Welcome to Aetna International
Senior Service Medical Plan for Senior Missionaries of The Church of Jesus Christ of Latter-day Saints
The Deseret Mutual Benefit Administrators (DMBA) coverage is provided through Aetna International and sponsored by (DMBA).

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 SSMP is created for those who do not have access to medical coverage because of their assignments away from home.

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

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, if you choose, shortly thereafter.

The plan allows full-time senior missionaries/volunteers to share the risk of large health-care 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 review your medical needs first with your mission president, mission ecclesiastical leader, or Area Medical Advisor (AMA) before receiving treatment, and of course, get authorization from Aetna International. They can help you as you seek the best care for your needs.
It’s time to put your benefits to work. We’re here to help make it easy.
Aetna International has been contracted by DMBA 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.

Some of the services outlined within this document and on the Aetna’s website, may differ slightly depending on the country you are serving in.
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 Senior Service Medical 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.

For treatment received within the United States, you must use Aetna contracted providers to receive the maximum benefits available to you. Some procedures require pre-authorization from Aetna.

Please see the bottom of page 10 for important information regarding the need to use Aetna’s network providers when seeking treatment within the United States.

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.

Toll-free: 877-248-3608
Direct: 813-775-0381
Email: aiservice@aetna.com

Aetna’s LDS Website – Special Section Added for Senior Missionaries

We have also added a special section for the Senior Missionaries on our LDS website. Please refer to the following link to find additional information you might find helpful. http://www.aetnainternational.com/sites/lds/index.html

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.
What to do right now

The most important first step is to register for your secure member website. The site gives you the tools you’ll need to manage your health benefits. You can register in just a few steps by visiting www.aetnainternational.com and clicking “Register now” under the “Log in” section. You’ll need to enter your name, date of birth, and the number on your Member ID Card.

There are important documents on your secure member website that will help you understand your plan better. To view these documents, log in to your member website and click ‘Your Account, Your Policy’ then ‘Policy Documents.’ The documents located here will provide even more details of your coverage.

You can use the website to:
- Submit and track claims
- Find nearby doctors and hospitals
- Browse a library of health topics
- View your plan documents

If you have a smartphone, now is also a good time to download helpful apps, such as our International Mobile Assistant App, which makes it easy to manage your benefits on the go. You can search ‘Aetna International’ in the iTunes® or Google Play store to get started. You can also read more about our apps on page 12 of this handbook.
If you have questions about your health care, you can call the International Health Advisory Team (IHAT) to get answers. This team of clinicians is available 24/7/365 to support your pre-trip, post trip, and anytime in between.

Here are a few of the things you can get help with:

- Pre-trip planning
- Coordinating routine and urgent medical care worldwide
- Locating providers and specialists
- Getting medical devices or prescription medications
- Coordinating and supervising medical evacuations

If you or a family member is managing a chronic health condition, it’s a good idea to talk with an IHAT clinician. They’ll be able to help make sure you get the care and medication you need no matter where you are in the world. You can get in touch with IHAT by calling the number on the back of your Member ID Card.

IHAT offers 24/7/365 support on everything from helping to get a prescription filled to coordinating urgent medical care.
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.

When you are outside the United States:

1. Visit the licensed pharmacy of your choice and pay for your prescription. Be sure to save your receipt AND the prescription drug pamphlet you receive with the medication. These should indicate your diagnosis (illness), date of service, drug name and dosage requirements.

2. 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 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.dmmba.com/SSMP](http://www.dmmba.com/SSMP). On the home page, click on “Coverage Information,” then select the “Aetna Reimbursement Form.” You will also find other information regarding the SSMP program on that page.

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. Remember that deductibles or copayments may apply, depending on your coverage.

To fill a prescription BY MAIL ORDER:

(Shipped to addresses outside the U.S. only)

1. Go to [www.expatps.com/aetna](http://www.expatps.com/aetna) to determine if your prescription can be delivered to where you are and to see what you will need to place your order.

2. Make sure you have on hand:
   - Your member ID number and group policy number (both found on your member ID card)
   - Scanned copies of your prescription that you can upload
   - Your credit card information to cover any applicable co-insurance or copays

3. Follow the instructions to place your order.

Questions? Visit [www.expatps.com/aetna](http://www.expatps.com/aetna) or call toll-free 1-855-335-XPAT (9728) or direct 540-283-7520

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

Getting your prescriptions is simple. Just visit one of the pharmacies in our network, and the participating pharmacist will file your claim electronically for you. Your out-of-pocket costs should be limited, with no forms to complete.

