Welcome to Aetna International

How to get the most from your Aetna International benefits
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Understanding how your plan works - PPO
# How your plan works

<table>
<thead>
<tr>
<th>Your options</th>
<th>Pick your provider</th>
<th>How it works</th>
</tr>
</thead>
</table>
| **Outside the U.S.**        | Go to any provider. No referrals required. | *We recommend using a provider in our direct settlement. Here's why:*  
  • We have established arrangements with about 165,000 health care providers outside the United States to be part of our network  
  • Lower out of pocket costs at the point of service  
  • Bill is submitted directly to us, so you don't need to pay the full bill upfront  
  • Faster claim submissions  
  • Additional reimbursement and prepayment choices  
  • Letter of Authorization (LOA) documents sent directly to the treatment facility  
  
  If you choose to go outside of direct settlement for care, you'll have to pay for the charges and submit the claim. |
| **U.S. – In network**       | Go to any provider in the network. No referrals required. | Your network doctor will:  
  • Provide care  
  • Get approval from us before giving you certain services*  
  • File claims for you  
  
  You may pay a portion of your doctor's charges. This could be in the form of a copay (a fixed amount) or coinsurance (a percentage).  
  
  **This option typically costs you less.** |
| **U.S. – Out of network**   | Visit any licensed providers without a referral. | You may have to:  
  • Get approval from Aetna before receiving certain services*  
  • Pay the full amount at the time of service  
  • File your own claims  
  
  We will process your claim and reimburse you based on your employer's specific plan and benefits details. For example, if you have not met your deductible yet, that will be subtracted from your reimbursement amount. As will any copay or coinsurance you owe.  
  
  Note: Your out-of-network deductible is usually higher than the deductible you need to pay when you see a network doctor. Check your plan documents for your plan's details.  
  
  In the U.S. Out-of-network provider charges are eligible for coverage up to the Medicare allowed amounts which vary on the geographic area where services are rendered.  
  
  **This option typically costs you more.** |
How to see a provider outside of the U.S.

1. Find a direct settlement provider:
   - Online: Log in to your secure member website at AetnaInternational.com. Click on ‘Find health care’ and enter your location.
   - Mobile App: Search “Aetna International” in the App Store or Google Play store. If you haven’t already registered for Health Hub, you’ll need to do that before you can use the International Mobile Assistant app.
   - You can also call us for help by using the number on the back of your Member ID card.

2. Schedule an appointment, identifying yourself or your family member as an Aetna member.

3. Notify us by requesting a letter of authorization (LOA)
   - Submitting your request online
   - Or calling the number on the back of your Member ID card.

4. Show your Aetna Member ID card when you go to your appointment.
How to see a U.S. network participating provider

1. Log in to your secure member website at AetnaInternational.com
   - Choose ‘Find health care’
   - Select U.S. as country
   - You will be directed to aetna.com. From there, enter the type of provider and preferred location
   - Refine your search using the available parameters.

2. Schedule an appointment, identifying yourself or your family member as an Aetna member.

3. Show your Aetna Member ID card when you go to your appointment.
Obtaining prescriptions

Outside the U.S.

You can get up to a 365 day supply at a pharmacy. You can submit claims for reimbursement, with coverage at 100%.

You can use the international mail order drug program. Visit expatps.com/aetna or call toll-free 1-855-336-XPAT or direct 540-283-7520. Your claims would covered at 100%.
Obtaining prescriptions

You have several options for obtaining your prescriptions:

Within the U.S.

You can get up to a 365 day supply at a network retail pharmacy (such as Walgreens or Rite Aid). A copay per one month supply applies.

You can get up to a 365 day supply at an out of network retail pharmacy. You can submit claims for reimbursement, with coverage at 60% after deductible.

