

Aetna International

Expatriate Insurance Orientation



Agenda

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- Global Emergency Assistance Program
- BorgWarner Benefit Website
- Aetna Website Registration
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 - Arrange direct settlement for costly procedures
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 - Search claims history
 - Set-up recurring reimbursement for claims submitted
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- Aetna Navigator
 - View ID card
 - Locate doctors and hospitals
 - View claims and EOBs

Medical Plan Overview

As an International assignee, you have been enrolled in one of three Aetna International medical plans:

- **Expatriate Plan** (US employees on assignment in a non-US country)
- **Inpatriate Plan** (Employees from a non-US country on assignment in the US)
- **Third Country National Plan** (non-US employees on assignment in another non-US country)

All three plans offer you freedom to visit a doctor or medical facility of your choice without a referral, anywhere in the world

Coverage levels and payment responsibilities vary among the three plans (refer to your specific plan document or contact the Aetna International Member Service Center)

Plan Enrollment

- You will need to confirm number of dependents, gender, dependent relationship and date of birth for enrollment
 - Will also need to provide necessary documents for dependent proof
- Enrollment information will be submitted on your behalf as well as a request for your ID card(s) to be mailed out
 - Please provide the address you would like the cards sent to
- If you have any family status changes (i.e. adding or dropping a dependent), you are responsible for notifying benefits representative with the change within 30 days of the event

Plan Coverage: 24 Hour Assistance

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

- Emergency Care 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

800-231-7729 (toll-free) or 813-775-0190 (direct)

Medical Plan Coverage: Schedule of Benefits

Plan Features	Outside the U.S.	In the U.S.	
		Preferred Benefits (In-Network)	Non-Preferred Benefits (Out-of-Network)
Individual Deductible	\$1,500 per calendar year	\$1,500 per calendar year	\$3,000 per calendar year
Family Deductible	\$3,000 per calendar year	\$3,000 per calendar year	\$6,000 per calendar year
Prior Plan Credit	Does Not Apply		
Individual Coinsurance Limit	\$3,750 per calendar year	\$3,750 per calendar year	\$6,750 per calendar year
Family Coinsurance Limit	\$7,500 per calendar year	\$7,500 per calendar year	\$13,500 per calendar year
Lifetime Maximum	Unlimited		

Medical Plan Coverage: Schedule of Benefits

PLAN FEATURES	OUTSIDE THE U.S.	In the U.S.	
		Preferred Benefits (In-Network)	Non-Preferred Benefits (Out-of-Network)
Member Payment Percentages			
<i>Hospital Services</i>			
Inpatient	20% after deductible	20% after deductible	40% after deductible
Outpatient	20% after deductible	20% after deductible	40% after deductible
Private Room Limit	The institution's semiprivate rate.		
Pre-certification Penalty	No Penalty	No Penalty	\$400
<i>To avoid penalties and/or benefit reductions for non-preferred benefits received in the U.S., contact the service center to determine if precertification is needed for a procedure.</i>			
Non-Emergency Use of the Emergency Room	20% after deductible	50% after deductible	50% after deductible
Emergency Room	20% after deductible	20% after deductible	20% after deductible
Non-Urgent Use of Urgent Care Provider	20% after deductible	20% after deductible	40% after deductible
Urgent Care	20% after deductible	20% after deductible	40% after deductible
<i>Physician Services</i>			
Physician Office Visit	20% after deductible	No charge	40% after deductible
Specialist Office Visit	20% after deductible	No charge	40% after deductible
Allergy Testing and Treatment	20% after deductible	No charge	40% after deductible
Allergy Serum and Injection	20% after deductible	No charge	40% after deductible

Medical Plan Coverage: Schedule of Benefits

<i>Mental Health Services</i>			
Mental Health Inpatient Coverage <i>Unlimited days per calendar year</i>	20% after deductible	20% after deductible	40% after deductible
Mental Health Outpatient Coverage <i>Unlimited visits per calendar year</i>	20% after deductible	No charge	40% after deductible
<i>Alcohol/Drug Abuse Services</i>			
Substance Abuse Inpatient Coverage <i>Unlimited days per calendar year</i>	20% after deductible	20% after deductible	40% after deductible
Substance Abuse Outpatient Coverage <i>Unlimited visits per calendar year</i>	20% after deductible	No charge	40% after deductible
<i>Prescription Drug Coverage</i>			
Covered Under Medical Plan	20% no deductible	20% no deductible (Includes Mail Order Drugs)	20% no deductible
Generic Drugs <i>(365 day maximum supply)</i>	\$10 copay	\$10 copay	\$10 copay
Formulary Brand Name Drugs <i>(365 day maximum supply)</i>	30% with \$30 minimum copay and \$60 maximum copay	30% with \$30 minimum copay and \$60 maximum copay	30% with \$30 minimum copay and \$60 maximum copay
Non Formulary Generic and Brand Name Drugs <i>(365 day maximum supply)</i>	50% with \$50 minimum copay and \$150 maximum copay	50% with \$50 minimum copay and \$150 maximum copay	50% with \$50 minimum copay and \$150 maximum copay

Medical Plan Coverage: Aetna HealthFund

- Expatriate plan includes an Aetna HealthFund
 - HealthFund benefit will pay for eligible network, out-of-network and global expenses
 - Similar to HRA design
 - Money is pulled from this account first when there is a balance on a claim submitted until the account is depleted
 - Once the maximum HealthFund benefit has been paid, you are responsible for covered expenses until the deductible has been met
 - Balances at the end of the year rollover to the next with no maximum cap
 - Can also elect an FSA through U.S. to help offset costs as well, however, claims that are submitted to the HealthFund cannot be submitted to the FSA and vice-versa
 - Yearly contributions are as follows:
 - Individual: \$750*
 - Family: \$1,500*

*Note: if you are not in the plan for the full plan year, the contribution amount is pro-rated based on when you start your assignment

*Any remaining money in the HealthFund at the time your coverage ends is surrendered back to Aetna

Medical Plan Coverage: Aetna HealthFund

Feature	Outside the U.S.	In-Network	Out-of-Network
Plan Deductible Employee Only/Family	\$1,500/\$3,000	\$1,500/\$3,000	\$3,000/\$6,000
Aetna-Paid HealthFund Employee Only/Family	\$750/\$1,500		
Member Deductible Gap (Deductible – HealthFund)	\$750/\$1,500	\$750/\$1,500	\$2,250/\$4,500
Coinsurance	Company pays 80%, you pay 20%	Company pays 80%, you pay 20%	Company pays 40%, you pay 60%

Medical Plan Coverage: Details

- 100% coverage for preventive care services
 - Well-baby care exams
 - Well-child care exams
 - Routine immunizations
 - Adult annual physicals
 - Colon Cancer Screening
 - Screening for Women
 - Screening for Men
- Deductible applies as it normally does in the U.S.
 - Once deductible is hit, BorgWarner will cover eligible in-network and out of U.S. costs at 80% and eligible out-of-network costs at 40%
- RX has minimum and maximum amounts for prescriptions to assist with cost
- Coverage includes dental
 - Vision not covered
 - May want to elect supplements of U.S. benefits

Medical Plan Coverage: RX Shipping Option

- International assignees have the opportunity to order medications online and have them shipped directly to wherever they are located in the world
 - Expands the options when in a location where medications are hard to get
 - Still able to fill from local pharmacy
- To complete your order, you will need:
 - Your Aetna International member ID number (found on your ID card)
 - Your Group Policy number (found on your ID card)
 - Scanned copies of your prescription that you can upload
 - Your credit card information to cover any applicable coinsurance
- Visit www.expats.com/aetna to place an order
- Questions? Call:
 - Toll-Free: **855-336-XPAT (9728)**
 - Direct: **540-283-7520**

Please note- delivery is **not** available to the following countries:

- United States
- Mexico
- Sweden
- Costa Rica
- Peru
- Congo
- Russia
- Belarus
- Montenegro
- Tajikistan
- Democratic People's Republic of Korea



Medical Plan Coverage: **Additional Benefits**

- Health Line Nurses are available 24 hours a day, 7 days a week and 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

Medical Plan Coverage: Additional Benefits

- Employee Assistance Program available 24/7 for you and your covered family members

Assistance available:

- 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 or your employees more effectively

