

Get the most from your Aetna International benefits



Welcome to Aetna International

Let's get started

Around the world and every day, people choose to pursue their health and wellness journey with us. Wherever your journey takes you, we'll be right there with you.

Get going by following these steps:

Look out for your member ID card

Sign-up for pre-trip planning and support

3.

2.

Register for your member website

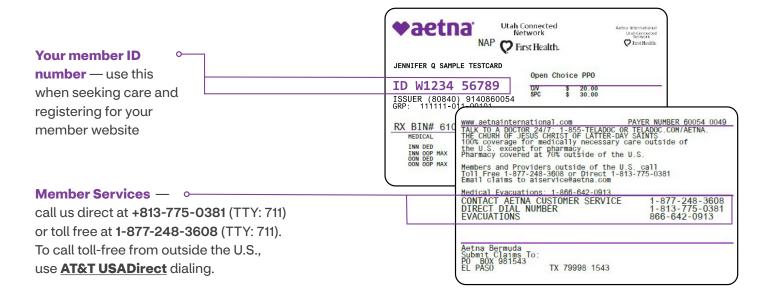
4.

Learn about your care options

Step 1

Get your member ID card

Your member ID card will come to you in the mail. Always keep it with you. You'll present the card any time you need care.



Step 2

Register at AetnaInternational.com

Your secure member website is the quickest and best way to access your plan information and the well-being resources that come with your plan. Register as soon as you have your member ID number, located on your member ID card. Once you're registered you can:





View your

member ID card

Step 3

Engage with our care management team for pre-trip planning

It's natural to feel a little nervous before leaving on an exciting journey like the one you're about to take. Our team of experts can help you feel more comfortable and better prepared with our pre-trip planning services.

Are you wondering things like:

- · Are there certain vaccines that are recommended for the country I am going to?
- · Am I able to take my medicine with me? Is it allowed in the country I'm going to?
- · How will I get my prescription medicine filled or refilled while I'm there?
- · Am I able to take my medical supplies with me, like my sleep apnea machine or syringes for insulin?
- · Can I speak to a therapist regularly while I'm away, like I do now? How do I find one?
- If I need care, how do I find doctors or hospitals in the country I'm going to?

Our International Care Management team can help with these types of questions and more.

Get started today!

We recommend getting started with pre-trip planning as soon as possible before your departure date. Even if you don't have your member ID card with your member ID number yet, you can call or email us to get started.

There are several ways to engage with our care management team and get started with pre-trip planning:

- Log in at <u>AetnaInternational.com</u> (register first if haven't already) and use the "Contact Us" form
- Email <u>AetnaInternationalCaseManagement@Aetna.com</u> and note that you're seeking pre-trip planning services (remember not to include personal health information in the email)
- Call Member Services at the number on the back of your member ID card

We look forward to supporting you for a most successful assignment!

Learn more and sign-up for a free consultation today!

Get started

Step 4

Know where to go for care



When you're in the U.S.



Accessing care

You'll want to choose an in-network provider in the U.S. These doctors and health care facilities are carefully selected using our strict quality and cost standards. By staying in network, you can expect better quality, lower costs and an easier admissions process if a hospital stay is ever needed.

To find an in-network provider in the U.S., log in at Aetna.com > Find Care & Pricing or call Member Services at the number on the back of your ID card.



Primary care provider

A primary care provider (PCP) will get to know your health history and help coordinate your care. They can also:

- · Administer wellness assessments and preventive screenings
- Prescribe treatment and help you make important health decisions
- Direct you to a specialist



Walk-in clinics including CVS MinuteClinic®

When you have a minor health concern walk-in clinics are a great option. Most are open nights and weekends. Walk-in clinic providers can:

- Diagnose, treat and write prescriptions
- · Treat minor wounds, cuts, sprains and skin conditions
- · Provide vaccinations, routine lab tests and educational resources



Urgent care centers

If you have a serious health concern but it's not life threatening, consider urgent care. Urgent care centers provide similar services as a walk-in clinic but many also provide lab work and X-rays. They also usually have lower costs and shorter wait times than the emergency room (ER).



Telehealth through Teladoc®

You have 24/7 access to board-certified doctors by phone, video or mobile app. Talk to a doctor in minutes and get a diagnosis, treatment, and prescription (when needed), for non-emergency medical needs. Call 1-855-Teladoc or visit Teladoc.com/Aetna to get started.