You can use the domestic mail order program called Aetna Rx Home Delivery for shipments within the US. A copay per one month supply applies. Up to a three month’s supply can be included in each shipment. A copay per one month supply applies. Contact Aetna Rx Home Delivery at 1-800-227-5720.
Your PPO plan details
## PPO: Medical, Vision benefits

<table>
<thead>
<tr>
<th>Key Plan Features</th>
<th>Preferred Benefits (In-Network US)</th>
<th>Non-Preferred Benefits (Out-of-Network)</th>
<th>Outside of the United States</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>None</td>
<td>$500</td>
<td>None</td>
</tr>
<tr>
<td>Family</td>
<td>None</td>
<td>$1,500</td>
<td>None</td>
</tr>
<tr>
<td><strong>Coinsurance Limit</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$6,350</td>
<td>$5,000</td>
<td>None</td>
</tr>
<tr>
<td>Family</td>
<td>$12,700</td>
<td>$15,000</td>
<td>None</td>
</tr>
<tr>
<td><strong>Lifetime Maximum</strong></td>
<td></td>
<td></td>
<td>Unlimited</td>
</tr>
<tr>
<td><strong>Preventive Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child Wellness up to age 18 years</td>
<td>No Charge</td>
<td>30% after deductible</td>
<td>No Charge [Up to $1,000.00 calendar year maximum]</td>
</tr>
<tr>
<td>Adult Physical Exam [1 exam per 12 months]</td>
<td>No Charge</td>
<td>30% after deductible</td>
<td>No Charge [Up to $1,000.00 calendar year maximum]</td>
</tr>
<tr>
<td>*65 &amp; over 1 exam per 12 months</td>
<td>No Charge</td>
<td>30% after deductible</td>
<td>No Charge [Up to $1,000.00 calendar year maximum]</td>
</tr>
<tr>
<td><strong>PCP/Specialist Office Visits</strong></td>
<td>$15 per visit</td>
<td>30% after deductible</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td>$25 per visit</td>
<td>$25 per visit</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Inpatient Hospital</strong></td>
<td>No Charge [after $250 inpatient per confinement deductible]</td>
<td>30% after deductible</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Outpatient Hospital</strong></td>
<td>No Charge</td>
<td>30% after deductible</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Vision</strong></td>
<td>No Charge</td>
<td>No Charge after deductible</td>
<td>No Charge</td>
</tr>
<tr>
<td>Routine Exam [1 exam per 12 months]</td>
<td>No Charge</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dental Coverage</td>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>Outside of the U.S</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>--------------------</td>
<td>---------------------</td>
<td>--------------------</td>
</tr>
<tr>
<td><strong>Deductible</strong>*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$50</td>
<td>$50</td>
<td>$50</td>
</tr>
<tr>
<td>Family</td>
<td>$150</td>
<td>$150</td>
<td>$150</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive Services</td>
<td>100% coverage</td>
<td>100% coverage</td>
<td>100% coverage</td>
</tr>
<tr>
<td>Basic Services</td>
<td>20% after deductible</td>
<td>20% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Major Services</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Orthodontic Treatment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coverage for Adults and Dependents</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Annual Dental Maximum</td>
<td></td>
<td>$2,000</td>
<td></td>
</tr>
<tr>
<td>Orthodontic Lifetime Maximum</td>
<td></td>
<td>$1,000</td>
<td></td>
</tr>
</tbody>
</table>
## PPO Pharmacy

<table>
<thead>
<tr>
<th>Key Plan Features</th>
<th>Preferred Benefits (In-Network US)</th>
<th>Non-Preferred Benefits (Out-of-Network)</th>
<th>Outside of the United States</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Generic</strong></td>
<td>Formulary $5 copay per month supply</td>
<td>20% after deductible</td>
<td>20%</td>
</tr>
<tr>
<td></td>
<td>Non Formulary $35 copay per month supply</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Preferred Brand</strong></td>
<td>$20 co-pay</td>
<td>20% after deductible</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Non-Preferred Brand</strong></td>
<td>$35 co-pay</td>
<td>20% after deductible</td>
<td>20%</td>
</tr>
</tbody>
</table>

While outside the United States, please submit prescription claims – include both receipt and prescription drug label
Understanding how your plan works - INDEMNITY
# How your plan works

