Tulane Education Fund

Aetna WorldTraveler℠
Date: January 25, 2013
Summary of benefits

Medical and prescription drug
# Premier Plus Plan

<table>
<thead>
<tr>
<th>INTERNATIONAL BUSINESS TRAVEL PLAN (PREMIER PLUS)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TYPE OF COVERAGE</strong></td>
</tr>
<tr>
<td>Business Travel only</td>
</tr>
</tbody>
</table>

| **BUSINESS TRAVEL REQUIREMENTS**                  |
| Travel outside home country (maximum of 180 consecutive days for any one Business Trip with no more than 270 travel days in a 12 month period). If country of residence and/or domicile is the United States or any U.S. Territory/Protectorate, travel between any combination of the 50 United States and U.S. Territories/Protectorates is considered traveling within home country. |

<table>
<thead>
<tr>
<th><strong>ELIGIBILITY PROVISION</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee</strong></td>
</tr>
<tr>
<td>Regular full-time employees under age 70 of an employer participating in this plan.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>PLAN FEATURES</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Individual Deductible</strong></td>
</tr>
<tr>
<td>None</td>
</tr>
<tr>
<td><strong>Calendar Year Plan Maximum</strong></td>
</tr>
<tr>
<td>$250,000</td>
</tr>
<tr>
<td><strong>Global Emergency Assistance Program Calendar Year Maximum</strong></td>
</tr>
<tr>
<td>$250,000 per calendar year (separate from calendar year plan maximum)</td>
</tr>
<tr>
<td><strong>Private Room Limit</strong></td>
</tr>
<tr>
<td>The institution’s semiprivate rate</td>
</tr>
</tbody>
</table>
## Premier Plus Plan

### PLAN PAYMENT PERCENTAGES

<table>
<thead>
<tr>
<th>Service</th>
<th>Payment Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital Services</td>
<td>100%</td>
</tr>
<tr>
<td>Physician Services</td>
<td>100%</td>
</tr>
<tr>
<td>Mental Disorders Inpatient Coverage</td>
<td>100%</td>
</tr>
<tr>
<td>Spinal Disorder Treatment</td>
<td>100%</td>
</tr>
<tr>
<td>Durable Medical Equipment</td>
<td>100%</td>
</tr>
<tr>
<td>Outpatient Prescription Drugs</td>
<td>100%</td>
</tr>
<tr>
<td>($250 calendar year maximum)</td>
<td></td>
</tr>
<tr>
<td>Other Medical Expenses</td>
<td>100%</td>
</tr>
</tbody>
</table>

### MEDICAL EXPENSES NOT COVERED

- Wellness/Routine Physical Exams/Gynecological Exams
- Alcoholism and Drug Abuse
- Mental Disorders (Outpatient)
- Convalescent Facility/Home Health Care/Hospice Care
Premier Plus Plan

<table>
<thead>
<tr>
<th>ACCIDENTAL DEATH &amp; DISMEMBERMENT</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Option 2</td>
<td>$100,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SERVICES AND PROGRAMS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Aetna International Customer Service (Toll-free: 1-877-301-5042 or Collect: 1-813-775-0190; Fax: 1-800-475-8751 or 1-860-975-1741)</td>
<td></td>
</tr>
<tr>
<td>Wire Transfers and Non-U.S. Dollar Currency Benefit Payments</td>
<td></td>
</tr>
<tr>
<td>Basic Online Global Health and Travel Information (<a href="http://www.AetnaInternational.com">www.AetnaInternational.com</a>)</td>
<td></td>
</tr>
</tbody>
</table>

Note: This is not evidence of coverage. In case of a discrepancy between the Summary of Coverage, the Booklet, and this document, the Summary of Coverage and the Booklet will determine the Plan of Benefits.
For further details refer to your Summary of Coverage and Booklet.
Member services

Each day we provide support, guidance and assistance to our global members
International member service

- Available 24 hours a day, 7 days a week, 365 days a year
- Assistance with locating care, claims and more
- Speak to a live person every time — no recordings
- First call resolution
Claims processing

- Claim adjudication system experts
- Translation services available in-house
- Reimbursement options:
  - Electronic Funds Transfer (EFT), wire and check
  - More than 180 currencies
  - Aetna International covers wire fees for transactions
  - Reimbursement directly to any bank account
Direct Settlement

Hospitals and Facilities

- International Direct Settlement Arrangements
  - Applies to inpatient hospitalization and specialized expenses such as MRI, CT Scans and surgery. Not for services such as routine office visits, check-ups, outpatient consults, etc.

- Over 57,000 Direct Settlement facilities in more than 180 countries

- If notified, Aetna can also coordinate one-time direct settlement arrangements with non-contracted facilities
Direct Settlement (continued)

Hospitals and Facilities

- International Direct Settlement Arrangements
  - Established arrangements with leading hospitals, clinics and facilities throughout the world
  - Facilitates admissions and payment processes for Aetna International members
  - Direct Settlement facilities will accept payment directly from Aetna
Additional plan features

Web Resources – www.AetnaInternational.com
International Physician Community
Direct Settlement Hospitals
City Health Profiles
Security Content
Translation Databases (RX, medical terms and medical phrases)
Online forms
Additional travel information
Welcome to Aetna International

Your health is important to us

Our goal is simple. We are dedicated to empowering you to live a healthier life, wherever your international travels take you.

Worldwide health insurance plans that ensure you have peace of mind...anywhere...anytime

Individual plans  Corporate plans  About Aetna International

From U.S. style health care options with full-coverage for inpatient, day patient and outpatient care to international health insurance options that offer a range of coverage, from hospitalization to in and outpatient care as well as maternity and dental, we’ve got individuals covered.

Looking for insurance? We’ve got you covered. Get an instant quote

Secure login
- MEMBER
- EMPLOYERS
- DOCTORS & HOSPITALS

Quick tools
- Get an instant quote
- How to make a claim
- Tools for members
- Member downloads & links

Customer care
- Contact us

International Service Center
(Available 24-hour)
- Direct or collect: +1 813 775 0190
- US Toll free: +1 800 231 7729
- Write to us

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Contact information

Telephone Inquiries:
877-301-5042 (toll-Free from virtually anywhere in the world)
813-775-0239 (Direct dial and collect from outside U.S.)
E-mail Inquiries: agbservice@aetna.com

To submit claims by fax:
800-475-8751 (Toll-Free from virtually anywhere in the world)
860-975-1741 (Inside U.S.)

To submit claims by mail:
Aetna/Aetna International
P.O. Box 981543
El Paso, TX 79998-1543 USA