



Dear Member:

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

AI 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)

AI will provide you with a policy through our locally licensed insurance partner, Tawuniya. This policy complies with all laws and regulations. Please note the following key points:

- Your locally admitted Tawuniya policy is paired with a more comprehensive AI global policy. The AI policy offers extensive benefits outside of the KSA. It also offers the full range of AI's complementary services.
- When accessing medical care in the KSA, you must present your Aetna/Tawuniya membership ID card. When accessing medical care outside of the KSA, you must present your Aetna/AI 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/Tawuniya membership ID card.
- Claims for medical care received outside of the KSA should be submitted to the address listed on your Aetna/AI membership ID card.

Use of network facilities within the KSA

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

Toll-free: 920019990

E-mail: care@tawuniya.com.sa

All other questions should be directed to AI. 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: ai@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.

AI and Tawuniya 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 International