<table>
<thead>
<tr>
<th>Your options</th>
<th>Pick your provider</th>
<th>How it works</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>U.S. – Out of network</strong></td>
<td>Visit any licensed providers without a referral.</td>
<td><strong>You may have to:</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Get approval from Aetna before receiving certain services*</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Pay the full amount at the time of service</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• File your own claims</td>
</tr>
<tr>
<td></td>
<td></td>
<td>We will process your claim and reimburse you based on your employer’s specific plan and benefits details. For example, if you have not met your deductible yet, that will be subtracted from your reimbursement amount. As will any copay or coinsurance you owe.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Note: Your out-of-network deductible is usually higher than the deductible you need to pay when you see a network doctor. Check your plan documents for your plan's details.</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>This option typically costs you more.</strong></td>
</tr>
</tbody>
</table>
1. Find a direct settlement provider:
   - Online: Log in to your secure member website at AetnaInternational.com. Click on ‘Find health care’ and enter your location.
   - Mobile App: Search “Aetna International” in the App Store or Google Play store. If you haven’t already registered for Health Hub, you’ll need to do that before you can use the International Mobile Assistant app.
   - You can also call us for help by using the number on the back of your Member ID card.

2. Schedule an appointment, identifying yourself or your family member as an Aetna member.

3. Notify us by requesting a letter of authorization (LOA)
   - Submitting your request online
   - Or calling the number on the back of your Member ID card.

4. Show your Aetna Member ID card when you go to your appointment.
Obtaining prescriptions

Outside the U.S.

You can get up to a 365 day supply at a pharmacy. You can submit claims for reimbursement, with coverage at 100%.

You can use the international mail order drug program. Visit expatps.com/aetna or call toll-free 1-855-336-XPAT or direct 540-283-7520. Your claims would be covered at 100%.
Your INDEMNITY plan details
### Indemnity: Medical, Vision, Pharmacy benefits

<table>
<thead>
<tr>
<th>Key Plan Features</th>
<th>Outside of the United States</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>None</td>
</tr>
<tr>
<td>Family</td>
<td>None</td>
</tr>
<tr>
<td>Coinsurance Limit</td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>None</td>
</tr>
<tr>
<td>Family</td>
<td>None</td>
</tr>
<tr>
<td>Lifetime Maximum</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unlimited</td>
</tr>
<tr>
<td>Preventive Services</td>
<td></td>
</tr>
<tr>
<td>Child Wellness up to age 18 years</td>
<td>No Charge [Up to $1,000.00 calendar year maximum]</td>
</tr>
<tr>
<td>Adult Physical Exam [1 exam per 12 months]</td>
<td>No Charge [Up to $1,000.00 calendar year maximum]</td>
</tr>
<tr>
<td>PCP/Specialist Office Visits</td>
<td>No Charge</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>No Charge</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>No Charge</td>
</tr>
<tr>
<td>Outpatient Hospital</td>
<td>No Charge</td>
</tr>
<tr>
<td>Vision</td>
<td></td>
</tr>
<tr>
<td>Routine Exam [1 exam per 24 months]</td>
<td>No Charge</td>
</tr>
<tr>
<td>Pharmacy</td>
<td>20%</td>
</tr>
</tbody>
</table>
## Indemnity Dental

<table>
<thead>
<tr>
<th>Dental Coverage</th>
<th>Outside of the United States</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong>*</td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$50</td>
</tr>
<tr>
<td>Family</td>
<td>$150</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td></td>
</tr>
<tr>
<td>Preventive Services</td>
<td>100% coverage</td>
</tr>
<tr>
<td>Basic Services</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Major Services</td>
<td>50% after deductible</td>
</tr>
<tr>
<td><strong>Orthodontic Treatment</strong></td>
<td></td>
</tr>
<tr>
<td>Coverage for Adults and Dependents</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Annual Dental Maximum</strong></td>
<td>$2,000</td>
</tr>
<tr>
<td><strong>Orthodontic Lifetime Maximum</strong></td>
<td>$1,000</td>
</tr>
</tbody>
</table>
Understanding how your plan works - UAE Supplementary
# How your plan works

<table>
<thead>
<tr>
<th>Your options</th>
<th>Pick your provider</th>
<th>How it works</th>
</tr>
</thead>
</table>
| **UAE – In network** | Go to any provider in the network. No referrals required. | Your network doctor will:  
  • Provide care  
  • Get approval from us before giving you certain services*  
  • File claims for you  
  
  This option typically costs you less. |
| **Health care providers contract with Neuron to offer rates that are often much lower than their regular fees.** | | |
| **UAE – Out of network** | Visit any licensed providers without a referral. | You may have to:  
  • Get approval from us before receiving certain services*  
  • Pay the full amount at the time of service  
  • File your own claims  
  
  We will process your claim and reimburse you based on your employer's specific plan and benefits details.  
  
