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Financial well-being
Intelligent solutions

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Welcome to Aetna International Senior Service Plan for Senior Missionaries of The Church of Jesus Christ of Latter-day Saints

www.aetnainternational.com



The Aetna International Senior Service Plan

The Aetna International Senior Service Plan (AISSP) is medical insurance available through Aetna International, administered by Deseret Mutual Benefit Administrators (Deseret Mutual), and sponsored by The Church of Jesus Christ of Latter-day Saints.

It is designed to provide affordable medical coverage to eligible full-time senior missionaries and humanitarian service volunteers of The Church of Jesus Christ of Latter-day Saints and its affiliated organizations.

Church policy states that all full-time senior missionaries and volunteers are “responsible for their own health-care expenses and must have adequate health coverage for their mission assignments.” The AISSP is created for those who do not have access to medical coverage because of their assignments away from home.

Enrollment in the AISSP meets the Church’s requirement of having adequate health coverage. For more information about what adequate health coverage is, contact Deseret Mutual or the Church. If you have or are eligible for other adequate health coverage during your service period, you aren’t eligible to enroll in the AISSP.

Coverage is designed for generally healthy full-time senior missionaries/volunteers who suffer short-term illnesses or injuries while serving. To be eligible to serve as a senior missionary/volunteer, you must meet certain health criteria. The plan is not intended to provide long-term care for medical conditions and is only effective during your service period and shortly thereafter, if selected.

The plan allows full-time senior missionaries/volunteers to share the risk of large healthcare expenses by each paying a minimum monthly premium. Your participation in this plan helps other full-time senior missionaries/volunteers be able to serve.

Wise choices in consuming medical care help keep premiums low for all full-time senior missionaries/volunteers on the plan because the premiums are based on the actual medical expenses of all of the missionaries/volunteers participating in the plan.

As part of an effort to be wise consumers of medical care, we request that you please review your medical needs first with your mission president or mission ecclesiastical leader or Area Medical Advisor (AMA) before seeking medical help. They can be of assistance to you as you seek the best care for your needs.

Experience the Aetna difference.

Your health and wellness play an important role during your volunteer service, and we know how important it is to be able to receive quality and timely medical care, no matter when or where you need it.

That's where we come in.

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Aetna at-a-glance

A quick summary of what you need to know about your Aetna benefits plan

Tear off this at-a-glance page and keep it handy for quick reference — or keep as a part of this brochure — it's up to you! You will find more detailed information about your plan throughout this brochure.

If you have questions regarding any of this information, please contact the Aetna International Member Service Center at the contact information listed below.

The Aetna International Member Service Center is available 24 hours a day, 7 days a week and 365 days a year. We can assist you with:

- Locating quality health care around the world
- Answering questions regarding claims, benefit levels and coverage
- Processing claims in virtually any language
- Coordinating reimbursement, offering options in over 180 currencies and payments through electronic reimbursement directly to bank accounts

Phone

Toll-free: 877-248-3608

Direct: 813-775-0381

Fax

Toll-free: 800-475-8751

Direct: 859-425-3363

E-mail:

aiservice@aetna.com

Web

www.dmba.com/SSMP

www.aetnainternational.com

Access the secure member websites

To register:

1. Visit www.aetnainternational.com.
2. Click *Member* under *Secure login*.
3. Click on *Login/Register* under *Members on U.S. based plans, start here*.
4. Click on the *Register* button and follow the on-screen prompts to set up a user name and password.

Once you've registered, you can enter your user name and password and click the *Log In* button to access the Aetna International secure member website in the future.

This also automatically registers you for the Aetna.com secure member website.

To log in to Aetna.com:

1. Visit www.aetna.com.
2. Click on *Member Log In* on the left-hand side of the webpage.
3. Enter your *User Name* and *Password* in the designated fields.
4. Click the *Log In* button.

The Aetna logo is displayed in a bold, lowercase, purple font. The letter 'a' is stylized with a small 'æ' symbol above it. A registered trademark symbol (®) is located at the top right of the 'a'.

Find a health care provider and/or a direct-settlement facility

1. Visit www.aetnainternational.com.
2. Log in to the Aetna International secure member website.
3. Select the *Member Tools* tab at the top of the page.
4. Click the *Find Health Care* link.
 - To find a provider, click on *International Direct-Settlement Hospitals* or *International Doctor Directory*, as appropriate.
 - To find a provider in the U.S., click on *DocFind*®.

