

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

aetna®

Welcome to Aetna International



www.aetnainternational.com

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It's time to put your benefits to work.

We're here to help make it easy.

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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 "Member" under the "Secure login" 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

YOUR MEMBER ID CARD

The Member ID Card is your key to quality health care. Make sure to keep the card in a safe place — you'll be asked to present it whenever you receive care. You may also need to have it handy when registering for the website or calling the Member Service Center.



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 7 of this handbook.

Help for your health needs

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 you 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

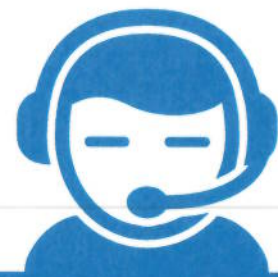


Getting medical devices or prescription medications



Coordinating and supervising medical evacuations

If you or a family member is managing a chronic health condition, or if you're pregnant, 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.





Get ready for your next doctor visit

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.



You can 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 Directory** 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**.

How to submit a claim



Secure Website



Mobile App



E-mail



Mail



Fax

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:

- 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" > "Submit claims."
2. Make sure the form is completely filled out. We'll fill in as many details as we know.
3. Scan and attach your receipts.
4. Submit your claim.

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 e-mail or from your smartphone means we'll be able to start working on it quicker.



Check



Wire



EFT

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 and we'll cover any applicable fees.* 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.

Recurring Reimbursement Election (RRE)

You can set up an RRE to make sure you'll be reimbursed the same way each time you submit a claim.

Here's how:

1. Login at www.aetnainternational.com
2. Click on the "Resources" tab at the top of the page.
3. Select the "Forms" link.
4. Select "Online Recurring Reimbursement Election Form" under the header Recurring Reimbursement Election (RRE).
5. Complete.

* 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 CityHealthSM 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 website 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.

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 ServicesSM 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 FitnessSM 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 quit smoking, lower stress, lose weight and more.

Aetna HearingSM 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 VisionSM 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



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.

** GlobalFit website, www.globalfit.com/fitness, 1/12.

*** Offered by WellCall, Inc., through GlobalFit.



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 calendar 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.

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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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