  **Note:** Out-of-network provider reimbursements will be paid as per reasonable and customary costs.  
  
  Reasonable costs are the average cost of treatment, expertise or services given by similar types of In-network providers  
  
  This option typically costs you more. |
How to see a UAE network participating provider

1. Log in to your secure member website at www.neuron.ae/aetna
   - Choose ‘Find a Provider’
   - Use drop-down arrows to filter your search by:
     - City, region
     - Provider or facility name
     - Medical specialty
   - Refine your search using the available parameters.

2. Schedule an appointment, identifying yourself or your family member as an Aetna Neuron member.

3. Show your UAE Member ID card or Emirates ID card when you go to your appointment.
Your UAE Supplementary plan details
# UAE Supplementary Plan: Member Share

## Key Plan Features

<table>
<thead>
<tr>
<th>Feature</th>
<th>UAE Supplementary Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>None</td>
</tr>
<tr>
<td>Coinurance Limit</td>
<td>None</td>
</tr>
<tr>
<td>Out of Pocket Maximum</td>
<td>None</td>
</tr>
<tr>
<td>Co-payment (Outpatient)</td>
<td>None</td>
</tr>
<tr>
<td>Annual Maximum</td>
<td>$1,000,000</td>
</tr>
</tbody>
</table>

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Proprietary
# UAE Supplementary Plan: Medical & Vision benefits

<table>
<thead>
<tr>
<th>Key Plan Features</th>
<th>UAE Supplementary Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventative Services</td>
<td>$1,000</td>
</tr>
<tr>
<td>Primary Care Physician</td>
<td>100%</td>
</tr>
<tr>
<td>Inpatient Services</td>
<td>100%</td>
</tr>
<tr>
<td>Emergency room</td>
<td>100%</td>
</tr>
<tr>
<td>Mental Health Benefits</td>
<td></td>
</tr>
<tr>
<td>Outpatient</td>
<td>100%</td>
</tr>
<tr>
<td>Inpatient</td>
<td>100%</td>
</tr>
<tr>
<td>Acupuncture</td>
<td>$300</td>
</tr>
<tr>
<td>Podiatry, Chiropractor &amp; Osteopathy Services</td>
<td>$4,000</td>
</tr>
<tr>
<td>Advanced Reproductive Treatment (ART)</td>
<td>100%</td>
</tr>
<tr>
<td></td>
<td>Refer to benefit grid for more details</td>
</tr>
<tr>
<td>Vision Care &amp; Hardware</td>
<td>1 Eye Exam every year</td>
</tr>
<tr>
<td></td>
<td>$500</td>
</tr>
<tr>
<td>Hearing Exams</td>
<td>1 Ear Exam every 2 years</td>
</tr>
<tr>
<td>Hearing Hardware</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

Note: Out-of-network provider reimbursements will be paid as per reasonable and customary costs.
Reasonable costs are the average cost of treatment, expertise or services given by similar types of In-network providers.
## UAE Supplementary Plan: Dental

<table>
<thead>
<tr>
<th>Dental Coverage</th>
<th>UAE Supplementary Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>None</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td></td>
</tr>
<tr>
<td>Preventive Services (Type A)</td>
<td>None</td>
</tr>
<tr>
<td>Routine Services (Type B)</td>
<td>None</td>
</tr>
<tr>
<td>Restorative Services (Type C)</td>
<td>None</td>
</tr>
<tr>
<td><strong>Calendar Year Maximum</strong></td>
<td>$3,000</td>
</tr>
<tr>
<td><strong>Orthodontic Treatment</strong></td>
<td></td>
</tr>
<tr>
<td>Coverage for Adults and Dependents</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Orthodontic Annual Maximum</strong></td>
<td>$1,000</td>
</tr>
</tbody>
</table>
### UAE Supplementary Plan: Pharmacy

