



This letter contains important information, please read it carefully.

Dear Partner

Transfer of Insurance Business

On 24 March 2022, Aetna International LLC (“**we**” and “**our**”) announced that we plan to wind down our non-Americas insurance business. This means that in the Europe, Middle East, Africa and Asia Pacific regions, we will no longer issue new or renewal policies.

We also announced that we have signed a preferred partnership deal with AWP Health & Life SA Irish Branch, operating under the registered business name of Allianz Partners (“**Allianz Partners**”, together with its subsidiaries and group companies referred to collectively as “**Allianz**”), covering the majority of our business outside the Americas. This agreement means that we are introducing our customers to Allianz at renewal, to support continuity of coverage for our members wherever possible.

In addition to the preferred partnership deal with Allianz Partners we are also proposing to transfer all of the remaining international private medical business (outside of the USA) to Allianz (the “**Transfer**”). This includes all insurance policies underwritten by one of our insurance entities where there is still potential liability for claims.

This Transfer will be carried out using legal or regulatory transfer schemes in the following jurisdictions:

- in Ireland, an insurance business transfer scheme under Section 13 of the Assurance Companies Act 1909 (as amended), Section 36 of the Insurance Act 1989 (as amended) and Regulation 41 of the European Union (Insurance and Reinsurance) Regulations 2015 to transfer our Irish business from Aetna Health Insurance Company of Europe DAC to AWP Health & Life SA; and
- in the UK, an insurance business transfer scheme under Part VII of the Financial Services and Markets Act 2000 to transfer our UK business from

Aetna Insurance Company Limited to AWP P&C SA with the transferring business being allocated in full to its UK Branch.

Each transfer process is subject to court and/or regulatory approvals in the relevant jurisdiction, and if such approvals are received, we will transfer this business to Allianz. We expect the Transfer to take place on 1 December 2023.

Why are we writing to you?

We're writing to customers, brokers, reinsurers and healthcare providers to tell them about the potential Transfer. Our records show that you either provide healthcare to individuals insured by us or provide administrative services in respect of claims by healthcare providers or individuals insured by us, pursuant to a services agreement with us.

How does this affect your contract?

Our records show that you have a contract with us under which we will reimburse claims costs incurred by you in respect of members and arising in respect of health insurance policies written by us. This contract is likely to be with one of the service provider entities within our group (and not directly with one of our insurance entities) and will therefore not be transferred by operation of law to Allianz as part of the Transfer.

However, the liabilities under the health insurance policies that we (through one of our insurance entities) have written will be transferring by operation of law to Allianz as part of the Transfer, and Allianz will be responsible for paying claims in respect of these policies from the effective date of the Transfer. Separately, we have previously reached out to you to encourage you to submit all open and existing claims for payment and/or reimbursement under the agreement(s) you have with us. Well ahead of the effective date of the Transfer (anticipated to be 1 December 2023), we will write to you to advise how to submit your claims for reimbursement following the Transfer.

Additional Documents

Below, you will find links to a website for each relevant jurisdiction containing further information about the proposed transfer which we encourage you to read carefully.

[UK Insurance Business Transfer website \(AHICE\)](#)

[Ireland Insurance Business Transfer website \(AICL\)](#)

The Key Documents section in each website includes:

- a summary of the Transfer document setting out the terms of the proposed Transfer; and
- a set of frequently asked questions and answers.

What should you do next?

We recommend you read all of this information in full. You can find more information about the proposed Transfer on our website at www.aetnainternational.com/en/about-us/insurance_business_transfer.html

We advise you to make sure that you are up to date on all requests for claims reimbursement. Claims will be reimbursed after the effective date of the proposed Transfer, but we encourage all claims to be submitted as soon as possible for ease of reimbursement.

Keeping you informed

We will provide updates in respect of the Transfer on our website at www.aetnainternational.com/en/about-us/insurance_business_transfer.html.

This will also include details for how you can contact us to request free copies of any of the documents available or ask any further questions you may have. Please continue to contact your Regional Network Manager for general questions about your contract with us.

If you have any questions or concerns about this correspondence or the Transfer, please contact us using the details included on our website above.

If you would like this information in an alternative format such as large print please contact us using the details included on our website above.

Yours sincerely

Aetna Health Insurance Company of Europe DAC

Aetna Insurance Company Limited

Documents are available on our website:

www.aetnainternational.com/en/about-us/insurance_business_transfer.html

Relevant Contact Details

If you have any questions or concerns about this information or the proposed transfer, please contact Aetna using the details included on our website www.aetnainternational.com/en/about-us/insurance_business_transfer.html.

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Please visit <http://www.aetnainternational.com/ai/en/about-us/legal/regional-entities> for more information, including a list of relevant entities permitted to carry on or administer insurance business in their respective jurisdictions.

Aetna does not provide care or guarantee access to health services. Not all health services are covered, and coverage is subject to applicable laws and regulations, including economic and trade sanctions.

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