Medical Plan Coverage: Additional Benefits

- Wellness Resources to assist with:
 - Alcohol control
 - Stress
 - Fitness
 - Healthy eating
 - Quit smoking
 - Weight reduction
 - Skin care
 - Chronic conditions

Dental Plan Coverage: Schedule of Benefits

Passive PPO Dental			
Plan Features	Outside the U.S.	Inside the U.S.	
		Preferred Benefits (In-Network)	Non-Preferred Benefits Out-of-Network
Individual Deductible	\$50 per calendar year	\$50 per calendar year	\$50 per calendar year
Family Deductible	\$150 per calendar year	\$150 per calendar year	\$150 per calendar year
Type A Expense <i>(Diagnostic and Preventive)</i>	No charge	No charge	No charge
Type B Expense <i>(Basic and Restorative)</i>	20% after deductible	20% after deductible	20% after deductible
Type C Expense <i>(Major Restorative)</i>	50% after deductible	50% after deductible	50% after deductible
Calendar Year Maximums			
Year 1	\$1,500	\$1,500	\$1,500
Year 2	\$1,600	\$1,600	\$1,600
Year 3	\$1,700	\$1,700	\$1,700
Year 4	\$1,800	\$1,800	\$1,800
Orthodontic Treatment <i>Coverage for Adults and Dependents up to Age 20</i>	50%	50%	50%
Orthodontic Lifetime Maximum	\$1,500	\$1,500	\$1,500
<i>Please refer to your dental plan for additional benefit coverages for Types A, B and C</i>			

Dental Plan Coverage: Details

- Type A Expenses
 - Diagnostic and Preventive Care
 - Cleanings- 2 per year
 - X-rays*
- Type B Expenses
 - Basic Restorative Care
 - Oral Surgery- extractions, impacted teeth (soft-tissue), etc. *
 - Periodontics-*
 - Endodontics*
- Type C Expenses
 - Major Restorative Care
 - Oral Surgery- impacted teeth (bony), etc.*
 - Periodontics*
 - Endodontics*

*Refer to dental plan document for more information

Claim Submission & Reimbursement

What is Direct Settlement? Refers to arrangements Aetna has established with leading hospitals and healthcare providers throughout the world to pay these facilities directly for any covered expenses.

Direct settlement process:

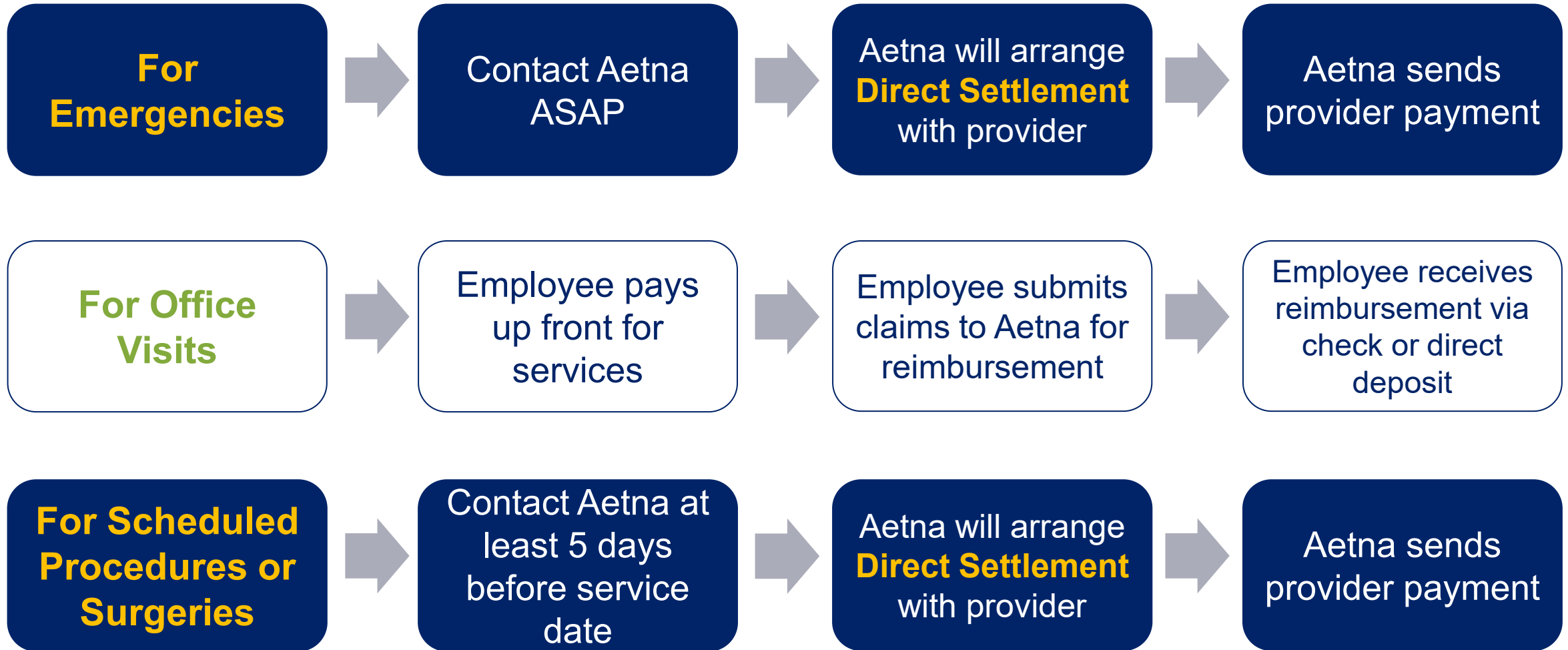
- Select a direct settlement provider from Aetna's online provider directory or contact Aetna Member Service Center at the number on your member ID card
- Contact the healthcare provider before receiving services to confirm that direct settlement arrangements can be made for the specific treatment
- At least 5 days prior to your appointment, submit a request to start the direct settlement process

Gives you the convenience of not having to pay for eligible expenses up front and then filing claims for reimbursement. Eases the burden on your wallet.

Claim Submission & Reimbursement

- **For emergencies** contact Aetna immediately (or as soon as you are able) at the number on the back of your member ID card so they can contact the hospital to arrange direct settlement of payment
- **For scheduled procedures and surgeries** contact Aetna at least 5 days prior to your appointment to begin the direct settlement process
- **For office visits** you will need to pay out of pocket and seek reimbursement through Aetna International

Claim Submission & Reimbursement



Claim Submission & Reimbursement

You may choose one of 5 ways to submit your claims:

1. Via the Aetna international secure member **website** at:

<http://www.aetnainternational.com>

2. Via **email** to: aiservice@aetna.com

3. Via **fax** to: 800-475-8751 (toll free) or 1-859-425-3363 (direct)

4. Via **mail** to:

Aetna International
PO box 98143,
El Paso, TX 79998-1543, USA

International Health **Advisory Team**

- International Health Advisory Team (**IHAT**) is a group of trained clinicians that provide the highest level of support to meet specific needs offering a single point of contact to assist with:
- Pre-trip planning specific to a host country
- Worldwide coordination of routine and urgent medical care during an assignment
- Assistance with locating providers and in obtaining medical devices or prescription medications
- Coordination and supervision of medical evacuations and other emergency assistance

Global Emergency Assistance Program

- Emergency medical evacuation & assistance is built into the medical plan
 - 100% coverage, \$500,000 calendar year maximum
- Emergency medical evacuation services include:
 - Emergency medical evacuation
 - Return of dependent children
 - Transportation after initial evacuation
 - Confinement off visitation
 - Repatriation of mortal remains