<table>
<thead>
<tr>
<th>Key Plan Features</th>
<th>UAE Supplementary Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>100%</td>
</tr>
<tr>
<td>Preferred Brand</td>
<td>100%</td>
</tr>
<tr>
<td>Non-Preferred Brand</td>
<td>100%</td>
</tr>
</tbody>
</table>

**Note:** Prescription drugs procured in the UAE must be prescribed by HAAD registered physician to be eligible for coverage under the AAA UAE Plan.
Care anytime, any where
Combining acute and chronic support with integrated utilization management

Global assistance for major health events, personalized, contextualized outreach through Aetna channels, 24-hour nurse line, health coaching and educational support

- Pre-trip and post-assignment planning
- 24/7 clinical support
- One-on-one nurse support
- Chronic condition support for any condition
- Group wellness webinars*
- Culturally sensitive case managers & multilingual support
- Emergency and medical evacuation services
- Maternity management

*Our CARE Team wellness webinars are available upon request.
Pre-trip Planning - Support you can count on
The more you plan ahead, the better prepared you’ll be for your assignment

CARE Team will help you navigate the complexities of foreign assignments and understanding your health care and health benefits while abroad

- Vaccines you’ll need before you go on assignment
- Finding local medical providers and facilities
- Locating providers and support for specialty diagnoses
- Managing a health condition or pregnancy
- Coordinating routine and urgent medical care
- Helping you understand your benefits and plan
- Assisting with medication management or prescription shipping
- Obtaining medications or medical devices
- Vaccines you’ll need before you go on assignment
- Finding local medical providers and facilities
- Locating providers and support for specialty diagnoses
- Managing a health condition or pregnancy
- Coordinating routine and urgent medical care
- Helping you understand your benefits and plan
- Assisting with medication management or prescription shipping
- Obtaining medications or medical devices

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Introducing Aetna Well-being

Navigating Aetna well-being via the member websites, offers a faster, easier way to access our well-being resources, which are arranged in four easy-to-navigate categories.

**Mind** — Support for mental health and emotional well-being through apps like Wysa, myStrength or Pzizz

**Body** — Resources to help maintain physical health through apps like ClassPass or Kaia

**Living and Working abroad** — Help making informed decisions while adjusting to a new working environment and living in away from home

**Member offers** — Specially selected offers on great health and wellness apps and services

Tools and resources to help you reach your best health

You can choose from our comprehensive well-being resources to fit your needs and circumstances.

Choose from:

- **Online self-help resources** that allow you to achieve your goals at your own pace
- **Professional support** that’s highly-personalised and confidential

Our well-being resources are arranged in three easy-to-navigate categories: Mind, Body, Living and Working Abroad
Prepared for the unexpected

Emergency Assistance Services

In the event of a medical emergency, our CARE team of medical directors, clinicians, care managers and operations experts support you by:

- Quickly communicating with their doctors to determine best treatment options
- Helping them make informed decisions about care options
- Arranging the best available care to help ensure the best possible health outcomes
There when you need us
Your Member ID card

To-dos

- Keep an eye out for your ID card; It will be coming in the mail
- Always keep your ID card with you so you have it when you need it
- Present your ID card every time you receive care

Your member ID number
Use when seeking care and registering online

Member Service Center phone number
If you have questions
Your UAE Member ID card

To-dos

☐ Keep an eye out for your ID card; It will be coming in the mail

☐ Always keep your ID card with you so you have it when you need it

☐ Present your ID card or Emirates ID every time you receive care

Your member ID number
Use when seeking care and registering online

Your Copay/Coinsurance is
Nil

UAE Coverage only
Direct billing facility for Dental and Optical with pre-approval only

Your plan is
Summit 5000 + Plan 1 A
Your member number is
83123X
DHA ID: 1028-00X-000000000-00
DHA Payer/Receiver ID: INS028/TPA001
HAAD Payer/Receiver ID: A01G/C005

Note: Your UAE ID cards are re-issued every year at renewal. An added functionality to use your Emirates ID card(s) will also be activated to use at any network provider facility.
When you need us

Our International Member Service Centers can help!