Initiate a direct-settlement request:

1. Visit www.aetnainternational.com.
2. Log in to the Aetna International secure member website.
3. Click on *Member Tools > Find Health Care > International Direct-Settlement Hospitals*.
4. Select the country in which you plan to receive care.
5. Select the facility of your choice by clicking on *Send Request* next to the name of the facility.
6. Follow the instructions to fill out the Web-based form.

*This is the contact information for submitting standard Medical/Dental/Vision/Pharmacy claims. Please double check your claim form to ensure appropriate contact information prior to submitting.

Health insurance plans and programs are offered, underwritten or administered by Aetna Life & Casualty (Bermuda) Ltd. or Aetna Life Insurance Company (Aetna).

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 International plans, refer to www.aetnainternational.com.

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Submit a claim

1. Complete the appropriate claim form, which can be found on www.dmba.com/SSMP
2. Copy all receipts on a single piece of paper (or as many as necessary). Be certain that all receipts are legible. Receipts must be fully itemized bills and/or details receipts that include diagnosis (nature of illness) and the procedures or services performed.
3. Write your member identification number on each document submitted with your claim form (refer to your ID card).
4. Be sure to indicate the name of the person who received care (either you or your dependent).
5. Include contact information (phone or fax) where you can be reached in case we have any questions about your claim.

Submit your claim by fax to:*

Toll-free: 800-475-8751, or
Direct: 859-425-3363

Submit your claim by mail/ overnight delivery to:*

Aetna
P.O. Box 981543
El Paso, TX 79998-1543
USA

aetnaSM



Aetna International has been contracted by Deseret Mutual Missionary Medical, a Church-owned affiliate, to provide adequate insurance coverage while you serve. We are here to make sure you have access to the care that you need in the event of a routine or emergency medical situation. Our service model places you at the center of everything we do, ensuring that you receive the care you need with ultimate convenience.

With Aetna as your health benefits provider, you can rest assured that you will have reliable services and world-class resources when you need them.

For over 160 years, we have been working to make it as easy as possible for our members to access quality health care wherever they go.

Now, it's time for you to experience the Aetna difference.

Within this guide, you will find valuable information on the services available to you as a member. We encourage you to read these materials to better acquaint yourself with your plan and to understand how to use your benefits.

An international health plan that works as hard as you do

Your Aetna health benefits provide portable and comprehensive medical coverage that offers you the flexibility to access care from the provider of your choice anywhere in the world.

About your medical plan

Because you need adequate coverage to serve as a senior missionary or volunteer, you can be enrolled in the Aetna International Senior Service Plan. This allows you the freedom to visit a doctor or medical facility anywhere in the world. Coverage levels and payment responsibility may differ depending on the country in which you access care.

To find out your specific medical plan coverage, please refer to your official plan documents on www.dmba.com/SSMP or contact the Aetna International Member Service Center.

Additional information

- Some services may be subject to out-of-pocket expenses, such as deductibles and coinsurance, which you will have to pay before any expenses are paid under the plan.
- Benefit maximums and lifetime maximums may also apply to your plan.

Know before you go

Find specific health and security information about your country of assignment by using the Aetna International secure member website or by contacting the Aetna International Member Service Center. Our International Health Advisory Team (IHAT) can assist you with pre-trip planning, obtaining your prescription medication and more — to help ensure that you bring all the health and wellness essentials with you wherever you go.

Assistance is available when you need it — 24 hours a day, 7 days a week

Phone

- Toll-free: 877-248-3608
- Direct: 813-775-0381

Fax

- Toll-free: 800-475-8751
- Direct: 859-425-3363

E-mail:

aiservice@aetna.com

Web:

www.dmba.com/SSMP
www.aetnainternational.com

The prescription for your optimal health

Pharmacy coverage

As part of your coverage with Aetna, you can get your prescription medications filled at any licensed pharmacy* in the world. Medication is extremely important to keep you healthy, so we've made it as easy as possible for you to get the medicine you need, when you need it. With our prescription drug plan, you decide what's most convenient for you.

Follow these easy steps:

1. Visit the licensed pharmacy of your choice and purchase your prescription. Outside of the United States, you will pay for the medication upon purchase.
2. Submit a claim to us. To get reimbursed, submit a claim to us. Remember that deductibles or copayments may apply, depending on your coverage. Submit your claim with itemized receipts or a copy of the prescription drug pamphlet you receive with the medication. These documents need to contain the name of the drug, diagnosis (illness), date of service and dosage requirements.