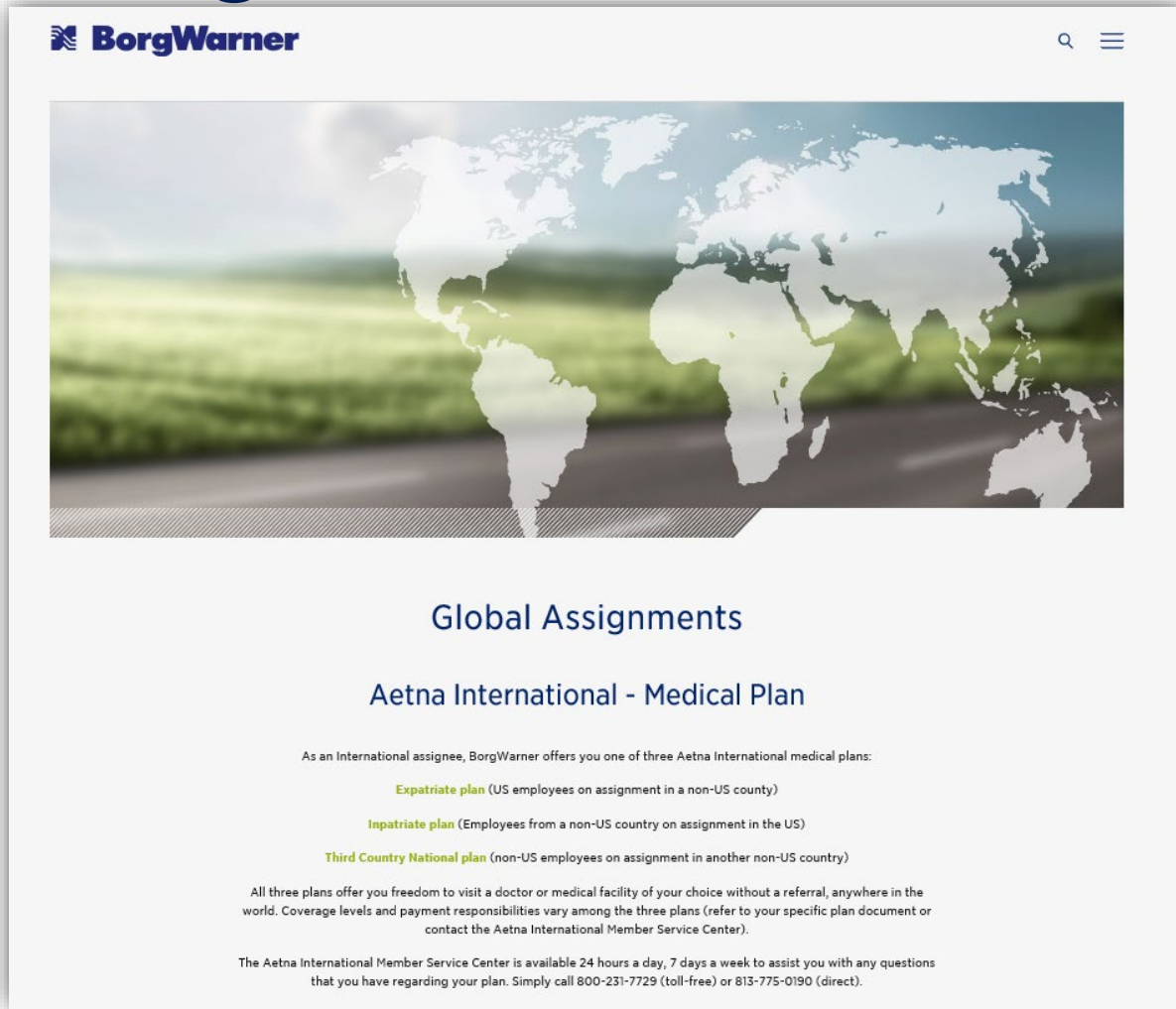


BorgWarner Benefits Website


- www.borgwarner.com/benefits
- Scroll to the bottom of the Global Benefits page and click on the Global Assignments box
 - All presentations, how-to documents, forms, etc. can be found here



BorgWarner Benefits Website



BorgWarner



Global Assignments

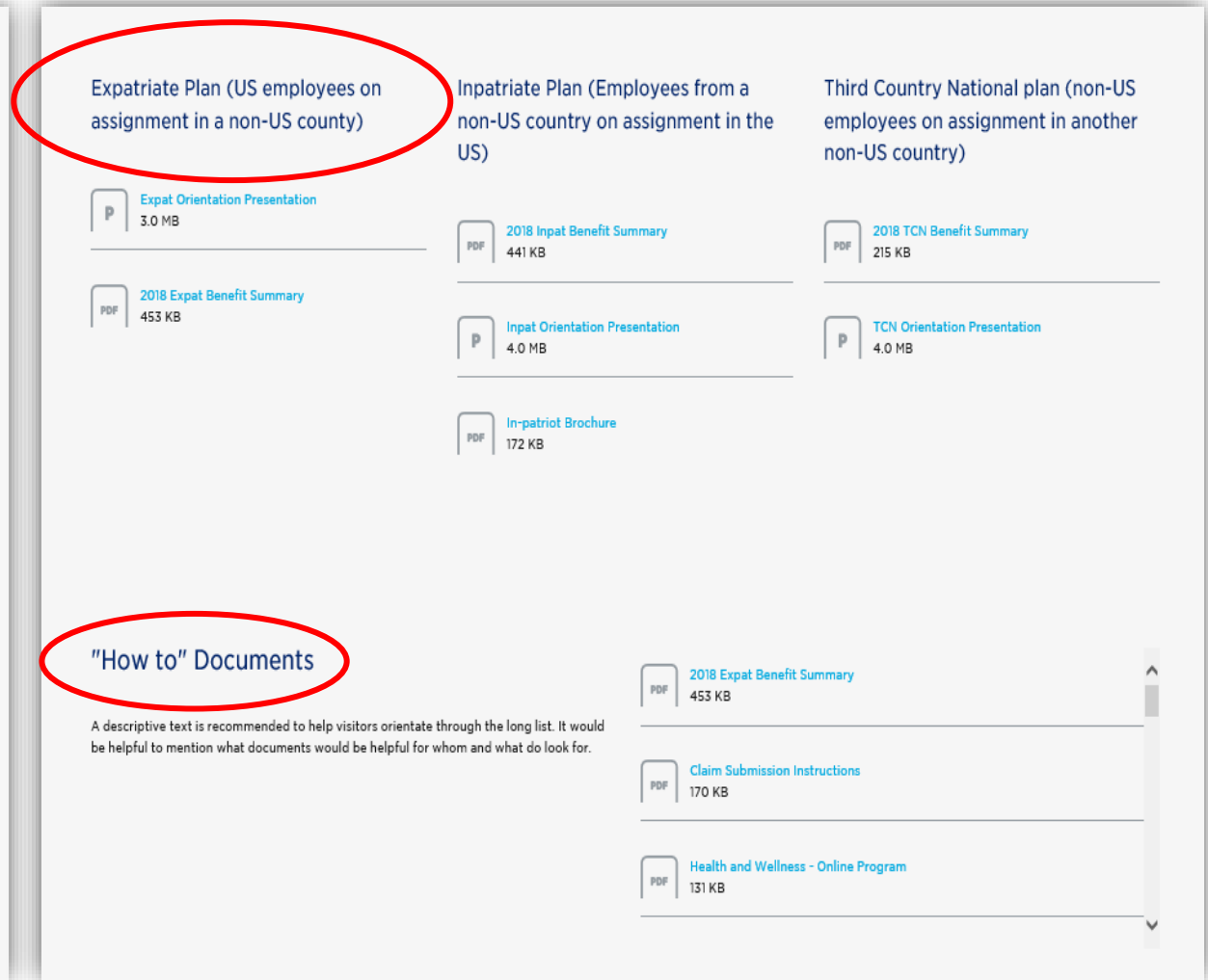
Aetna International - Medical Plan

As an International assignee, BorgWarner offers you one of three Aetna International medical plans:

- Expatriate plan** (US employees on assignment in a non-US county)
- Inpatriate plan** (Employees from a non-US country on assignment in the US)
- Third Country National plan** (non-US employees on assignment in another non-US country)

All three plans offer you freedom to visit a doctor or medical facility of your choice without a referral, anywhere in the world. Coverage levels and payment responsibilities vary among the three plans (refer to your specific plan document or contact the Aetna International Member Service Center).

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).



Expatriate Plan (US employees on assignment in a non-US county)

- [Expatriate Orientation Presentation](#) (3.0 MB)
- [2018 Expatriate Benefit Summary](#) (453 KB)

Inpatriate Plan (Employees from a non-US country on assignment in the US)

- [2018 Inpat Benefit Summary](#) (441 KB)
- [Inpat Orientation Presentation](#) (4.0 MB)
- [In-patriot Brochure](#) (172 KB)

Third Country National plan (non-US employees on assignment in another non-US country)

- [2018 TCN Benefit Summary](#) (215 KB)
- [TCN Orientation Presentation](#) (4.0 MB)

"How to" Documents

A descriptive text is recommended to help visitors orientate through the long list. It would be helpful to mention what documents would be helpful for whom and what do look for.