- Are available 24/7
- Can communicate in 240 languages
- Can be reached by phone, web chat, email or fax
- Have over 450 claims and call center staff around the world
- Resolved 96% of all member inquiries on the first call last year\(^1\)
Contact information (PPO & Indemnity)

Telephone inquiries:
800-231-7729 (Toll-Free from virtually anywhere in the world)
813-775-0190 (Direct dial and collect from outside U.S.)
E-mail Inquiries: aiservice@aetna.com

To submit claims by fax:
800-475-8751 (Toll-Free from virtually anywhere in the world)
859-425-3363 (Inside U.S.)

To submit claims by mail:
Aetna International/ Aetna
P.O. Box 981543
El Paso, TX 79998-1543, USA
Contact information (UAE Supplement)

Telephone inquiries:
800-6923862 (UAE Toll Free)
971-4-8006923862 (Direct)

E-mail inquiries:
myaetna@neuron.ae

Online:
https://neuron.ae/aetna
International Mobile Assistant
Available in iTunes or Google Play stores for download

• Member login/registration
• Aetna ID card
• Member profile/benefit display
• Claim inquiry and details
• Claims submission
• View claim and explanation of benefits details
• Find healthcare based on location
• Aetna contact information

Note: Applicable for PPO and Indemnity Plans
Claims processing

- Claim adjudication system experts
- Translation services available in-house
- Reimbursement options: Electronic Funds Transfer (EFT), wire and check
- Reimbursement can be made in more than 170 currencies
- Aetna International will not assess a member for any fees to process a wire
- Reimbursement directly to any bank account, except for in sanctioned countries

Submitting a claim

1. Mail
2. Online
3. App

- Submit claims by mail or online through the secure member website or Aetna International mobile app
- Members can monitor claims status online once they have been given an Aetna International Member ID number.
Getting to know your secure member website

www.aetnainternational.com
Log In/Registration

Go to www.AetnaInternational.com, Click on “Log In/Register”

If you are an existing member, enter your username or email and password details in the boxes provided.

If you are a new member or have not yet registered, please click the “Register” button and follow the instructions.
Home page

Main navigation located at the top of the page.

Regionalized content banners display content and information based on member’s region.

Task-driven navigation centered around a regionalized image.
Find health care – Care outside the U.S.

Search our international doctor and direct settlement directory to find providers from Australia to Zimbabwe.

Helpful tips and overview simplifies the process.
If you are located in the U.S. and choose “United States of America” in the country field, upon searching you will be forwarded to aetna.com to find U.S. provider.
My claims

You can view the status of your claims and your Explanation of Benefits by visiting aetna.com.

Easily submit a new claim online by clicking “New Claim.” Follow the instructions for the requested information.

Filter your claims by member name, provider name, etc.
A new way to navigate well-being

Aetna Well-being offers our members a faster, easier way to access our well-being resources, which are arranged in four easy-to-navigate categories.

**Mind** — Support for emotional well-being

**Body** — Resources to help maintain physical health

**Living and Working abroad** — Help making informed decisions while adjusting to a new working environment and living in away from home

**Member offers** — Specially selected offers on great health and wellness apps and services
My plan and me

Members have in-depth information about their plan and member details.

1. Manage consent
2. Member details
3. View documents. Here you can also view ID cards.
4. Repeat repayment details
Questions

Get answers to our most frequently asked questions here.

If you can’t find what you need, we’re available 24/7.

Use the contact information to call us or send us a message via a web form.
Within the new Aetna International Health Hub, you will be directed to Aetna.com for certain tasks and features.

These include printing temporary Member ID cards, viewing a claim status and locating providers inside the United States.

Go to AetnaInternational.com to locate providers and facilities OUTSIDE the United States.
Aetna.com– Member ID cards

View or print your Member ID card

Quick, affordable care at MinuteClinic®
From flu shots and physicals to common cold treatments, MinuteClinic is here to help with convenient, quality health care.

Your Family Homepage

Member ID cards

Member ID cards

Member:
- James

Plan:
- Medical

Aetna

ID: W12345 1234

PCP: NO ELECTRONIC REQUIRED

Use www.aetna.com/individuals-families.html to choose providers in your plan

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Proprietary
Search for doctors inside the U.S. based on:

- Name
- Specialty
- Language
- Gender
- Hospital affiliation
- Individual/Group PIN

Includes information about virtual care by using Teladoc inside the U.S.
Once a member has submitted a claim on Health Hub, he or she will be able to view and track the status on aetna.com.