To download a claim form, go to www.dmba.com/SSMP. On the home page, click on **Aetna International Senior Service Plan**, then select the page for those who are already enrolled in the Aetna program. There you will find the reimbursement form and other information regarding the AISSP program.

3. Receive your reimbursement. We offer multiple payment and currency reimbursement options for you to choose from, so you can obtain your prescription reimbursements in a timely and convenient manner.

Filling your prescriptions in the United States

When filling a prescription in the United States, there are no claim forms to complete and out-of-pocket costs are usually minimal when you visit an Aetna-contracted pharmacy. For your added convenience, participating pharmacists will file claims electronically for you, so there's no work on your part.

Follow these easy steps:

1. Bring and present your prescription and your Aetna ID card to a participating pharmacy in the United States.

To locate a participating pharmacy in your area, visit the DocFind® online directory on the Aetna International secure member website at www.aetnainternational.com.

Once you log in, select **Member Tools > Find Health Care > DocFind**. You may also contact the Aetna International Member Service Center to find participating pharmacies in your area.

2. Pay a copay or coinsurance for covered prescription drugs. Depending on your benefits coverage, you may need to pay a portion of the prescription cost up front, referred to as a copayment or coinsurance, upon filling your prescription. Refer to your plan documents for your specific coverage levels.

Get up to a year's supply of medication before you leave on assignment outside of the U.S.

As a member, you can receive up to a 12-month supply of covered medications at a participating U.S. pharmacy. So, you'll be able to get your medication supply before leaving for your international assignment and that means one less thing to worry about while you're away. In order to take advantage of this benefit, ask your doctor to write your prescription for a 12-month supply. After the prescription is written, contact your pharmacy to have it filled. Pharmacies will generally need at least two weeks notice to fill a 12-month supply of medications.

Aetna Rx Home Delivery® Service makes getting your prescriptions even easier

With Aetna's mail-order prescription drug service, you may be able to get up to a 90-day supply of your ongoing prescription medications delivered right to the doorstep of any U.S. location.

Aetna Rx Home Delivery has pharmacists available to answer any questions you may have about your medication and they perform the same quality checks on your prescription as Aetna-contracted U.S. retail pharmacies.

To learn more about Aetna Rx Home Delivery, visit www.aetna.com/aetnarxhomedelivery.

For certain pharmacy plans, you may need to pay different amounts for 'preferred' generic drugs, 'preferred' brand-name drugs and for 'non-preferred' generic or brand-name drugs.

Please check your plan documents for details specific to your coverage.

You and your doctor can choose from hundreds of quality, cost-effective drugs. We have put together a list of covered drugs — to help you and your doctor pick the right drug and keep your costs lower.

To check if a medication is on our Preferred Drug List:

1. Visit www.aetna.com/formulary.
2. Select your Aetna Pharmacy plan type which is Three Tier Open Formulary.
3. Click on **Medication Search**, then type in the drug's name.

* Prescriptions filled at licensed pharmacies are subject to the terms and conditions described in your benefit plan documents.

**Except the United States.

Online access to your health care needs

With our online resources, you will have access to a world of information on various health and travel topics that can help you whether you're at home or a world away.

Aetna International secure member website highlights

The Aetna International secure member website gives you access to a wide array of valuable tools and resources relating to your plan — any time of day! Check out some of the helpful information that's available:

Find Health Care

Search our extensive database for information on doctors, specialists and hospitals.

Wellness Center

Access a variety of health and wellness information, including tips and tools you can use to be the healthiest you.

Global Health Information

The CityHealth Profiles database gives you access to critical information including health risks, required vaccinations, local health systems, emergency telephone numbers and currency information about hundreds of international destinations.

Security

Before you leave on assignment, check out security-related information for the country to which you are traveling and obtain travel tips to help keep you safe during your trip.

Medical Terms and Phrases Translation Databases

Medical terms can be difficult to understand in any language — and translating medical phrases like “Hay Fever” and “CAT Scan” can become a real challenge. The Medical Translation Databases can help explain confusing medical terms and translate them into more common, everyday speech in a variety of languages.

Drug Translation Guide

Brand-name pharmaceuticals are often sold under different names in different countries — or may not be available at all. The Drug Translation Guide provides information on how the drugs are prepared in the host country (e.g., capsules, tablets, etc.) and offers dosage translations.

FAQs

Have a question regarding your plan? We've developed a list of frequently asked questions to assist you in obtaining the answers you need.

