

## FREQUENTLY ASKED QUESTIONS

### Senior Service Medical Plan (SSMP)

#### 1. How can I contact DMBA’s Missionary Medical Department?

Toll free (from inside the US).....	800-777-1647
International calls .....	801-578-5650
Fax.....	801-578-5907
Email.....	<a href="mailto:srmiss@dmba.com">srmiss@dmba.com</a>
DMBA website.....	<a href="http://www.dmba.com/ssmp">www.dmba.com/ssmp</a>

#### 2. How can I contact Aetna International?

Toll free (from inside the US).....	877-248-3608
Direct phone .....	813-775-0381
Toll-free fax .....	800-475-8751
Direct fax .....	859-425-3363
Email.....	<a href="mailto:AILOA@aetna.com">AILOA@aetna.com</a>
Aetna website .....	<a href="http://www.aetnainternational.com">www.aetnainternational.com</a>

#### 3. What is the purpose of the Senior Service Medical Plan (SSMP)?

The SSMP is designed to provide affordable health 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.

The SSMP is provided through Aetna International and sponsored by Deseret Mutual Benefit Administrators (DMBA). Aetna International is the insuring organization, not the Church or DMBA.

Church policy states that all full-time senior missionaries and volunteers are “responsible for their own healthcare expenses and must have adequate health coverage for their mission assignments.” The SSMP was created as an option for senior missionaries who need health coverage during their mission assignment that meets the Church’s criteria for adequate coverage, but they may choose any plan that meets that criteria.

If you already have or are eligible for other adequate health coverage during your service period, you are not eligible to enroll in the SSMP. For more information about what constitutes adequate health coverage, contact DMBA or the Church.

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

#### 4. How much are the SSMP premiums?

The current monthly premium for the SSMP is \$368.40 per person. The premiums are subject to increase annually, based on the overall claims experience of all plan participants.

#### 5. How do I pay my premiums?

Premiums will be collected by DMBA and sent to Aetna International. When you enroll in the SSMP online, you provide DMBA with your bank account information. Our system will use that information to automatically debit monthly premium payments from your account. You will see the first premium debited beginning the month your coverage starts.

If there is any change to your mission service (assignment, start or end date, postponement, cancellation, etc.), please contact DMBA immediately. Changes to your mission service could affect your eligibility and premiums.

Premiums are based on the actual medical expenses of all the missionaries/volunteers participating in the SSMP. Making wise choices in how you use medical care helps keep premiums low for everyone enrolled in the plan.

#### 6. What happens if my mission is cancelled or delayed?

Missions are sometimes cancelled or delayed for many reasons. If this happens, please notify DMBA. Because it is nearly impossible to know when these situations might occur, it is very important that you do not disenroll from your current health coverage until after you have left for your mission. If you disenroll too early and something comes up that prevents you from serving, you could be left without coverage for a time. The SSMP cannot provide coverage if you are not able to serve your mission.

#### 7. How do I get started with Aetna International?

See the brochure "[Get the Most from Your Aetna International Benefits](#)" for important steps on getting started. Highlighted information (for both US and international missions) includes how to get your member ID card, register for the member website, access pre-trip planning support, and learn about your care options.

## 8. Does Aetna International provide SSMP coverage if I'm serving inside the US?

Aetna International administers both domestic and international SSMP coverage. Please note that plan benefits are different inside the US than outside, including requirements for deductibles and coinsurance.

On [Aetna International's SSMP website](#), you can select your mission country to find specific plan instructions, provider lists, contact information for Aetna International and their country-specific network partners, reimbursement claim forms, and a benefit summary. You can also access a [Summary of Benefits and Coverage \(SBC\)](#) on [DMBA's SSMP website](#).

## 9. What if I don't receive my Aetna International ID card before I leave?

Your Aetna International ID card should arrive at the home address you provided about four to six weeks before your mission starts. To protect your personal information, the envelopes used for sending ID cards have a relatively plain appearance. However, Aetna International's address in Hartford, CT is clearly visible through the address window of the envelope. Please watch carefully for your cards.