International Care Management team

No matter where you are in the world, our clinical care team is at your service for 24/7 health support. They can help with:

- · Pre-trip planning
- · Locating providers and specialists
- · Getting medical devices or prescription medications
- Assistance navigating the U.S. health care system

Contact our care management team by calling the number on the back of your member ID card - 1-877-248-3608 (TTY: 771) - or emailing

AetnaInternationalCaseManagement @Aetna.com.





When you're outside the U.S.



Direct pay arrangements

Aetna International has direct pay arrangements with health care providers around the globe. Our direct pay providers have been carefully selected based on high-quality and cost standards. They also bill us or our partners directly for your care. No need to pay upfront or request reimbursement.

To ensure a smooth direct pay process:

- 1. Contact us at least five days before your appointment to request a Guarantee of Payment (GOP)
- 2. Show the GOP and your member ID card at your appointment

Remember, in emergency situations, get the care you need first.



How to find care

We have partnerships with accredited health care providers around the world. When you're outside the United States, we recommend seeing a direct pay provider, but we can still issue a GOP if you choose not to. This helps guarantee procedures will be covered and your provider will settle the charges with us.

To search for direct pay providers in the region/country where you're serving, visit the **Aetna International** senior missionary website.



International Care Management team

When you're outside the United States and have questions about your health, you can call our care management team to get answers. These clinicians are available around the clock to help with:

- · Finding doctors and hospitals in your specific region
- · Providing culturally-appropriate care recommendations
- · Coordinating and supervising emergency medical evacuations
- · Offering support in multiple languages
- Getting medical devices or prescription medications

Contact our care management team by calling the number on the back of your member ID card or emailing **AetnaInternationalCaseManagement** @Aetna.com. To call toll-free from outside the U.S., use AT&T USADirect.

When claims are required

If you choose a doctor in our direct pay network in the U.S., you can usually access care without having to submit a claim. If you choose to go outside the network for care or you are seeking care outside of the U.S., you may need to pay at the time of service and then submit a claim for reimbursement.

Before you submit your claim

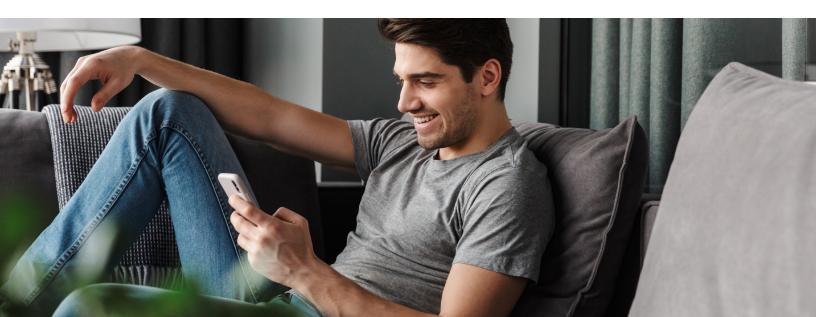
- Submit your claim within 12 months from the day of your treatment
- Have all supporting documents on hand, including original receipts, certificates and X-rays
- Put your member ID number on each document you submit
- Be ready to provide complete details of your visit, including the reason for it and a description of services provided
- Know what currency and method check, wire
 or electronic funds transfer (EFT) you'd like to be
 reimbursed in. (We don't charge processing fees for
 EFT, wire transfers or direct deposits, but your bank
 might, so make sure you check.)

How to submit a claim

- 1. Log in at AetnaInternational.com
- **2.** Click "Claims," then select "New claim" to be taken to your online claim form.
- 3. Complete the required information in the form. It's prefilled with as many details as we have. Make sure to include a description of the services received and a reason for the visit.
- **4.** Select your preferred currency and method of reimbursement.
- **5.** Upload your receipts and copy of the provider statement, as appropriate.
- **6.** Submit your claim, noting your reference tracking number to check your claim status.

Once submitted, view your claim by selecting "Claims." You can check the status of your claim and view your Explanation of Benefits on this screen.

You can also submit a claim by mail or fax. But, you'll usually get your money faster by submitting your claim electronically. **Click here** to access the claim form



Need to get a hold of us?

Contact Aetna International

Call direct from anywhere:

• +813-775-0381 (TTY: 711)

Call toll free:

• In the U.S.: 1-877-248-3608 (TTY: 711)

• Outside of the U.S.: 1-877-248-3608 using AT&T USADirect dialing

Email:

AILOA@aetna.com

Contact the Aetna International Care Management team

Call:

 Outside the U.S.: call the toll-free number on the back of your member ID card using AT&T USADirect dialing

• In the U.S.: 1-877-248-3608 (TTY: 771)

Email:

<u>AetnaInternationalCaseManagement@Aetna.com</u>
 Please do not include any personal health information in your email.

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