- [2018 Expatriate Benefit Summary](#) (453 KB)
- [Claim Submission Instructions](#) (170 KB)
- [Health and Wellness - Online Program](#) (131 KB)

Member Resources: Aetna International App

Available free to download from iTunes or Google app store

- Single login for all members
- Direct Claim and receipt submission
- Member ID card (where permissible)
- Member registration
- Member profile/benefit display
- Claim Inquiry and details
- View claim and explanation of benefits details
- Find healthcare based on location
- Access to view the providers on a map and calculate distance to each facility
- Helpful information of and after an appointment
- Integration with the user's calendar to record any appointments made with the provider

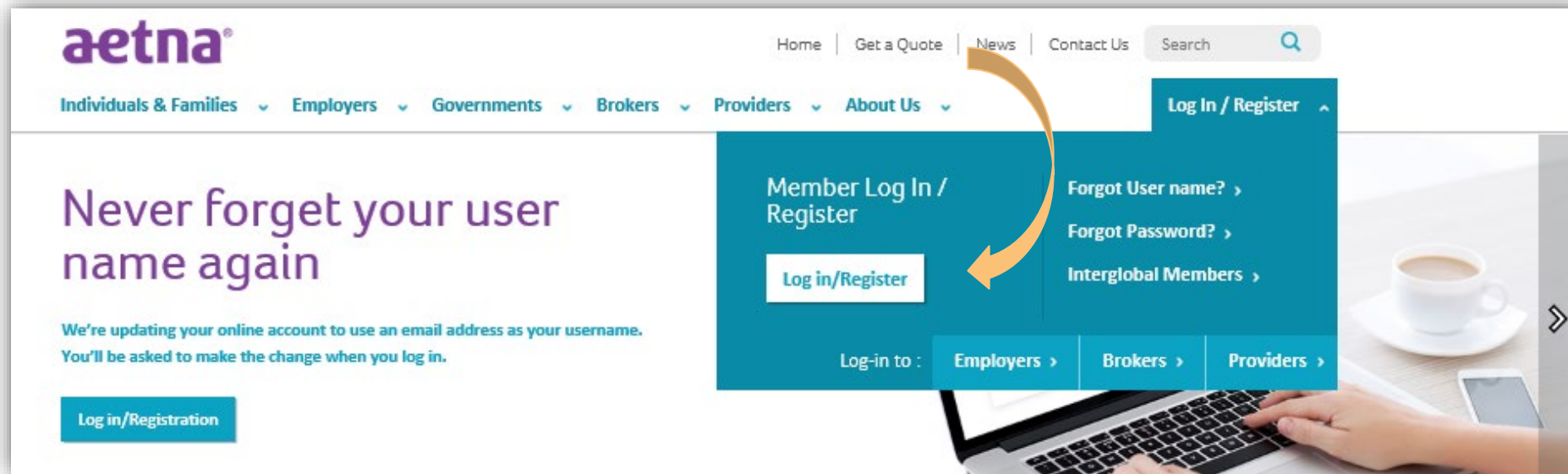


Landing Screen

Aetna Member Website Registration

Step 1:

Login at www.AetnaInternational.com



Aetna Member Website Registration

Step 2:

- You will be directed to the Member Login screen
- If you have not registered please choose “Register for online access”

Let's go

Log in to your online account

Your plan and your health in one place.

Username

Password

Forgot username?
Forgot password?

Log in

Don't have an account?
It only takes a minute to sign up for your online Account

Register

Aetna Member Website Registration

Step 3:

- First time Users:
- Choose “Aetna International Plan Member” under “Your Plan Type”

Let's go

Let's make staying healthy a little easier for you

It only takes a minute to sign up for your online account to get quick and easy access to:

- Tools and support to keep you healthy
- Search for medical providers in your area
- Make simple and hassle free claims

Your name
As it appears on your Member ID card

First name

Last name

I only use one name

Your date of birth

DD MM YYYY

Your plan type

Aetna International Plan Member

Aetna WorldTraveler Plan Member

Member ID

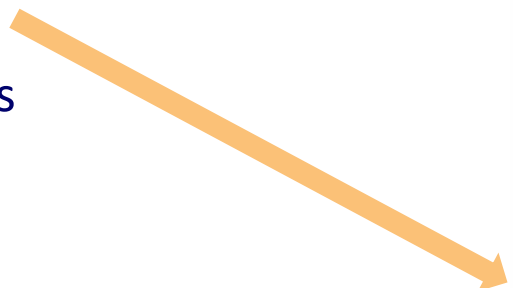
I accept the [terms & conditions](#)

Get Started

Aetna Member Website Registration

Step 4:

- Enter your “ID Number”
Found on your Aetna International ID Card (this can be found in your welcome kit email as well)
- Following the verification of your Member information, you will be asked to create a User Name and permanent Password




Your plan type

Aetna International Plan Member

Aetna WorldTraveler Plan Member

Member ID ?



This can be found on the back of your ID card, and at the top of any paperwork you have from us.

No luck? [Contact our support team](#)

, and they'll be able to help.

Member Website Homepage

Claims Center

- [Submit claims online](#)
- [Search claims \(link to Aetna Navigator\)](#)

Find Health Care

- [Locate doctors and hospitals](#)
- [Arrange Direct Settlement for costly procedures](#)

Your account, your Policy

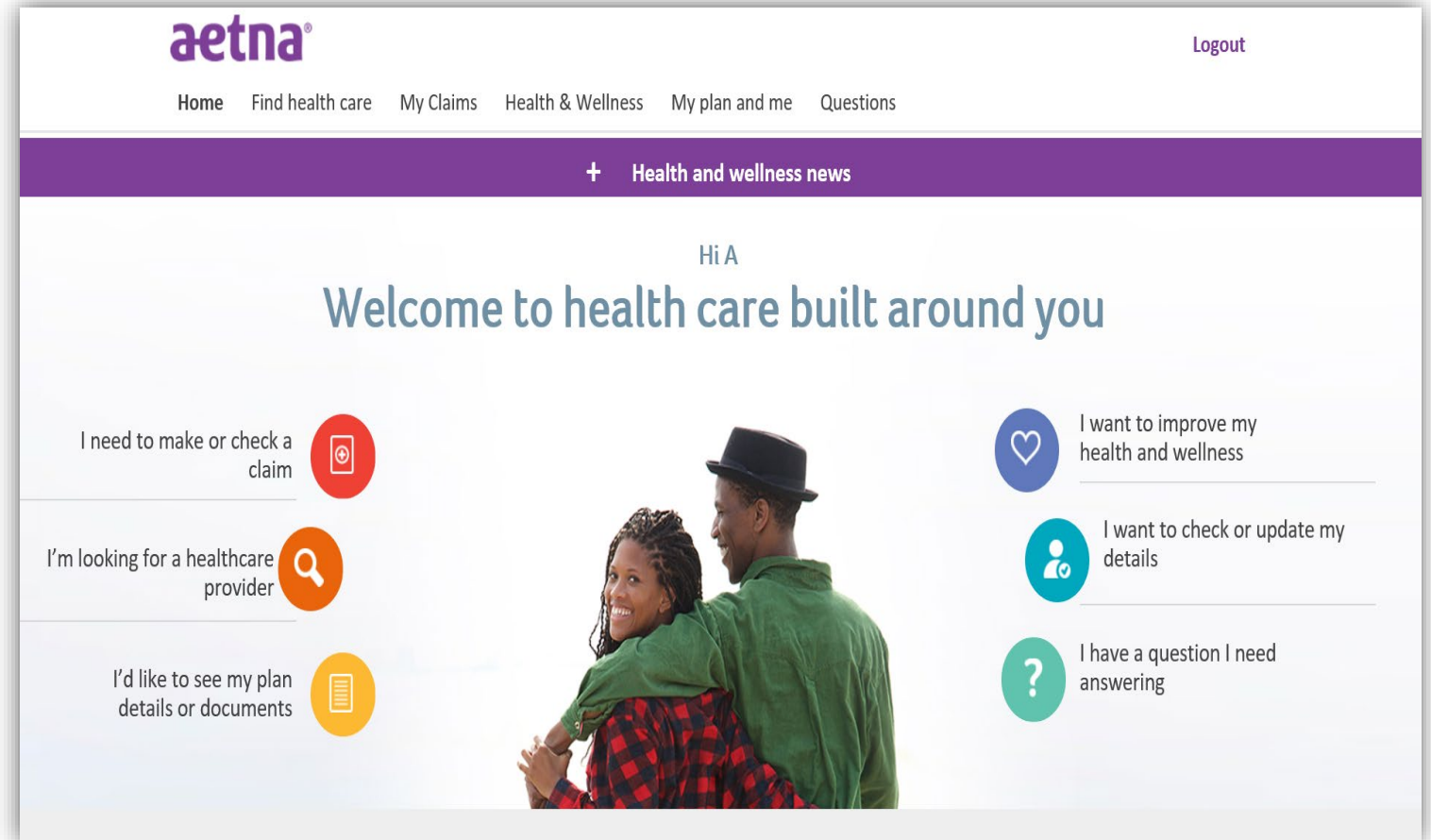
- [Member Kit “how to” use your benefits](#)
- [Recurring Reimbursement online set-up](#)

