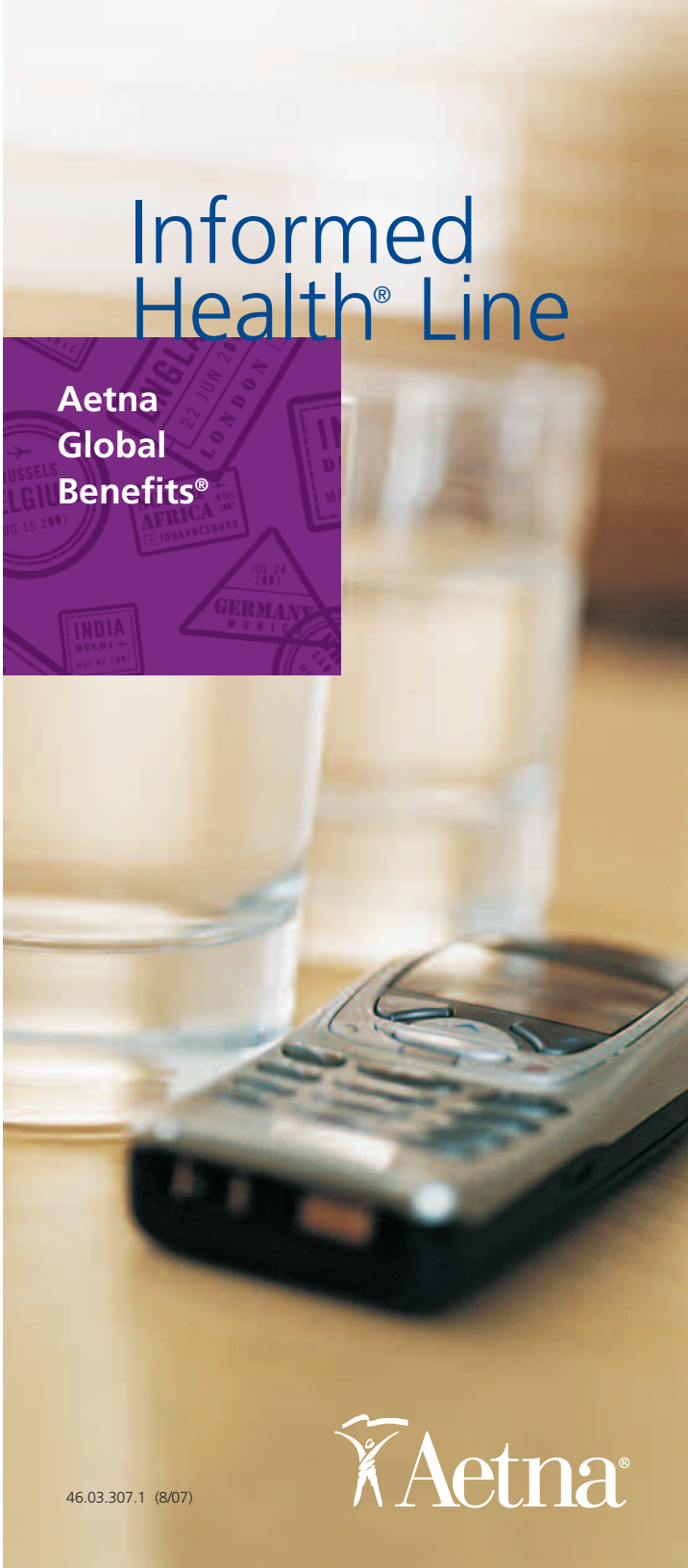




For more information on Informed Health Line, log onto Aetna Navigator® at www.aetna.com and click on “Benefits>Health Programs,” or call the AGB International Service Center using the telephone number indicated on your member ID card. Ask to be transferred to an Informed Health Line Nurse.

Health insurance plans are offered, underwritten or administered by Aetna Life & Casualty (Bermuda) Ltd or Aetna Life Insurance Company. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features are subject to change. Information subject to change. For more information about Aetna Global Benefits plans, refer to www.aetnaglobalbenefits.com.



Informed Health® Line

Aetna
Global
Benefits®



A world of information — one phone call away.

Aetna Global Benefits® Informed Health® Line

With Informed Health Line (IHL), you have 24-hour access to valuable health information provided by qualified, U.S.-based registered nurses, as well as a variety of useful health reference materials. These tools enable you to take a more active role in seeking health care, helping you to better identify the most appropriate care for your individual needs. The information provided by our Informed Health Line nurses may help you identify problems when talking with your doctor that might otherwise be ignored, leading to early diagnosis and treatment of potentially serious and costly health conditions.

While Informed Health Line nurses cannot diagnose, prescribe or give medical advice, they can offer useful information on a variety of health topics, increase your awareness and understanding of important health issues, and help you to more effectively communicate with your doctor.

Need some health information, stat? Give us a ring.

As part of your Aetna Global Benefits (AGB) plan, you have access to IHL's around-the-clock services which can provide you with information on more than 5,000 health topics. So, if you need information on a specific illness or condition, chances are we can help.

When you call IHL, you have two ways to get the information you need:

1

Call and speak with one of our IHL nurses.*

Informed Health Line nurses use the Healthwise® Knowledgebase, one of the most advanced health databases, to provide information about health issues, medical procedures and treatment options, and help you communicate more effectively with your doctor.

Our U.S.-based registered nurses can:

- Answer your questions about health concerns.
- Provide current information regarding a wide-range of health issues such as: common prevention strategies, chronic conditions and complex medical situations.
- Discuss options for seeking medical attention.
- Help you prepare for appointments with your doctor(s).
- Assist multilingual callers.

2

Access our toll free Audio Health Library.

Members who call IHL can also choose to listen to health topics of interest through our audio health library, which is available in English and Spanish. Upon calling IHL, you can opt to speak to a nurse immediately or access the audio health library which contains information on thousands of health topics, including common conditions and diseases.

*Informed Health Line Services are provided by Informed Health Line Inc. Informed Health Line nurses cannot diagnose, prescribe or give medical advice. Members should first contact their physicians with any questions or concerns regarding their health care needs.