



Dear Member:

We're happy that your employer chose Aetna Global Benefits (AGB) to provide you with worldwide health coverage and access to quality care.

AGB is the international business segment of Aetna. We operate in many international markets that have different laws regarding the plans we can offer. One market is the Kingdom of Saudi Arabia (KSA). In the KSA we must tailor our plans to meet the local requirements.

Your benefits while living in the Kingdom of Saudi Arabia (KSA)

AGB will provide you with a policy through our locally licensed insurance partner, Malath Cooperative Insurance & Reinsurance Co. This policy complies with all laws and regulations. Please note the following key points:

- Your locally admitted Malath policy is paired with a more comprehensive AGB global policy. The AGB policy offers extensive benefits outside of the KSA. It also offers the full range of AGB's complementary services.
- When accessing medical care in the KSA, you must present your Aetna/Malath membership ID card. When accessing medical care outside of the KSA, you must present your Aetna/AGB membership ID card.

Claim reimbursement within and outside of the KSA

- Claims for medical care received in the KSA should be submitted to the address listed on your Aetna/Malath membership ID card.
- Claims for medical care received outside of the KSA should be submitted to the address listed on your Aetna/AGB membership ID card.

Use of network facilities within the KSA

- Facilities that are associated with Malath in the KSA will settle your claims directly with Malath for 100% of the cost of covered benefits. A complete listing of these facilities is available by contacting Malath at the phone number provided in this letter.
- Facilities that are not associated with Malath in the KSA, will require you to pay up front. You should then submit a claim to Malath and Malath will reimburse you for 100% of the reasonable and customary cost of covered benefits.

Important Contact Information

Questions about your KSA plan, medical claims and medical care received in the KSA should be directed to Malath:

- Direct: +9661-215-0077
- Toll-free: 1-800-128-0077

All other questions should be directed to AGB. We are available 24 hours a day, 7 days a week:

- Collect: 1-813-775-0190
- Toll-free: 1-800-231-7729 (from the United States only)

- E-mail: agbservice@aetna.com
- You may also use the “Contact Us” feature within Aetna Navigator[®]

Your benefit plan is designed to help you manage your health and safety while on assignment. The attached benefit summary is an overview of the benefits you have while living and/or working in the KSA.

AGB and Malath will continue to provide you with the superior service you expect. If you have any questions about your benefits, please contact us at the above contact information.

In good health,

Aetna Global Benefits

Health insurance plans and programs are offered, underwritten or administered by Aetna Health Insurance Company of Europe, Limited, Aetna Life & Casualty (Bermuda) Ltd. or Aetna Life Insurance Company (Aetna) and its subsidiary companies. In the case of your local Malath policy, such plans are underwritten by Malath Cooperative Insurance & Reinsurance Co.

Aetna does not provide care or guarantee access to health services. Not all health services are covered. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Information is believed to be accurate as of the production date; however it is subject to change. For more information about Aetna Global Benefits plans, refer to www.aetnaglobalbenefits.com.