Travel can be exciting, challenging and sometimes hectic. But one thing you should never be is unprepared. No problem — your AGB plan comes with plenty of built-in helpful features and informational tools and resources. It’s just what you need to stay prepared — pre-trip, post-trip or any time in between.

The benefits of your benefits

Membership has its advantages — and AGB membership certainly doesn’t disappoint. Just take a look at some of the perks you receive to help you navigate your health, and your plan, with ease:

- Worldwide medical coverage
- Round-the-clock member service
- Innovative tools and resources
- Direct payment to hospitals worldwide
- World-class technology
- 24-hour nurse hotline
- Pre-trip planning resources
- Claim reimbursement in over 100 currencies

Available anytime, anywhere

No matter where your travels take you, it’s easy to connect with us, 24 hours a day, 7 days a week:

By phone:
1-800-231-7729
(Refer to the AT&T International Calling Guide in your member kit.)
1-813-775-0190
(Collect calls accepted.)

By fax:
1-800-475-8751
1-813-775-0625

By e-mail:
agbservice@aetna.com

On the Web:
www.aetnaglobalbenefits.com
World-class resources for world-class trips

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<th>AGB member welcome kit</th>
<th>AGB website</th>
<th>Aetna Navigator™</th>
<th>International Member Service Center</th>
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<td>This handy kit is your answer “to everything AGB! In it, “you’ll see “A Guide to Member Services,” which provides information on the “how to’s”:</td>
<td>From your secure AGB member website, you have a wealth of information at your fingertips. Here’s a taste of what the site offers:</td>
<td>Even though you’re traveling around the world, your self-service Aetna Navigator website gives you the comfort of one easy location to manage your plan, and your health. Here’s what you can do:</td>
<td>Our multilingual member service professionals are available and trained to respond to your specific international benefits needs. Our service center can also connect you to the International Health Advisory Team (IHAT). IHAT is made up of registered nurses who can help you navigate every part of your health insurance — from finding the right specialist to finding the right medicine. Here’s what else the team can help you do:</td>
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<td>▪ How to use your plan</td>
<td>▪ International provider directory — Search for providers and specialists around the globe. You can find information about the doctor’s education, board certification, languages spoken and much more.</td>
<td>▪ Print temporary ID cards</td>
<td>▪ Find medical equipment</td>
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<td>▪ How to contact the International Member Service Center</td>
<td>▪ International CityHealth™ profiles — Find information on health risks, currency, required vaccinations, local health systems and emergency phone numbers. Over a hundred searchable countries!</td>
<td>▪ Check the status of a claim</td>
<td>▪ Assist with complex cases</td>
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<td>▪ How to initiate a direct-pay request</td>
<td>▪ Translation databases — Brush up on medical phrases in different languages or find the equivalent name of a drug you’re taking in another country.</td>
<td>▪ View covered benefits</td>
<td>▪ Coordinate second opinions</td>
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<td>▪ How to file a claim</td>
<td>▪ Virtual employee meeting — Meet virtual account manager “Olivia,” as she walks you through each and every aspect of your AGB plan. A web tour is also included!</td>
<td>▪ Find a participating U.S. doctor</td>
<td>▪ Arrange for care in remote areas</td>
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<td>You’ll also be able to check out the specifics on the various programs and services built into your AGB plan.</td>
<td>▪ Forms at your fingertips — Downloading claim forms is easy; getting your reimbursement is even easier, with multiple reimbursement options and currencies. Choose to be reimbursed the same way every time!</td>
<td>▪ Browse interactive health and wellness content through Aetna InteliHealth®</td>
<td>▪ Aid in emergency evacuations</td>
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<td></td>
<td>▪ Direct-pay request — Concentrate on your health, and leave your wallet at home by making a direct-pay request to a participating hospital right on our site.</td>
<td>▪ Make better decisions about health and treatment options through the Healthwise® Knowledgebase.</td>
<td>▪ Arrange prepayment for medical care</td>
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No matter where you are in this big wide world, you can turn to your AGB resources to ensure your travels are smooth, safe and in the best of health.

Health insurance plans and programs of Aetna Global Benefits are offered, underwritten or administered by Aetna Life & Casualty (Bermuda) Ltd. or Aetna Life Insurance Company. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. 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 Global Benefits plans, refer to www.aetnaglobalbenefits.com.