<table>
<thead>
<tr>
<th>Member</th>
<th>Provider billed</th>
<th>Your plan paid</th>
<th>Your total cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Richard Tredeau</td>
<td>$136.00</td>
<td>$63.69</td>
<td>$72.31</td>
</tr>
<tr>
<td>For Hannah (Spouse)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Children's Hospital Colorado</td>
<td>$648.00</td>
<td>$315.00</td>
<td>$333.00</td>
</tr>
<tr>
<td>For Jordan (Child)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lisinopril 5mg Tab</td>
<td>$98.31</td>
<td>$88.91</td>
<td>$9.40</td>
</tr>
<tr>
<td>For James (Self)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stella Aaboe, DDS</td>
<td>$87.00</td>
<td>$19.60</td>
<td>$67.40</td>
</tr>
<tr>
<td>For Hannah (Spouse)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Getting to know your secure member website (UAE)

www.neuron.ae/aetna
Register for your account

To use the member portal, you’ll first need to register by following a few simple steps.

Information to have on hand before you register:

Your Aetna-Neuron member ID or Emirates ID number, which will serve as your username.

The mobile phone number and e-mail address you’ll want us to send notifications to.

Your choice of password.

Your Aetna-Neuron member ID number can be found on your member ID card as shown in the purple box.
Welcome to your member portal where you can review plan details, check the status of an existing claim or submit a new claim.

Log in to your online account

Username
Password

Log in
Forgot password?

First time user?
Register

This portal is designed by Aetna and powered by Neuron
To register

1. Go to the main log-in page at www.neuron.ae/aetna, then select ‘Register’ at the bottom of the page.

2. Complete the required information and choose a password, then select ‘Register’.
Get started

Once you’ve completed the registration process, you can go back to the login page and log in with your username and password to reach the home page, which looks like this:

Here is an overview of the portal and what you can do.

My Profile

To view and update your personal details, such as your preferred email address and mobile number, go to the ‘My Profile’ tab and select ‘Edit’.
Plan details

After selecting the ‘Plan Details’ tab, you can:

• See plan details for any active member (including dependants) by clicking the drop-down arrow, selecting the member you want to see details for, then selecting ‘Search’

You can also select ‘View documents’, which will take you to the Resources page.

Available resources include your handbook, user guide, claim forms, benefits schedule, travel and safety benefits, and employee assistance programme information.
Claims

By selecting the 'Claims' tab, you can:

- Submit a claim
- Check the status of a claim you've submitted
- Download the claims reimbursement form

Approvals

If you have requested pre-approval for any medical procedure or visit for yourself or any dependants under age 18, you can go to the 'Approvals' tab to check the status.
Find a Provider

Select the ‘Find a Provider’ tab to search our network of doctors and hospitals that accept direct settlement — meaning they will bill us directly for services. Once on the page, you can use the drop-down arrows to filter your search by:

- City, region or country
- Provider or facility name
- Medical specialty

E-Prescription

Go to the ‘E-prescription’ tab to view your medication history and check the status of any prescription medication requests that have been submitted online through the DOH or DHA portals.
Complaints

We’re always looking to improve our services and want to hear from you when you encounter a problem or issue. To let us know, please go to the ‘Complaints’ tab and select ‘File New Complaint’ to explain your concern. Our team will review what you submit and respond promptly. You can also view the status of a complaint you’ve already filed.

Health & Wellness

Helping you improve your health and well-being is our mission and purpose. Go to the ‘Health and Wellness’ tab for links to an abundance of healthy living tips from experts.
Promotions

In partnership with various merchants, we're happy to bring you valuable discounts and offers for both medical and non-medical services. Simply go to the 'Promotions' tab to see what's available.
Changing your password

If you forget your password or decide to change it, you can do so using these steps:

1. Log in to the member portal link at:
   www.neuron.ae/aetna
2. Select the 'Forgot password' link (shown here in the red box)

3. Enter your Aetna-Neuron member ID and registered mobile number, then select ‘Reset’
4. Use the temporary password you receive by SMS to reset your password
Thank you