Health and Wellness Resources

- [Wellness Center](#)
- [Virtual Employee Meeting \(15-minute video of how to use the website\)](#)

Forms:

- [Claim form](#)
- [Recurring Reimbursement Election Form](#)



The screenshot shows the Aetna Member Website Homepage. At the top left is the Aetna logo. To the right is a 'Logout' link. Below the logo is a navigation menu with links for 'Home', 'Find health care', 'My Claims', 'Health & Wellness', 'My plan and me', and 'Questions'. A purple banner below the navigation menu contains a plus sign and the text 'Health and wellness news'. The main content area features a large heading 'Hi A' followed by 'Welcome to health care built around you'. Below this heading are three rows of service cards. The first row has a red icon of a smartphone and the text 'I need to make or check a claim'. The second row has a red icon of a magnifying glass and the text 'I'm looking for a healthcare provider'. The third row has a yellow icon of a document and the text 'I'd like to see my plan details or documents'. On the right side of the main content area, there are three circular icons with text: a heart icon for 'I want to improve my health and wellness', a person icon for 'I want to check or update my details', and a question mark icon for 'I have a question I need answering'. In the background of the main content area is a photograph of a man and a woman embracing.

Member Website Homepage

- Type in the care you are looking for or search by category

The screenshot displays a user interface for finding healthcare services. At the top, a search bar is highlighted with an orange border, containing the text "What do you want to search for near Detroit, Michigan?" and a "Change location" link. Below the search bar is a search input field with a magnifying glass icon and a placeholder text "Eg: John Wright, Primary Care Physician, Dermatologists, Periodontists". A horizontal line with a "OR" button in a circle is positioned below the search bar. Below this, a section titled "Find what you need by category" is highlighted with an orange border. This section contains five category cards, each with a purple header and a white body. The categories are: "Medical Doctors & Specialists" (listing Primary care physicians, pediatricians, cardiologists, OB/GYNs, others), "Hospitals & Facilities" (listing Hospitals, urgent care centers, walk-in clinics, physical therapy centers, others), "Behavioral Health" (listing Counseling, EAP, mental health facilities, substance abuse treatment, psychiatrists, others), "Urgent Care" (listing Urgent care centers), and "Alternative Medicine" (listing Chiropractors, acupuncturist, massage therapists, dieticians, others).

Member Website: Direct Settlement Provider Listing

- Allows you to submit a request for one of the facilities listed or for a facility not in the direct-settlement listing

The screenshot shows a web interface for finding healthcare providers. At the top, it says "Find healthcare > Provider results". Below this is a message: "All our contracted providers accept direct settlement. You do not have to use a direct settlement provider. However, selecting a participating provider can help reduce your out-of-pocket expenses. To submit a direct settlement request for a provider that isn't listed, please click here".

Below the message is a search section with the following text: "Note: By clicking the + sign you will see further details if applicable. Fields marked with an asterisk (*) are required." There are two dropdown menus: "Select a country/territory*" with "Australia" selected, and "Select a city" with "Any" selected. To the right of these is a purple "Search" button and a link "+ Show advanced filter options".

Below the search section is a section titled "Your results" which contains a table with the following data:

Provider	Address	Details	Contact
+ Adelaide Gynaecology	18 North Terrace Level 4 Adelaide South Australia 5000 Australia	Type: Clinic Language: English In patient Direct Settlement: No Out patient Direct Settlement: Yes	61.8.82131800

At the bottom left of the table, there is a red button labeled "Apply for direct settlement".

Member Website: Direct Settlement Provider Listing

- Fill out your personal information and appointment information to submit for direct settlement
- Direct settlement is only used for emergencies or major surgeries

Find healthcare > Provider results > Apply for Direct Settlement

Why apply for Direct Settlement?

✔ For eligible claims, we will settle your bills with your health care provider directly so you can focus on your health.

Fields marked with an asterisk (*) are required.

Provider details

Adelaide Gynaecology	18 North Terrace, Level 4 Adelaide South Australia 5000 AUSTRALIA	Type: Clinic Language: English In patient Direct Settlement: No Out patient Direct Settlement: Yes	61.8.82131800
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Contact name

Contact Email Id

1 About You

Your Details

Your member ID*


First name Last name

Your Email* [Change email address](#)