You can also make your life easier with Aetna Rx Home Delivery. Save money and time by ordering up to a 90-day supply of medicine, usually at a lower cost, with free standard shipping and the ability to re-order every three months — no trips to the pharmacy needed! This service is available for medications shipped within the U.S.

While you are on assignment outside of the U.S., your family members staying inside the U.S. can still use these options.

To fill a prescription IN PERSON:
1. Find your nearest participating pharmacy by logging in to your secure member website at www.aetnainternational.com and selecting Find Health Care located at the left hand side of the page and selecting DocFind in the middle section of the page under U.S Destinations. You can also contact our Member Service Center using the number on the back of your member ID card.
2. Present your prescription and ID card to the participating pharmacy.
3. Pay any required copay or coinsurance, which will depend on your coverage and which drugs have been prescribed by your doctor. (See “Understand your drug costs” on the following page.)

To fill a prescription BY MAIL ORDER: (shipped to U.S. addresses only)
1. After you’ve filled a 30-day supply of your maintenance drug at your local participating pharmacy, request a prescription for a 90-day supply from your doctor.
2. Visit www.aetnarxhomedelivery.com to access the order form.
3. Complete and mail the form to the address listed along with your prescription and payment. Or ask your doctor to fax us your prescription and order form to the fax number listed.

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

If you’re leaving the U.S. on an international assignment, give yourself one less thing to worry about by ordering your medications in advance. You can receive up to a 12-month supply of covered medications at any participating U.S. pharmacy. When writing the prescription, your doctor should indicate the number of pills you will need. For example, if you take a medication once a day, the prescription should be written for 365 pills. To find out if your prescription medications qualify for this special benefit, contact our Member Service Center using the number on the back of your member ID card.

Understand your drug costs

For certain pharmacy plans, you may need to pay different amounts for “preferred generic,” “preferred brand-name,” “non-preferred generic” or “non-preferred 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:
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.
Get ready for your next doctor visit
For services outside the U.S.

Save money and time by accessing care through our **direct settlement provider network**

You have access to our direct settlement network for easier admissions and payment. This network includes leading hospitals and clinics throughout the world. And it helps cut your out-of-pocket costs at the point of service since we’ll pay all or part of the provider’s fee directly.

Here’s what direct settlement means for you:

- Easier claim submissions
- Additional reimbursement and prepayment choices
- Lower out-of-pocket costs at the point of service
- Letter of Authorization (LOA) documents sent directly to the treatment facility

If you need non-emergency medical attention and want to ensure a smooth direct settlement process, it’s a good idea to contact us at least five business days before your scheduled visit to request a Letter of Authorization (LOA). This document helps ensure that the expected procedure(s) will be covered and your provider will directly settle the charges with us. Please remember to bring a copy of the LOA and your Member ID Card at the time of visit.

In the event of an emergency, please seek the care you need first and then submit the direct-settlement request as soon as you are able.

How to find a provider

We have made it easy to find care when and where you need it.

- Check the LDS web portal at http://www.aetnainternational.com/sites/lds/ and click on the country in which you are serving.
- You can also search our list of direct settlement providers online by logging in to your Secure Member Website.
- You can also download our apps to find providers right from your smartphone or tablet. The Aetna International Mobile Assistant and Mobile Provider Director apps are available in the iTunes® and Google Play stores.
- You can call us any time to get help finding a provider. You can find our number on the back of your Member ID Card.

Please remember when receiving treatment within the United States:

You are strongly encouraged to use Aetna network providers. An Aetna customer service representative can help you identify doctors, hospitals, clinics, pharmacies, and other contracted network providers for you to consider. These network providers have contracted with Aetna to provide medical services and supplies at a reduced fee called the negotiated charge. This is how Aetna is able to control medical costs for its participants and keep premiums affordable. Your deductibles, copayments, and payment percentage will generally be lower when you use participating network providers and facilities. You may choose to use non-contracted providers, however your out-of-pocket costs will then generally be higher. If you receive treatment or supplies from providers that have not contracted with Aetna, Aetna will only pay the amount that they would have paid if a network provider had been used. In other words, Aetna will not usually pay the full amount charged to you by a non-network provider. Since out-of-network providers have not agreed to accept Aetna’s negotiated charge as payment in full, they may bill you for the difference between what they bill and the “in-network” negotiated amount that Aetna actually pays. **You will be responsible to pay for these excess out-of-network charges even if you have already surpassed your plan year deductible and out-of-pocket maximum expense levels** since your deductibles and out-of-pocket maximums apply to in-network costs.
How to submit a claim

If you choose a provider in our direct settlement network, you can access care without needing to submit a claim. If you choose to go outside of the network for care, you’ll have to pay for the charges and submit the claim.