If you do not receive your ID cards in time for your mission start date, you can print temporary ID cards using your personal online account on [Aetna International's website](#). Instructions for setting up your account and printing your cards are available [here](#).

To request new ID cards, contact Aetna International directly. Use the Aetna International identification number on your welcome letter to verify your account with them.

## 10. How does the SSMP work with Medicare?

If you are serving in the US and are eligible for Medicare, you do not qualify for the SSMP. The SSMP is intended to provide an option for those who do not have access to other adequate health coverage.

If you are from the US but are *not* eligible for Medicare, or you have been called to an international mission, the SSMP is an option for you while you serve.

If you are eligible for Medicare, DMBA will soon send you more information with answers to Medicare-related questions, such as:

- Should I disenroll from Medicare Part B?
- What about Medicare Parts A and D?
- How do I disenroll from Medicare Part B?
- What should I do if I become Medicare-eligible during my mission?
- How do I re-enroll in Medicare Part B when my mission ends?

## 11. What should I do with my current medical, pharmacy, dental, or vision insurance coverage if I enroll in the SSMP?

First, please note that SSMP provides medical and pharmacy coverage with limited vision coverage. There is no dental coverage available through the SSMP. For detailed information on what is covered by the SSMP, contact Aetna International by email at [aiservice@aetna.com](mailto:aiservice@aetna.com), by telephone at 813-775-0381, or go online to the [Aetna International SSMP website](#) or [DMBA SSMP website](#).

Second, for multiple reasons, senior missionaries on the SSMP are encouraged to retain their existing medical, pharmacy, dental, and vision insurance during their mission assignments, even if it may not provide coverage in the specific location where they will be serving. However, if you are considering terminating existing insurance while you serve, please contact your insurance provider to verify that you can successfully reinstate that coverage after your mission assignment concludes. If you contact your insurance provider and determine that you can safely disenroll from your insurance coverage during your mission service, you should request and obtain written documentation that your insurance provider guarantees you can reinstate your coverage without enrollment delays, financial penalties, or other eligibility roadblocks.

Third, please note that the Church, DMBA, and Aetna International will not provide coverage beyond your eligible SSMP coverage dates if you choose to terminate your current insurance coverage.

## 12. What help is available for planning our trip and knowing what to prepare for?

Aetna International has a team of experts prepared to help you plan for your healthcare during your mission. Aetna International's Care Management Team can answer common questions before you leave, such as:

- Are certain vaccines recommended for my mission assignment country?
- Can I take my medicine with me? Is it allowed in my mission assignment country?
- How will I get my prescriptions filled or refilled while I'm there?
- Can I take my medical supplies with me?
- While I'm serving, can I speak to a therapist regularly like I do now?
- How do I find doctors or hospitals in my mission assignment country?

We recommend that you begin pre-trip planning as soon as possible. Even if you don't have your member ID card yet, you can still call or email Aetna International to get started. Use the Aetna International identification number in your welcome letter to verify your account with them.

There are several ways to engage with Care Management:

- Log into [www.aetnainternational.com](http://www.aetnainternational.com) and use the *Contact Us* form. (Make sure you're registered first.)
- Email [AetnaInternationalCaseManagement@Aetna.com](mailto:AetnaInternationalCaseManagement@Aetna.com) and let them know you're seeking pre-trip planning help.
- Call Aetna International's Member Services at 877-248-3608.

## 13. How can I get health and security information about my mission assignment country?

Aetna International partners with risk management experts at Crisis24 to provide you with around-the-clock access to global safety information and security advice. With their help, you can respond to travel risk and global crises quickly and confidently, anywhere in the world.

Use your Aetna International login information to register for travel alerts, security advice, and crisis support at <https://crisis24horizon.com/aetna/login>.

## 14. Where can I learn what is covered by the SSMP?

On [Aetna International's SSMP website](#), you can select your mission country to find specific plan instructions, provider lists, contact information for Aetna International and their country-specific network partners, reimbursement claim forms, and a benefit summary. You can also access a [Summary of Benefits and Coverage \(SBC\)](#) on [DMBA's SSMP website](#).