Patient Details

Who is the patient?* Patient Date of birth*

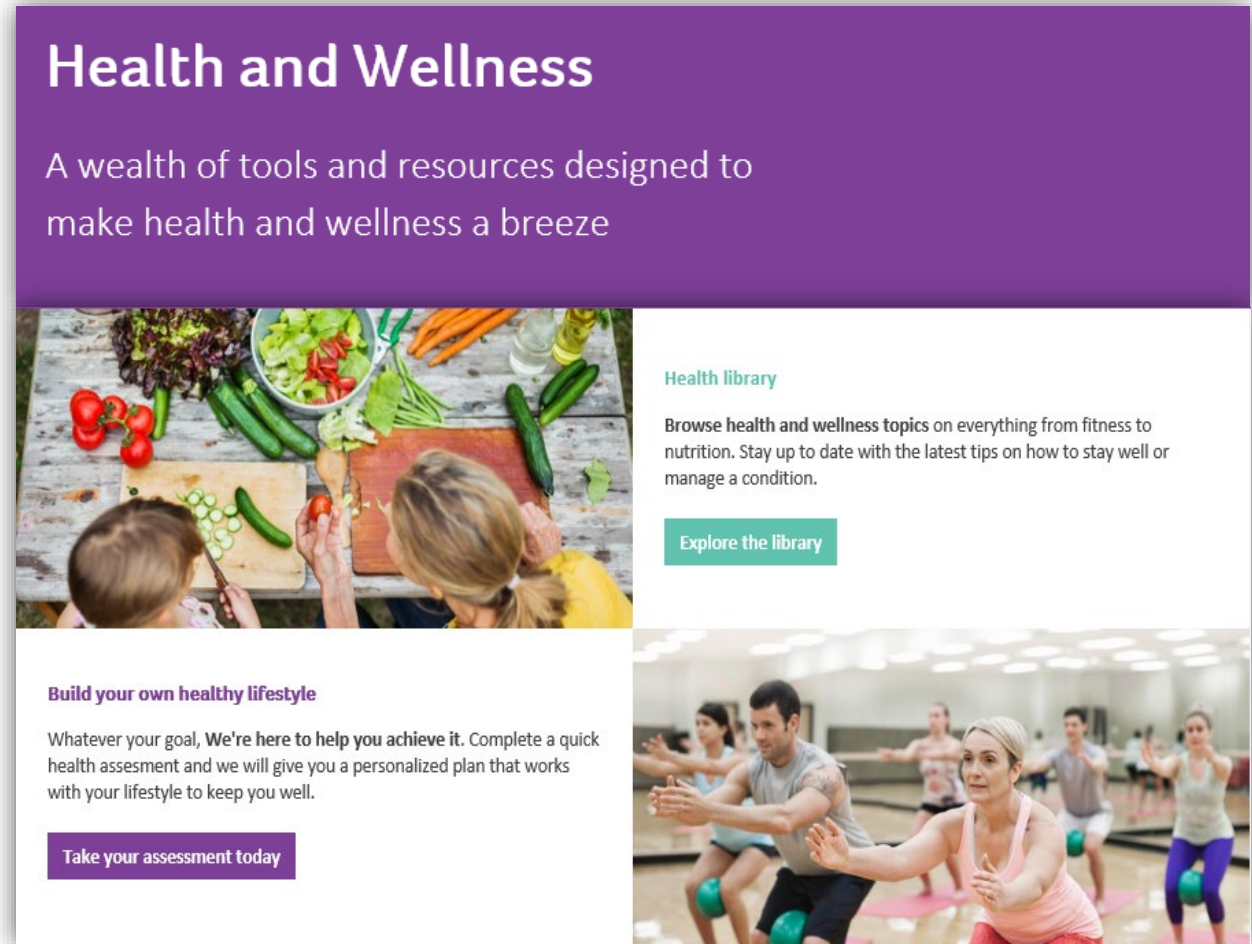
Your Group Number* Your Employer Name*



20% complete


Member Website: Health & Wellness Resources

- This section provides information on:
 - International Health Advisory Team
 - Links to the Wellness Center for health and wellness content
 - Links to the Virtual Employee Meeting



Health and Wellness

A wealth of tools and resources designed to make health and wellness a breeze



Health library


Browse health and wellness topics on everything from fitness to nutrition. Stay up to date with the latest tips on how to stay well or manage a condition.

[Explore the library](#)

Build your own healthy lifestyle

Whatever your goal, **We're here to help you achieve it.** Complete a quick health assessment and we will give you a personalized plan that works with your lifestyle to keep you well.

[Take your assessment today](#)



Member Website: Your Account, your Policy

- Here you can:
 - Update your registration account settings (e-mail, city, country)
 - Request ID cards
 - View your member kit materials



My plan and me

Member details

Check member details and amend your personal details

View documents

View Member Handbooks, the legal details and other plan documents

Repeat repayment details

Also known as Recurring Reimbursement Election or RRE. Set up your preferred method of repayment for regular, eligible treatment or service claims

Member Details

My Plan and Me > Member Details

Your details

Note: You can manage your preference for receiving news on our products and services in Navigator

Fields marked with an asterisk (*) are required.

First name: [Redacted] Last name: [Redacted]

Your date of birth: 01/01/1980

Your email address*: [Redacted] Your destination country: United Arab Emirates


Please refer to the "Valid province/state/emirate values" resource below when entering your Destination Emirate Name.

Your destination city*: DUBAI Your destination province/state/emirate: [Redacted]

Country of citizenship/nationality*: Belgium Language preference*: English

[Valid province/state/emirate values for US, Canadian or UAE Destinations](#)

[Edit your details to sign up](#)



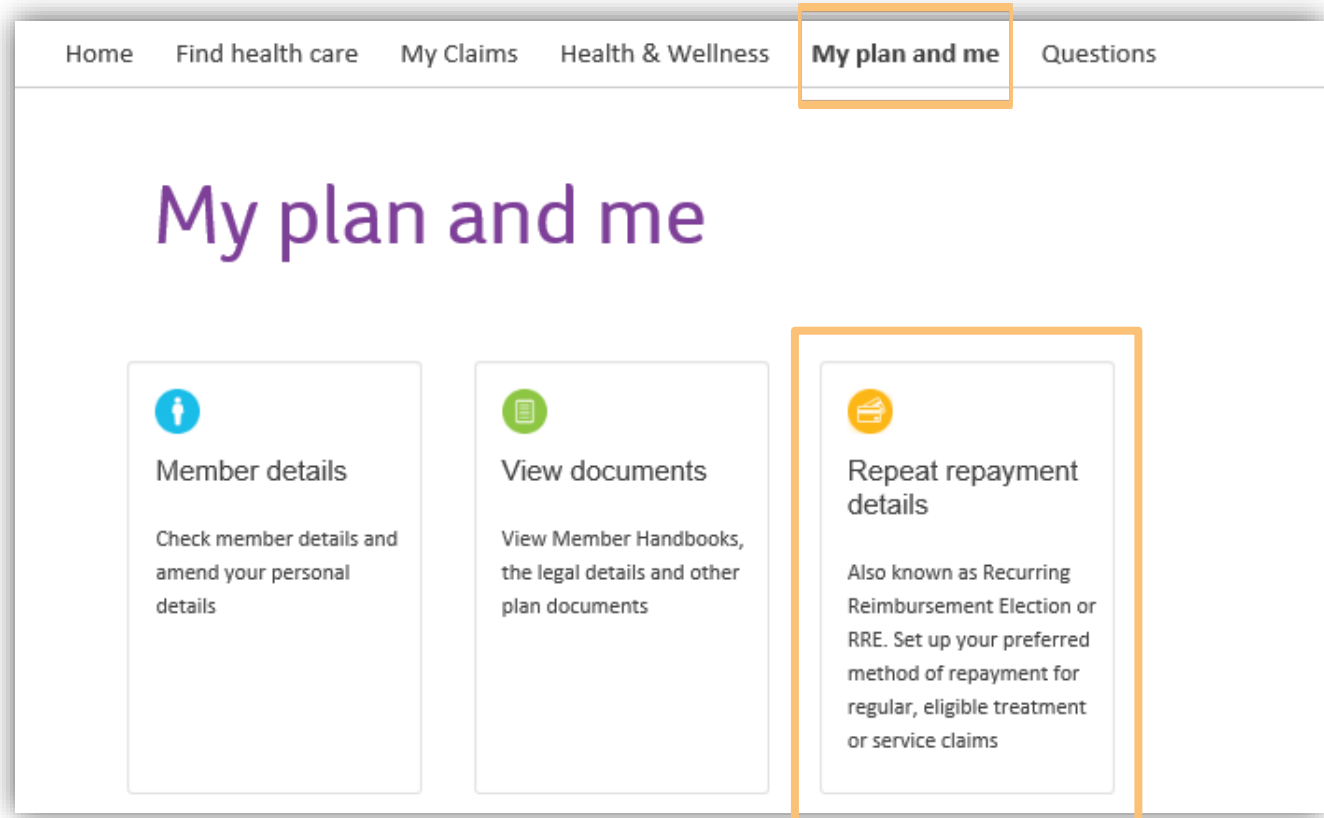
You've kept us in the loop - now let us return the favour

Our member emails include:

- ✓ The latest news
- ✓ Great benefits
- ✓ Exclusive health and wellness resources