Forms

Easy access to forms for submitting claims, making enrollment changes and more; see www.dmba.com/SSMP for claim forms customized for the Church and www.aetnainternational.com for other forms which may be needed.

To register:

1. Visit www.aetnainternational.com.
2. Click *Member* under *Secure login*.
3. Click on *Login/Register* under *Members on U.S. based plans, start here*.
4. Click on the *Register* button and follow the on-screen prompts to set up a user name and password.

After you register, the next time you visit the site simply enter your user name and password and click Go to access a world of resources!

Aetna.com secure member website highlights

The Aetna.com member website is a secure, online resource that gives you access to your personalized benefits and health information. Take full advantage of the interactive website to complete a variety of self-service transactions online, including:

- View detailed claims status and Explanation of Benefits (EOB) statements
- View and print temporary member ID cards or request replacement ID cards
Print Temporary ID card:
 - > Select 'Get an ID Card' from left sidebar
 - > Click 'View Card'
 - > Select 'View/Print ID Card' or 'Order a Replacement Card'
- View your own personal health-related information
- Find U.S. health care professionals and facilities that participate in your plan using DocFind®

To log in to Aetna.com:

1. Visit www.aetna.com.
2. Click on *Member Log In* on the left-hand side of the webpage.
3. Enter your *User Name* and *Password* in the designated fields.
4. Click the *Log In* button.

Remember, you can use the same user name and password on this site as the Aetna International secure member website

Need some health information, stat?

With Informed Health® Line, you will have 24-hour access to valuable health information provided by qualified, 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, and to better identify the most appropriate care for your individual needs.

When you call the Informed Health Line, you will have two ways to get the information you need:

1. Call and speak with one of our Informed Health Line nurses.*

Informed Health Line nurses use the Healthwise® Knowledgebase, one of the most advanced health databases.

The 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.

Upon calling the Informed Health Line, you can opt to speak to a nurse immediately or access the audio health library that contains information on thousands of health topics, including common conditions and diseases, available in English and Spanish.

*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. Please check your plan documents to ensure that this service is included in your plan.



When your world gets a little hectic, give us a call

International Employee Assistance Program

International Employee Assistance Program is an Aetna program name. This value-added benefit is also used by other members insured by Aetna International outside the scope of the Church, not just for missionaries/volunteers of the Church.

It's tough enough to manage the competing priorities in our lives, not to mention keeping them running smoothly. Add in the challenge of living abroad and you'll easily see that on some days, you just need some extra help.

Living outside of your home country can be an exciting and challenging opportunity. For some, getting used to a new environment and a new culture can take some time and for others, it may feel isolating, foreign and lonely. Where can you turn for support when life's challenges become too stressful?

The answer is the Aetna International Employee Assistance Program.

Whether it's everyday issues that are becoming a little hard to handle, or finding yourself in a crisis situation, you'll be happy to know that the International Employee Assistance Program is here for you whenever you need it. The program is a confidential, around-the-clock service that can help you and your family-balance the demands of work and life abroad. These services are part of your benefits plan, so when you need advice, just pick up the phone or go online.

Features and services of the International Employee Assistance Program

Online resources

Access useful information, such as interactive tools, self-assessments and easy-to-find tip sheets on a variety of topics.

Work and life resources

Support for you and your family, including resources for parenting, child development, family issues and education. A suite of work/life, legal and financial services are available in the United Kingdom, Brazil, China, Hong Kong, the Philippines, Singapore, Germany, Kuwait, the United States and most parts of the world.

Counseling services

For you and each covered family member, receive up to five counseling sessions for each issue during the plan year.

It's for anyone

The International Employee Assistance Program is not just for people who need counseling or are in a crisis, but the program is designed for anyone who could use help in managing demanding everyday situations. You can obtain assistance with:

- Dealing with adjusting to a new country and culture
- Coping more effectively with stress
- Dealing with depression

- Managing your finances
- Finding support for your children with day care resources
- Coping with loss and grief
- Managing your life more effectively

The program can also assist you with many other issues that may interfere with having a healthy work and life balance.

The International Employee Assistance Program is:

- **Time-saving:** We make it easy for you to access resources that can help you efficiently manage issues that could potentially require substantial time and effort.
- **Convenient and confidential:** Services are available day or night, no matter what time zone you're in. You can access our confidential services via phone and the web, 24 hours a day, 7 days a week.
- **Personalized:** One phone call to the program puts you in touch with a trained professional who can guide you to resources that address your needs. We can help you access services no matter what country you're in!
- **Ready when you are:** You can access the International Employee Assistance Program 24 hours a day, 7 days a week either by phone or online. And for your convenience, you can find resources and self-help tools for your personal, family and work-related concerns at www.AetnaEAP.com.

