in full
Outpatient complementary medicine³				USD 4,000	USD 4,000
Outpatient traditional Chinese medicine	Not covered	USD 300 ↑	USD 750 ↑	USD 1,500 ↑	USD 1,500 ↑
Outpatient psychiatric treatment	Not covered	USD 1,000 -	USD 2,000 -	USD 10,000 -	USD 10,000 -
Emergency outpatient treatment outside area of cover	Not covered	USD 500	USD 500	USD 500	Covered with Area 1
Further benefits					
Emergency medical evacuation, repatriation and local ambulance	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
Cancer care	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
red24 travel security services	AdviceLine	AdviceLine	Action Response	Action Response	Action Response
Durable medical equipment	USD 1,000	USD 1,000 ↑	USD 1,000 ↑	USD 2,000 ↑	USD 2,000 ↑
Hospital cash (each night up to 20 nights)	USD 125	USD 125	USD 125	USD 125	USD 125
Renal dialysis	Not covered	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
Terminal care	Not covered	¹ Paid in full	¹ Paid in full	¹ Paid in full	¹ Paid in full
Medical complications of maternity (natural conception)	Not covered	USD 15,000 - ↑	USD 15,000 - ↑	USD 50,000 - ↑	¹ Paid in full -
Congenital abnormalities L	Not covered	USD 25,000	USD 50,000	USD 100,000	USD 100,000
Employee Assistance Programme	Not covered	Online and telephonic support	Online, telephonic and in-person support	Online, telephonic and in-person support	Online, telephonic and in-person support
Chronic condition and disease management	Not included	Included	Included	Included	Included
HIV or AIDS	Not included	USD 5,000 -	USD 10,000 -	USD 15,000 -	USD 15,000 -
Routine health checks	Not covered	Not covered +	USD 500 ↑	USD 1,000 ↑	USD 1,000 ↑
Non-emergency medical evacuation and repatriation	Not covered +	Not covered +	Not covered +	Not covered +	Not covered +
Routine pregnancy and childbirth W	Not covered +	Not covered +	Not covered +	Not covered +	Not covered +
Routine and major restorative dental treatment W	Not covered	Not covered +	Not covered +	Not covered +	Not covered +
Optical care	Not covered	Not covered +	Not covered +	Not covered +	Not covered +
Orthodontic treatment	Not covered	Not covered +	Not covered +	Not covered +	Not covered +
Dental implants	Not covered	Not covered +	Not covered +	Not covered +	Not covered +

- Remove benefit
- +** Add benefit
- ↓** Decrease benefit limit
- ↑** Increase benefit limit
- L** Paid up to lifetime limit
- W** Waiting period applies

¹Paid in full up to the overall plan limit.

²Includes cover for physiotherapy, subject to a benefit limit on Aetna Summit 1750, 2500 and 4000.

³Outpatient complementary medicine includes podiatry, osteopathic and chiropractic treatment, when referred by a medical practitioner or specialist.

Plans are available in Hong Kong Dollars (USD) and U.S. Dollars (USD).

For a full description of cover, please refer to the Aetna Summit Benefits schedule.

If coverage provided by any insurance policy violates or will violate any U.S., UN, or EU or other applicable economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments or reimburse for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or entity, or a country under sanction by the United States, unless permitted under a valid written Office of Foreign Assets Control (OFAC) license. For more information on OFAC, visit <http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>.