Here are some tips to help the claim process go smoothly:

• Complete the customized Senior Missionary claim form, which can be found at www.dmba.com/SSMP.
• All claims must be submitted within 180 days of the treatment date
• Make sure to provide all necessary supporting documents including original receipts, certificates and x-rays
• Keep your original receipts on file in case they are needed for verification purposes
• Include your Member ID number on each document submitted with your claim form
• Make sure to indicate the country and currency you would like to be reimbursed in
• Provide complete details on the description of service and the reason for the visit

How to submit a claim

Once you are ready to submit your claim, just log in to your secure member website from your computer or your smartphone.

1. Click "Claims center" >"Start a new claim"
2. Fill out all required fields (some will be pre-filled based on your profile)
3. Scan and upload your receipts, then submit your claim.
4. Note your claim “reference tracking number” for tracking purposes.

Setting up your automatic payment method

You can set-up your Payment Autopilot with multiple reimbursement methods. Select any previously saved payment method when completing and submitting your claims online to ensure your payment is sent to the most convenient place for you.

Here’s how:
1. Login at www.aetnainternational.com
2. Click on the “Claims Center” tab at the top of the page
3. Scroll down to the “Questions” section and click “Put your payment method on autopilot”
4. Click “Submit new request”
5. Make sure you fill out all of the details in the form
6. Click “Submit” to save this Autopilot payment method for future use

You can also submit a claim by traditional mail or secure fax. It’s important to keep in mind that submitting your claim online, by email or from your smartphone means we’ll be able to start working on it quicker.

Submit your claim by fax to:
Toll-free: 800-475-8751, or Direct: 859-425-3363

Submit your claim by mail to:
Aetna
P. O. Box 981543
El Paso, TX 79998-1543
USA
Submit your claim by email to: aiservice@aetna.com

Convenient reimbursement options

We offer a variety of payment methods and currencies so that you can decide the most convenient way to receive your reimbursements. 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. *

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

Setting up your automatic payment method

You can set-up your Payment Autopilot with multiple reimbursement methods. Select any previously saved payment method when completing and submitting your claims online to ensure your payment is sent to the most convenient place for you.

Here’s how:
1. Login at www.aetnainternational.com
2. Click on the “Claims Center” tab at the top of the page
3. Scroll down to the “Questions” section and click “Put your payment method on autopilot”
4. Click “Submit new request”
5. Make sure you fill out all of the details in the form
6. Click “Submit” to save this Autopilot payment method for future use

* 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.
The edge you need to make the most of your plan*

We believe in the power of technology to help you play a greater, more informed role in your health. That’s why we provide tools that give you relevant information when, where and how you need it.

Secure member website

You have access to a world of personalized tools and resources to help you manage your health care online. You can register in just a few steps by visiting www.aetnainternational.com and clicking ‘Member’ under the ‘Secure login’ section.

You can use the website to:
• Submit claims and track claim status
• Access your policy information
• View and Print temporary ID cards or request a replacement
• Search for direct-settlement hospitals and doctors around the world
• View CityHealth™ profiles to learn about health risks, required vaccinations, local health systems, emergency contact and currency information
• Translate drug names and medical phrases
• Find travel safety and security information including travel tips, country assessments, news and more

The site also gives you access to the Virtual Benefits Assistant tool to help you learn how to use your benefits.

International Mobile Assistant App

The International Mobile Assistant app takes the important features of the secure member website and packages them in an easy-to-use mobile format.

You can use the app to:
• Submit claims
• Check claims status
• Search for providers and get turn-by-turn directions

The app is free to download and is available for both iPhones and Android phones.

Mobile Provider Directory Apps

You can use these apps without Internet access to find providers while in remote locations. They make it easy for you to find nearby doctors, specialists, hospitals, clinics, pharmacies and other health care providers. You can also get directions on how to get there and schedule the appointment in your calendar. There’s one for every region, so you are covered no matter where you are.

* These online tools may or may not work appropriately for you depending on which country you are serving your mission in.
A healthy dose of savings

If you are traveling or living in the United States, you can take advantage of health and wellness discounts that come built into your plan. There are no referrals, no claims forms and no limits on how many times you can save.