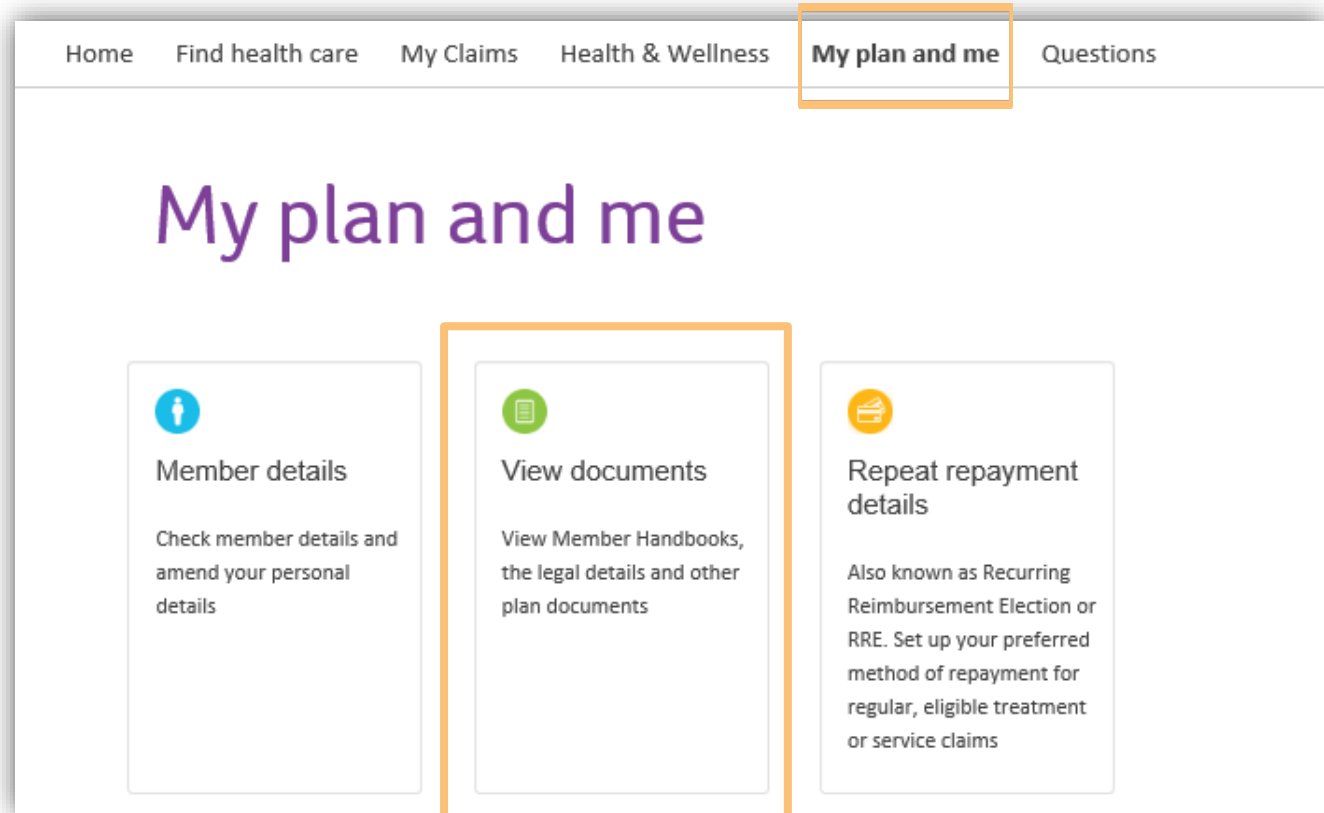
Member Website: Recurring Reimbursement

- Sign up for recurring reimbursement
 - Easiest and fastest way to receive reimbursed funds due to you



Member Website: Forms

- The forms section includes links to all of the forms you need in a downloadable format



Member Website: FAQs

- Here you will find answers to frequently asked questions

Home Find health care My Claims Health & Wellness My plan and me **Questions**

Questions

- Insurance terminology**
Not sure what certain words mean? Find straightforward definitions here.
- My coverage and benefits**
Have a question about what certain benefits cover you for? Find answers here.
- The claims process**
Straight forward steps on how to use the claims process and what happens when.
- Paying for healthcare**
Unsure how to pay for treatment? We will walk you through each option.
- Pre-trip planning**
All the tips and resources you need to help you get ready for once you're abroad.

**Looking for something else?
We're here to help you find it.**

Toll Free (Reverse Charges)
800-231-7729 (international)
Direct or Collect: +1-813-775-0190
Facsimile: Toll Free (Reverse Charges)
800-475-8751
Direct: +1-859-425-3363
TDD (hearing impaired): 800-325-6273

[Send us a message](#)

Member Website: Claims Center

- Search claims: links over to Aetna Navigator through single sign-on
- Submit claims: allows you to complete the smart claim form, upload receipts/invoices, and submit online
- Online Claims Submission History: allows you to view high-level information on past claims submitted online

Home Find health care My Claims Health & Wellness My plan and me Questions

My Claims

We'll help you spend less time managing your claims, and more time living your life

New claim

Go to Aetna Navigator to search claims, view the status of your claims, and view your related Explanation of Benefits (EOB) [GO TO AETNA NAVIGATOR](#)

All

No results satisfied the specified criteria.

You haven't submitted any claims yet.

Here's how it works:

- 1. Have treatment**
You can use our Find Health Care tool to search our database of over **165,000 health care providers** worldwide. Plus you can pre-authorise your treatment, which can speed up the claim process.
[Search for healthcare](#)
- 2. Submit a claim**
Once you've had treatment it's time to submit a claim. We've made the process as **simple as possible**. You can even stop and save your progress, then return to a saved claim at any time. The **submitted** amount is the value of the original claim you made, which can be different to the **paid** amount.
[Start your first claim](#)
- 3. Get reimbursed**
Once you submit your claim, you can keep track of it all the way through to payment, or if it's declined we'll tell you the reason.
[More about the claim process](#)

Member Website: Aetna Navigator

The screenshot displays the Aetna Navigator member website. At the top, a purple navigation bar contains links for Messages, Forms, ID Card, Profile, Contact Us, Your Videos, and Log Out. Below this, the Aetna logo is centered, with a user greeting 'Welcome SUBSCRIBER' on the right. A secondary navigation bar includes Home, Find Care, Manage Claims, See Coverage & Costs, Stay Healthy, and Manage Prescriptions. The main content area features a large image of a smiling couple with the text 'Live well' overlaid. Below the image is a purple banner with the text: 'Want an easier way to understand your plan? Watch this video we created just for you.' The bottom section contains five vertical menu cards: 'Find Care >' (with a stethoscope icon), 'Manage Claims >' (with a document icon), 'See Coverage & Costs >' (with a document icon), 'Stay Healthy >' (with a pulse icon), and 'Manage Prescriptions >' (with a pill icon). Each card lists related services and options.

Find Care >	Manage Claims >	See Coverage & Costs >	Stay Healthy >	Manage Prescriptions >
<ul style="list-style-type: none">Urgent CareDoctor & HospitalDentistOther Care ProvidersPharmacyMy Providers & VisitsCancer Support CenterChoose/change my primary care doctor	<ul style="list-style-type: none">ClaimsExplanation of Benefits	<ul style="list-style-type: none">BenefitsEstimate CostsDeductibleOut of Pocket LimitPharmacy CoverageID Card	<ul style="list-style-type: none">Health ProgramsMaternity Support CenterDiscounts	<ul style="list-style-type: none">Order RxRefill RxSpecialty RxPharmacy CoverageEstimate Drug Cost

Member Website: Aetna Navigator ID Card

- View your ID Card
- Use your Internet browser's print function to print a temporary ID card
- Order a replacement card

Messages 0 Forms **ID Card** Profile Contact Us Your Videos Log Out

♥ aetna™ Welcome SUBSCRIBER

Home | Find Care | Manage Claims | See Coverage & Costs | Stay Healthy | Manage Prescriptions

ID Card

Select member, card type, and click view ID card

Member name
SUBSCRIBER (You) ▼

Card type

Medical
 Dental

View ID Card

To make the most of your health plan, be sure your doctor is in network.
[Check in Provider Search](#)

More about your ID card
You don't need a separate card for all products. For example, your card may include your pharmacy (Rx) info.

If you've lost your ID card and need to show it for care, bring it up on a device such as your cellphone. You can also show your doctor a printed copy.

What if the information on your card is wrong?
If there is incorrect member name or plan information on your member ID card, and you signed up for insurance through your workplace, contact your employer's HR/benefits department and they can give us the change.

If you didn't sign up through work, just call the member services number on your card.

If you are using a screen reader and need assistance with your ID card, please contact Member Services at the number on your [Contact Us Page](#).

Member Website: Online Tools DocFind®

- Quickly and easily find a doctor
- Search for doctors based on:
 - Name
 - Provider type
 - Provider category
 - Specialty
 - Language
 - Gender
 - Hospital affiliation
 - Individual/group PIN



Member Website: Online Tools DocFind®

Search by:

- Zip Code
- Distance - How far out of this zip code are you willing to travel? As little as 5 miles or as much as 100 miles?
- Provider Category, i.e., Urgent Care Facilities, Walk in Clinics, Medical Providers, Dental Providers, Hospitals, Dialysis, Labs (including Quest Diagnostics), Facilities (such as x-ray, DME), Pharmacy
- Provider Type (choices based on Provider Category selected)
- Plan: Select 'Aetna Standard Plans' then select 'Open Choice PPO'
- 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 Benefit Grid for your specific plan of benefits).