Here's how you can reach us:

By phone

Call the Aetna International Member Service Center at the number on your member ID card and ask to be transferred to the Aetna International Employee Assistance Program.

Online

1. Visit www.AetnaEAP.com.
2. From the drop down menu, select *Aetna IEAP*.
3. In the field marked *Enter Company ID*, type "MYINTEAP" then click the *Go* button.

You can also visit the Aetna International Wellness Center to access a variety of stress management resources, including stress management tips, ways to cope with culture shock and more. Just log in to the Aetna International secure member website at www.aetnainternational.com and select *Resources > Wellness Center*.

Travel the road towards optimal health

Aetna Global Health Connections from Aetna is a program that provides you with tools and resources to help you accomplish your health goals. So whether you're managing a chronic condition, or looking to achieve a healthier lifestyle — Aetna Global Health Connections can help.

Aetna Global Health Connections includes a suite of health and wellness programs that:

- Tailor clinical support to your unique needs and preferences
- Give you information and support so you know when and where to seek care
- Help you get the medication, vitamins and medical equipment that you require
- Provide tools, resources and educational materials that help you make healthy life choices

International Disease Management Program

Not everyone can be perfectly healthy. But even with a chronic condition, it's possible for you to reach your own best health. With that in mind, we targeted chronic conditions that are very common among the global population — and manageable with the right support — so that you can live your life to the fullest. Conditions include diabetes, asthma, coronary artery disease and cancer.

The program can provide you with:

- Support from our International Health Advisory Team (IHAT) clinicians
- Helpful information and journals on the Wellness Center section of the Aetna International secure member website to help you keep track of your care and treatment
- Assistance in locating doctors and specialists around the world
- Assistance getting the medication or equipment you need to manage your condition
- A health assessment that can assist our clinicians with determining what resources are best for you

Stress Management Program

We know that the demands of life can often seem greater than available resources. We offer you educational tools to help you manage stress and maintain productivity.

Topics include:

- Identifying signs of stress
- Reducing and managing stress
- Living with an illness
- Handling cultural shock
- And many more!

¹Aetna International members may submit for reimbursement of program fees up to \$70.00 upon completion of a minimum of 10 weeks of a Weight Watchers plan. A signed reimbursement form is required. All weekly meetings must occur after August 30, 2008.

²Available only in participating areas throughout the U.S. Minimum enrollment required. Product substitutions may be necessary based on availability.

³Available for purchase in the U.S. only, but can be utilized anywhere in the world. Minimum enrollment required. Product substitutions may be necessary based on availability.

Weight Management Program

Eating right and maintaining a healthy weight directly affect your well-being. With this in mind, we are pleased to offer you savings on Weight Watchers®.

Weight Watchers® offers a multifaceted way to learn how to achieve and maintain a healthy body weight for the long term. It incorporates healthy eating, physical activity, behavior modification and — for those who attend meetings — a supportive atmosphere.

To help you achieve your weight-loss goals and improve your overall health, we offset the cost for you to join Weight Watchers by 20 percent. We also offer an additional 50 percent cost reimbursement — up to \$70 — for simply participating in a minimum of 10 weeks of your Weight Watchers plan.¹

We offer three plans to help you meet your goals:

- Weight Watchers local meeting vouchers²
- Weight Watchers At Home Kit Deluxe Edition³
- Weight Watchers online subscription

To get started on the path towards your dietary and weight management goals, download, complete and submit the Weight Watchers® enrollment brochure. The brochure is downloadable from the Aetna International secure member website (located under *Resources > Wellness Center > Weight Watchers*).

To access resources and educational materials for any of the Aetna Global Health Connections programs:

1. Visit www.aetnainternational.com and log in to the secure member site.
2. Click on the *Resources* tab.
3. Select the *Wellness Center* link.

To contact IHAT:

- Call the Aetna International Member Service Center at the number on your member ID card and ask to speak to an IHAT clinician, or
- Log in to the Aetna International secure member website at www.aetnainternational.com and complete the IHAT Contact Form at *Resources > IHAT > IHAT Contact Form*.



Embrace a healthier lifestyle

Wellness Checkpoint®

At Aetna, we believe everyone can achieve his or her best state of health. That is why we offer you a powerful tool like Wellness Checkpoint — to help you reduce health risks and to contribute to a healthier lifestyle overall.