For more help, contact Aetna International by email at [aiservice@aetna.com](mailto:aiservice@aetna.com) or call 813-775-0381.

## 15. How will I obtain my prescription medications while serving?

Traveling with and obtaining prescription medications can be very different in other countries. Aetna International's Care Management Team is available to help. See steps for working with the Care Management Team under question 12, "What help is available for planning our trip and knowing what to prepare for?"

If you currently live in the US but will be serving outside the US, you may be able to purchase a 365-day supply of your medication to bring with you. Please verify that your medication can be carried into your mission country by checking the [CDC website](#). The mission office may also be able to provide information about which medications you can bring to your mission country.

If you can determine that your medication is safe to bring with you, ask your physician to write a prescription for a 365-day supply of your medication. **Remember to use a network pharmacy** (see question 16 below). If the network pharmacy has a 365-day supply available, it will submit a claim directly to Aetna International and let you know your coinsurance information.

## 16. How do I find and use Aetna International's network providers?

When you need non-urgent medical care in the field, the Church asks that you first review your needs with your mission president, mission ecclesiastical leader, or Area Medical Adviser (AMA). These leaders can help you seek the best care for your needs.

Using network providers will help maximize your benefits in the SSMP as well as keep premiums low for everyone enrolled in the plan. For more information about finding network providers, see the brochure "[Get the Most from Your Aetna International Benefits](#)" or call Aetna International Member Services at 877-248-3608.

Follow these steps to find network providers both inside and outside the US:

### Inside the US

- Go to [www.aetna.com](http://www.aetna.com) and click on *Find a Doctor*.

- If you don't have a member account yet, choose *Plan from an Employer*. If you do have a member account, click on *Find Care* and then log in.
- Enter your zip code and the distance in miles you're willing to travel for care. Then click *Search*.
- From the *Aetna Standard Plans* menu, select *Open Choice PPO* and then *Continue*.
- Follow the prompts to find the type of provider you need.

## Outside the US

By accessing [Aetna International's SSMP website](#), you can select your mission assignment country to find specific information for your mission. From there, the website provides area-specific instructions on how to find contracted providers and how the program works in your mission area.

To find a provider in Aetna International's network, enter your mission area information. Depending on where you are serving and who partners with Aetna International in that area, you will either be directed to a webpage including provider information or you will see a list of network providers included in a document.

Your benefits will remain the same if you use a non-network provider, but you may be asked to pay for care out of pocket at the time of service.

## 17. How can I get reimbursed if I need to pay for care out of pocket?

If you receive care from providers in Aetna International's network, you will not usually be asked to pay for care out of pocket. If you receive care from non-network providers, you may be asked to pay at the time of service. In that case, you can submit a claim to Aetna International for reimbursement. For more information about how to do this, see the brochure "[Get the Most from Your Aetna International Benefits.](#)"

For most medical care received inside the US, you must first pay the deductibles and copayments outlined by the plan. Also, if you do not use network providers, Aetna International may limit how much they cover for the services you receive. That means you may be responsible to pay the balance of costs billed by non-network providers. Outside the US, there is no penalty for using non-network providers, but they will usually require you to pay for care out of pocket at the time of service. Then you may submit a reimbursement claim to Aetna International.

If you request a reimbursement for care received outside the US, the preferred method to receive your funds is by bank transfer. On the Aetna International claim form, please choose that option for reimbursement and provide your bank information. We discourage check reimbursements because mail handling in certain parts of the world is not as secure.

## 18. How does post-mission transitional coverage work?

If you do not have access to health coverage after your mission (such as a plan offered through Medicare, government, retiree, employer, or individual insurance), post-mission coverage through the SSMP may be available to you for up to 60 days. If you enroll in post-mission transitional coverage, be mindful of the coverage options available to you when you return home, including in the event you need to return home earlier than anticipated.

Please note that you cannot enroll in this coverage after your mission begins. However, you can terminate your post-mission transitional coverage early once you have other adequate coverage in place. If you

remain enrolled in post-mission transitional coverage, you agree to pay your premiums even if the coverage goes unused.