**Aetna Natural Products and Services™ Discount Program**
The ChooseHealthy® program provides reduced rates on massage therapy, acupuncture, chiropractic care and dietetic counseling. You can also get discounts on over-the-counter vitamins, yoga equipment, homeopathic remedies and more. The program also provides savings through the Vital Health Network, a network of medical doctors who provide online consultations and alternative remedies for a variety of conditions.

**Aetna Fitness™ Discount Program**
The GlobalFit® program gives you access to preferred membership rates at over 10,000** gyms in the United States and Canada, as well as discounts on home fitness options. You can try out an at-home weight-loss program and get one-on-one health coaching*** to help you lower stress, lose weight and more.

**Aetna Hearing™ Discount Program**
We offer two programs to meet your hearing needs, including Hearing Care Solutions and HearPO®. These programs offer discounts on hearing aids, as well as batteries, maintenance and replacements and/or exams.

**Aetna Vision™ Discount Program**
This program offers you valuable savings on eye exams, contact lenses and prescription and non-prescription eyeglasses at participating locations throughout the United States. Through the EyeMed network, you can save at JCPenney® Optical, LensCrafters®, Target Optical®, Sears Optical® and Pearle Vision®, plus many doctors in private practice. You can also save on LASIK surgery. You’ll receive education, an initial complementary screening and follow-up care — all wrapped into the discounted price.

**More healthy savings**
You can enhance your healthy lifestyle with the additional savings listed below.

- Sonic toothbrushes and water-jet flossers from Waterpik®
- Gum, toothpastes and mouth rinses from Epic dental
- An automatic Home Blood Pressure Monitor
- ZAGAT.com memberships
- Books and other items from the American Cancer Society and MayoClinic.com bookstores
- Yoga DVDs, books and online videos through Pranamaya

**How to save**

1. Log in to the secure member website at [www.aetna.com](http://www.aetna.com)
2. Choose Health Programs, then Get Discounts
3. Follow the steps for each program you want to use

Discount programs provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Aetna may receive a percentage of the fee you pay to the discount vendor.

* The ChooseHealthy program is made available through American Specialty Health Networks, Inc. (ASH Networks) and Healthyroads, Inc., subsidiaries of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.


*** Offered by WellCall, Inc., through GlobalFit.
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. If you have an urgent or emergent situation, please access care at the nearest facility. If you have the need for a higher level of care than is available within the country you are in, or if you have a life-threatening situation that may not be able to be treated locally, please have someone contact Aetna directly. As part of your Aetna plan, we can assist with virtually any medical emergency that you may encounter while outside of your home country.

NOTE: In the event of an urgent or emergency situation and a possible medical evacuation is needed, Senior Missionaries should contact Aetna International in order to coordinate the potential need for a medical evacuation. Not all evacuations are medically necessary, so you should contact Aetna as soon as you are able. It’s suggested to also coordinate with the Mission President or ecclesiastical leader and the Missionary Department while engaging Aetna International in these services.

Aetna International Customer Service Team can be reached at either of the following numbers in the U.S.:

877-248-3608 Toll-free using AT&T
813-775-0381 Direct dialing or Collect Call

The Aetna International Member Service Center is available 24 hours a day, 7 days a week to assist you with any questions that you have regarding your plan. Simply call 800-231-7729 (toll-free) or 813-775-0190 (direct).

You can get in touch with IHAT by calling the number on the back of your Member ID Card.

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 terms

**Coinsurance**
This refers to the percentage of a covered medical expense for which the insurer (Aetna) and the member (you) will each pay. For example, in an 80 percent coinsurance 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**
This refers to a fixed dollar amount that you are responsible to pay when you receive care. Refer to your plan documents to determine if a copayment is part of your plan.

**Deductible**
A deductible is the amount that you must pay for covered services before the plan will begin to pay. For example, if a covered expense of $500 is submitted under a plan with a $200 deductible, you must pay the first $200 before Aetna will pay the remaining $300. The deductible must be paid only once each policy year. Please refer to your plan documents to determine the deductible for your plan.

**Direct-settlement**
A direct-settlement arrangement is an agreement that we have established with leading hospitals and clinics throughout the world. If you visit a provider in our direct-settlement network, you will benefit from easier claim submission and lower out-of-pocket expenses.
Stay connected to Aetna International

Visit www.aetnainternational.com
Follow www.twitter.com/AetnaIntl
Like www.facebook.com/AetnaInternational

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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Google Play is a trademark of Google Inc.

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