Wellness Checkpoint is a secure, online health survey that provides you with information about your personal health needs so that you can make lasting positive changes.

At the core of the Wellness Checkpoint tool is the secure health survey. This helpful questionnaire asks you a series of questions and recommends programs and services to help you make positive, achievable health changes.

After completing the questionnaire, you will receive:

- Health reports to help you understand your possible health risks
- A recommended Action Plan to help you make healthy changes for a healthier lifestyle
- Interactive tools to help you make healthy choices and incorporate healthy habits into your everyday life.

With Wellness Checkpoint you have access to:

- **15 different languages:** The ability to use the tool in 15 different languages, including Spanish, Chinese-Mandarin, Portuguese, French, Italian, U.S. and British English and many more.
- **Educational health resources:** Access to a variety of online health and wellness resources, including links to leading public health websites, community resources and Aetna member educational materials and related Aetna benefits.
- **Personalized reporting:** Personalized health summary reports, action reports and the ability to measure your progress over time.

Get started on the path to wellness

To access Wellness Checkpoint:

1. Visit <https://agb.wellnesscheckpoint.com>.
2. Once you're on the site, select a language from the list.
3. Enter the first six digits of your group policy number, which can be found on the front of your member ID card, then click *continue*.
4. Follow the on-screen prompts.

Have questions about your Wellness Checkpoint results?

Have questions about the health issues or treatment options presented to you in your Wellness Checkpoint reports? Don't worry — you have the support of registered nurses through the Informed Health® Line.*

Informed Health Line nurses are available 24 x 7 and can:

- Answer your questions about your 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

*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. Please check your plan documents to ensure that this service is included in your plan.

The doctor is in — wherever you are

We've established relationships with leading medical facilities throughout the world to make it as easy as possible for you to get proper medical attention, when you need it.

So, whether you use our online resources to find the right physician or you take advantage of one of our direct-settlement relationships with a hospital in your area, rest assured that you'll always have convenience when accessing care.

With our growing list of medical facilities and individual providers around the globe, you will also have plenty of options to choose from to make sure you're selecting the provider that best meets your specific medical needs.

When seeking routine medical care:

- Find the medical facility or doctor you want to visit using our online resources or by calling the Aetna International Member Service Center.
- Schedule an appointment with the health care provider, identifying yourself or your dependent as a Aetna member.
- If applicable, submit your claim to us for the services you received.

Want to find a health care provider?

1. Visit www.aetnainternational.com.
2. Log in to the Aetna International secure member website.
3. Select the *Member Tools* tab at the top of the page.
4. Click the *Find Health Care* link.
 - To find a provider, click on *International Direct-Settlement Hospitals* or *International Doctor Directory*, as appropriate.
 - To find a provider in the U.S., click on *DocFind*.
 - In *DocFind*, search by zip code, distance you are willing to travel, provider category and type. For plan, select *Aetna Standard Plans*, then select *Open Choice PPO*.

NOTE: As an Aetna International member, you have the freedom to visit a doctor or medical facility of your choice without a referral. Select a network provider or medical facility to take advantage of network discounts and larger percentage of coinsurance paid by insurance company (please refer to your Summary of Benefits for your specific plan of benefits).



Direct-settlement facilities — easing the burden on your wallet

Outside the United States figuring out how to pay for your medical expenses can be even more stressful than your actual treatment. But wait ... we're all about convenience, remember? Just decide which of our direct-settlement medical facilities is the right choice for your procedure and we will help pay your eligible large-scale medical costs.

Use a direct-settlement provider and we'll coordinate payment

When you access care at an Aetna contracted direct-settlement medical facility or provider, your out-of-pocket expenses may be reduced because you will generally be responsible for a smaller portion of the bill. We will pay the facility directly for any remaining covered expenses according to your specific benefits coverage. Add in the extra convenience of not having to worry about paying for your eligible medical expenses up front, and you can see what great value our direct-settlement relationships bring to you.

If you do not find the specific facility that you are looking for in our direct-settlement database, you can request that we coordinate a one-time direct-settlement arrangement with that facility. If we are able to successfully arrange for payment, we will evaluate the opportunity to add that facility to our list of regular direct-settlement providers.