Member Website: Online Tools DocFind®

- Use DocFind® via secure Aetna Navigator® to locate U.S. in-network providers

To find a doctor or facility



Home **Find Care** Manage Claims | See Coverage & Costs | Stay Healthy | Manage Prescriptions

Find Care

Find a Provider | Find Urgent Care | My Providers & Visits | Cancer Support Center

Location: Your location [Edit](#) | Member: SUBSCRIBER (You) | Current Plan

Who or what are you searching for?
Eg: John Wright, Primary Care Physician, Dermatologist, Periodontist

OR

Find what you need by category

- Medical Doctors & Specialists >: Primary care physicians (PCPs), pediatricians, cardiologists, OB/GYNs, others
- Hospitals & Facilities >: Hospitals, urgent care centers, walk-in clinics, physical therapy centers, others
- Behavioral Health >: Counseling, EAP, mental health facilities, substance abuse treatment, psychiatrists, others
- Urgent Care >: Walk-in clinics, urgent care centers, emergency rooms
- Alternative Medicine >: Chiropractors, acupuncturist, massage therapists, dieticians, others
- Dental Care >: Dentists, orthodontists, periodontists, oral surgeons, endodontists, others
- Vision >: Routine eye exams, glasses, contact lenses
- Labs & Testing >: Bloodwork, lab tests, diagnostic testing centers, sleep centers, imaging centers, others
- Pharmacy >: Search for pharmacies by name or location
- Durable Medical Equipment (DME) >: Hearing aids, breast pumps, prosthetics, wheelchairs, diabetes equipment, others

Member Resources: Find Healthcare

- Reminder: when seeking care outside of the U.S., you do not have to follow any network of providers
- Find Healthcare option of the Aetna International website does have an International Doctor Directory- this is only a reference to assist with finding providers in your host country
- We also recommend that you check with other employees in your host country for recommendations of healthcare providers and determine what is the best option for you

Member Website: View Claims and EOBs

- View claims and Explanations of Benefits (EOBs)

Home | Find Care | **Manage Claims** | See Coverage & Costs | Stay Healthy | Manage Prescriptions

Manage Claims

Claims | Explanation of Benefits

To view other claims, change the selections below and click "Apply".

Member: SUBSCRIBER (You) | **Claim Type:** Medical | **Dates:** Last 180 days | **Apply**

+ Submit a claim
Download, complete, and mail us the claim

Download claim(s) | **Print claim(s)**

Date	Member	Provider	Bill Amount	Plan Paid	Your Responsibility
03/26/19	SUBSCRIBER (You)	KATHERINE TURNER	\$208.54	\$145.70	\$10.00 View claim details »
03/26/19	SUBSCRIBER (You)	KATHERINE TURNER	\$17.40	\$7.25	\$0 View claim details »

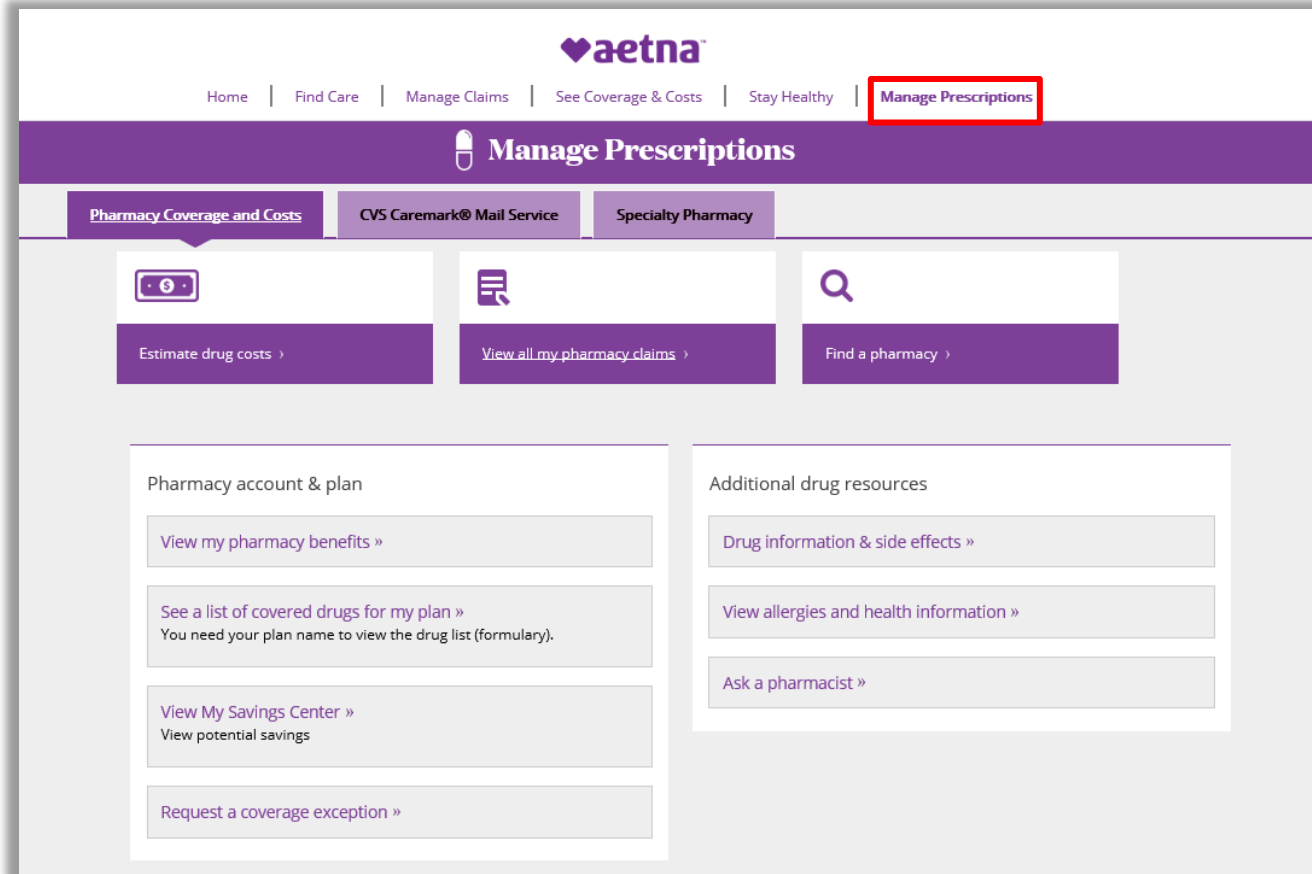
Medical Balance »
Information about Subscriber

In-network Deductible
You paid \$ 0.00 of \$ 200.00
Remaining **\$ 200.00**

In-network out-of-pocket limit Coinsurance
You paid \$ 0.00 of \$ 1,000.00
Remaining **\$ 1,000.00**

Member Website: View Claims and EOBs

- Manage prescriptions, estimate drug costs or look at mailing services



Member Website Support

For website registration assistance or navigation of the site, please contact:

Aetna International Service Center

(available 24 hours a day, 7 days a week)

Toll Free Phone: +1.800.231.7729

Collect Phone: +1.813.775.0190

Contact Aetna International

International Service Center (24-hour)

Telephone:

Toll Free(Reverse Charges): 855-829-9558 (international)

Direct or Collect: +1-813-775-0449

Facsimile:

Toll Free(Reverse Charges): 800-475-8751

Direct: +1-859-425-3363

TDD (hearing impaired): 800-325-6273

Claims Address

Aetna International/Aetna

P.O. Box 981543

El Paso, TX 79998-1543

USA

For overnight packages:

Attention: Aetna International/Aetna

7777 Market Center Avenue, Suite E

El Paso, TX 79912-8411

USA

Phone: +1-915-877-7032

Health Care Counseling: Informed Health Line (IHL)*

Aetna's Informed Health® Line gives members 24/7 telephone access to registered nurses experienced in providing information on a variety of health topics.

Toll Free(Reverse Charges): 800-556-1555 (within the United States)

Toll Free(Reverse Charges): 800-231-7729** (International)

Direct/Collect: +1-813-775-0190**

TDD: 800-270-2386

Mental Health Counseling: International Employee Assistance Program (IEAP)*

For immediate live support, call the member services number located on the back of your member ID card and ask for IEAP.

Pharmacy Shipping Solution

Online order form: www.expatps.com/aetna

If you have questions, call:

Toll Free: 855-335-XPAT (9728)

Direct: 540-283-7520

Thank you!



Combustion



Hybrid



Electric