

Quality health plans & benefits  
Healthier living  
Financial well-being  
Intelligent solutions

**aetna**<sup>SM</sup>

# Getting Started

## How to get healthcare in the U.S.

[www.aetnainternational.com](http://www.aetnainternational.com)





## Welcome to Aetna International. Welcome to America.

At Aetna, we know the health care system in America is different from the one you're accustomed to. We also know it can be confusing and difficult to navigate. This brief brochure is intended to help make it easier.

### **If you have a true medical emergency**

Call 911. If an ambulance is needed, be prepared to tell them your location. Or, seek medical treatment at the nearest hospital emergency room.

### **About your health plan**

Your health plan is called a PPO, which stands for a Preferred Provider Organization. In short, here's how it works: We have agreements with providers in your area. We call this group of providers a network. These providers agree to provide health care services at lower costs. And they will take care of filing claims for you. The difference in cost between in-network and out-of-network costs can be huge — even for the same type of service or procedure.

### **What to do right now**

Register on our secure member site [www.aetnainternational.com](http://www.aetnainternational.com). From here, click the link to Aetna Navigator, our very useful self-service site. Here, you'll be able to do many things, including:

- Find in-network doctors and other healthcare providers
- Access personalized information about your health and health finances
- Print a copy of your Aetna Member ID card (which is also sent to you in the mail)

### 3 simple steps to get routine medical care

1. Find an in-network doctor (see “how to” below)
2. Schedule an appointment, identifying yourself as an Aetna member
3. Show your Aetna Member ID card when you go

#### Your network doctor will:

- Provide care
- Get approval from Aetna before providing you with certain services
- File claims for you

#### If you use an out-of-network doctor:

- They will probably cost you more than an in-network doctor
- You'll need to pay them in full at the time of service, then file a claim with us to receive partial reimbursement (For “how to” information on filing a claim, see below)
- You will need to get approval from Aetna before receiving certain services

### How to find an in-network doctor, hospital or other provider

- Visit [www.aetnainternational.com](http://www.aetnainternational.com) and click the link to Aetna Navigator. There you'll find our DocFind® directory, where you can find doctors by specialty and location, plus maps, directions and more
- Or download our free Aetna Mobile app by typing [www.aetna.com](http://www.aetna.com) into any mobile device
- Or contact Aetna International any time at 1-800-231-7729

### It's 2am and you have a question about your health? Call IHAT

Our International Health Advisory Team (IHAT) is available 24/7/365 and can help you in many ways. You'll find their phone number on the back of your Aetna ID card.

Not sure whether to see a doctor about a persistent cough? You have a cold or flu and want to know what to look for in a non-prescription medicine? Want to know whether to apply heat or ice to a sore back? These are the people to call.

They can also help you get prescriptions and medical devices. Help you find doctors and facilities. Help coordinate your benefits. If necessary, they can also help coordinate medical evacuation back to your home country.

### Emergency care, walk-in clinics, and urgent care centers

What should you do if you're suddenly sick or injured and need immediate attention? If the situation is serious, you may need to go to the emergency room at a local hospital. Keep in mind there may be a hefty wait and an even heftier hospital bill. If the situation is not serious, there are quicker, more affordable options.

**Walk-in clinics.** The name says it all. Just walk right in to get help with minor illnesses like strep throat, ear or eye infections, and minor bruises. There are hundreds of Aetna contracted walk-in clinics in the U.S. that offer prompt, convenient, affordable health care.

**Urgent care centers.** If you need care that's more than minor — like for broken bones, sprains or other significant injuries — urgent care centers offer an economical alternative to the emergency room. Of course, if you have chest pain, trouble breathing, bad bleeding or other symptoms you believe may put your life at risk, go to the emergency room.

To find either a walk-in clinic or urgent care center near you, visit [www.aetnainternational.com](http://www.aetnainternational.com), click the link to Aetna Navigator, and go to our DocFind® directory.

### How to file a claim

If you use an out-of-network doctor or other provider, chances are you'll need to pay the entire cost at the time of service, then file a claim with us to be reimbursed for part of the cost. Aetna International makes it easy and convenient to submit a claim by offering three ways to do so: online, email, or fax. Forms and directions are available in your new member kit, or go to [www.aetnainternational.com](http://www.aetnainternational.com) and click the link to Aetna Navigator.

### Need help? Have questions about your benefits or a claim?

If there's anything we can do to help our members, our attitude is simple: We do it. Our service center is available 24/7/365 to assist you with benefit, eligibility and claim questions. The toll-free number is 1-800-231-7729. You can also contact our service center direct or collect at 1-813-775-0190. You can email questions to us at [aiservice@aetna.com](mailto:aiservice@aetna.com), and contact us through [www.aetnainternational.com](http://www.aetnainternational.com).

## Terms that may be helpful to know

**Member:** A person whose health care is covered by Aetna. Dependents such as a spouse or child who are also covered are also members. Your Member ID is the number on your Aetna card beginning with “W.”

**Plan sponsor:** The organization, usually your employer, that has contracted with Aetna to cover its employees.

**PPO Plan (Preferred Provider Organization):** A group of health care providers (doctors, hospitals, specialists, etc.) who have agreed to provide their services at pre-set rates to Aetna International members.

**Deductible:** The dollar amount you pay before your health plan begins to pay.

**Coinsurance:** Your percent share of the cost. For example, if the plan covers 80%, your coinsurance will be 20% of the cost.

**Co-pay (co-payment):** The flat, relatively small amount you may need to pay each time you receive medical service.

**Out of Pocket Limit:** The maximum amount you’ll have to pay in a calendar year for all covered expenses.

**In-network Provider:** A health care professional in Aetna Internationals’ network. Also called “Preferred Provider.” In-network providers typically cost less than out-of-network providers.

**Specialist:** A doctor who focuses on treating certain conditions or diseases. For example, a dermatologist treats skin conditions. A cardiologist treats heart problems.

## Stay connected to Aetna International

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Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features are subject to change. Information subject to change. For more information about Aetna International plans, refer to [www.aetnainternational.com](http://www.aetnainternational.com).

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