You can initiate a direct-settlement request two ways:

- Visit the Aetna International secure member website:
 - Log in at www.aetnainternational.com.
 - Click on *Member Tools > Find Health Care > International Direct-Settlement Hospitals*.
 - Select the country in which you plan to receive care.
 - Select the facility of your choice by clicking on *Send Request* next to the name of the facility.
 - Follow the instructions to fill out the Web-based form.
- Contact the Aetna International Member Service Center at the number on your member ID card.

NOTE: Note: For non-emergency medical attention, it is recommended that you contact us at least five business days before your scheduled visit to ensure that your treatment and payment of services is not delayed. We will generate a Letter of Authorization notice that will be sent both to you and the facility, which you may take with you on the day of your scheduled appointment. In the event of an emergency, seek the care you need first and then submit the direct-settlement request as soon as you are able.



For additional details on direct-settlement requests, click on the *Direct-Settlement Procedures* link under *Member Tools > Find Health Care*.

When it's time to get reimbursed, you make the decision

We've made it easy for you to submit your claims for timely processing. And, with a variety of payment methods and currencies, you can decide the most convenient way to receive your reimbursements.

Submitting your claim is easy

1. Complete the appropriate claim form, which can be found at www.dmba.com/SSMP.
2. Copy all receipts on a single piece of paper (or as many as necessary). Be certain that all receipts are legible. Receipts must be fully itemized bills and/or details receipts that include diagnosis (nature of illness) and the procedures or services performed.
3. Write your member identification number on each document submitted with your claim form (refer to your ID card).
4. Be sure to indicate the name of the person who received care (either you or your dependent).
5. Include contact information (phone or fax) where you can be reached in case we have any questions about your claim.

The choice is yours

We are able to reimburse your covered health expenses via check, wire or electronic funds transfer (EFT) — it's your choice. We can even wire the money directly to your bank account and we'll cover any applicable fees!*

To select your method of reimbursement and preferred currency, simply complete the "Summary of Reimbursement" and, as applicable, "Banking" section(s) on your claim form.

Recurring Reimbursement Election (RRE)

Set up a Recurring Reimbursement Election (RRE) and you'll be reimbursed the same way — for all of your claims!

Provided through the Aetna International secure member website, this online resource enables you to create, view and update your banking details, which will help to automate and expedite your claim payments.

This resource also provides real-time banking validation to ensure the accuracy of bank details kept on file and minimize the number of failed payments.

To access the online Recurring Reimbursement Election resource:

1. Log in to the Aetna International secure member website at www.aetnainternational.com
2. Click on the *Resources* tab at the top of the page.
3. Select the *Forms* link.
4. Select "Online Recurring Reimbursement Election Form" under the header Recurring Reimbursement Election (RRE).
5. Complete the online form.

Alternatively, if you prefer to submit your RRE request via mail, you have two options:

- Make sure to complete the "Summary of Reimbursement" and "Banking" section(s) on your next claim form and check the box next to "Use the information in Sections 5 and/or 6 to establish an RRE," or
- Complete a "Recurring Reimbursement Request" form (downloadable from www.aetnainternational.com), and either send it along with your next claim or on it's own.

For more information on the currencies and payment methods we offer for claim reimbursement, please log in to the Aetna International secure member website or contact the Aetna International Member Service Center.

*Aetna does not charge a fee for Wire Transfers ("direct deposits"); however, your financial institution may charge a processing fee to receive the wire transfer. You should verify any applicable fees with your financial institution.

First-class service at its finest

Navigating your way through a health care system that you know is challenging enough — just think about the added complexities when you're facing different standards of care, language barriers and unfamiliar practices. That's what we are here for.

If you find yourself in need of some assistance, just give us a call and we'll use our resources as a leading international health benefits carrier to take care of your needs.

To provide the ultimate convenience to our members, we have pioneered the concept of first-class international service. We work daily to connect you to the care you require. Whether we are helping to make a doctor's appointment, arranging a direct-settlement to a medical facility or coordinating a medical evacuation, we will do what it takes to ensure you get the help you need, when you need it.

24/7 International Member Services

Our multilingual member service professionals are available year-round and trained to respond to your specific international benefits needs. Support is available 24 hours a day, 7 days a week to assist you with:

- Locating quality health care around the world
- Answering questions regarding claims, benefit levels and coverage
- Processing claims in virtually any language
- Coordinating reimbursement, offering options in over 180 currencies and payments through electronic reimbursement directly to bank accounts

International Health Advisory Team

At the heart of our first-class service is the International Health Advisory Team (IHAT) — a group of trained clinicians that provide the highest level of support to meet your specific needs.

IHAT offers you a single point of contact for accessing a higher standard of care anytime, anywhere, including:

- Pre-trip planning specific to your country of assignment
- Worldwide coordination of routine and urgent medical care during your assignment
- Assistance with locating providers and in obtaining medical devices or prescription medications
- Coordination and supervision of medical evacuations and other emergency assistance

Just think of us as your own personal health care concierge.

In the event of an emergency, we've got you covered

Emergency assistance

While we hope you never face an emergency situation, it's important to know how to get immediate help if you need it. As part of your Aetna plan, we can assist with virtually any medical emergency that you may encounter while outside of your home country.

To access the Emergency Assistance Program, call the Aetna International Member Service Center at the Emergency telephone number on your member ID card.

NOTE: In the event of an urgent or emergency situation, Senior Missionaries should coordinate with the Mission President or ecclesiastical leader and the Missionary Department before engaging Aetna International in these services.

With our emergency assistance coverage, you have access to the following services:

Emergency Medical Evacuation and Repatriation

- Emergency or urgent medical evacuation
- Medical repatriation coordination
- Return of mortal remains
- Return of dependent children
- Companion travel coordination

Medical Assistance

- Pre-trip planning
- Medical, dental and pharmacy referrals
- Facilitation of hospital payment
- Dispatch of medicine/vaccines
- Dispatch of doctor/nurse

As a member, you also have access to the following helpful information through the Aetna International secure member website located at www.aetnainternational.com:

- Daily security alerts from around the globe
- Country risk assessments
- Tips on traveling safely



Common insurance terminology

Coinsurance

Coinsurance describes the cost sharing between a member and us. Specifically, coinsurance refers to the percentage of a covered medical expense for which the insurer and the member must pay. For example, in an 80 percent plan, the insurer pays 80 percent of covered expenses and the member pays 20 percent. Refer to your plan documents to determine the coinsurance rate for your plan.

Copayment

Copayment refers to a fixed dollar amount that the member is responsible for at the time services are rendered. Not all plans have a copayment component. Refer to your plan documents to determine if a copayment is required as part of your plan.

Deductible

A deductible is the amount that a member must pay for covered services before the plan will begin to pay. For example, if a covered expense of \$500 is submitted for payment under a plan with a \$200 deductible, the member must pay the first \$200 of covered expenses before the insurer pays the remaining \$300 expense. The deductible must be met once each plan year. Please refer to your plan documents to determine the deductible for your plan.

Direct-settlement

Direct-settlement refers to arrangements that we have established with leading hospitals and clinics throughout the world to facilitate admissions and payment processes for our members. When you go to an Aetna direct-settlement hospital, your out-of-pocket expenses may be reduced because you are generally responsible for a smaller portion of the bill, depending on your plan of benefits.

Precertification

Precertification is sometimes required for certain health care services obtained in the United States, such as hospitalization or outpatient surgery, to ensure your plan covers those services. Health care providers that participate in the Aetna network generally obtain precertification for you. However, if your plan covers out-of-network benefits and you seek care from an out-of-network provider, you are responsible for obtaining the precertification. You can do so by contacting the Aetna International Member Service Center using the telephone number on your member ID card. Important note: Precertification (also known as Authorization, Certification, or Prior Authorization) is not required for care that is received outside of the United States.

Frequently asked questions

Where can I find what is covered by my plan?

Your “Summary of Coverage” and “Group Plan Booklet” contain details of your covered benefits. Please consult these documents for specific information about your benefits. If you are unable to find answers to your questions, contact the Aetna International Member Service Center at the telephone number on your member ID card.

How long will it take for my claim to be paid?

The way you submit your claim and the method that you choose for reimbursement will ultimately decide how quickly you are able to receive your payment. A claim submitted by mail with a request for a check payment mailed to an international destination will take longer than a claim submitted by fax for electronic reimbursement. No matter what option you choose, we will always work to get your claim processed as accurately and timely as possible.

How can I check on the status of a claim?

You can check your claim status online by logging on to the Aetna.com secure member website. Also on the secure site (under Claims), you can select the How Claims Work link to view a video on Aetna’s claim process. This video provides helpful information on:

- Viewing recent claims
- Understanding the Explanation of Benefits (EOB)
- Searching for claims
- Downloading claims

You may also contact the Aetna International Member Service Center at the telephone number on your member ID card to check on the status of a claim.

For additional answers to frequently asked questions, log in to your Aetna International secure member website and click on [Resources > FAQs](#).

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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 International plans, refer to www.aetnainternational.com.

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