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 be 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></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Routine Exam [1 exam per 12 months]</td>
<td>No Charge</td>
<td>No Charge after deductible</td>
<td>No Charge</td>
</tr>
</tbody>
</table>
## PPO Dental

<table>
<thead>
<tr>
<th>Dental Coverage</th>
<th>In-Network</th>
<th>Out-of-Network</th>
<th>Outside of the U.S</th>
</tr>
</thead>
<tbody>
<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><strong>Orthodontic Treatment</strong></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><strong>Annual Dental Maximum</strong></td>
<td></td>
<td>$2,000</td>
<td></td>
</tr>
<tr>
<td><strong>Orthodontic Lifetime Maximum</strong></td>
<td></td>
<td></td>
<td>$1,000</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><strong>Formulary</strong> $5 copay per month supply</td>
<td>20% after deductible</td>
<td>20%</td>
</tr>
<tr>
<td></td>
<td><strong>Non Formulary</strong> $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

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<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>&lt;br&gt;• Get approval from Aetna before receiving certain services*&lt;br&gt;• Pay the full amount at the time of service&lt;br&gt;• File your own claims&lt;br&gt;&lt;br&gt;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.&lt;br&gt;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.&lt;br&gt;&lt;br&gt;This option typically costs you more.</td>
</tr>
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*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.
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Your INDEMNITY plan details
# Indemnity: Medical, Vision, Pharmacy benefits

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<tr>
<th>Key Plan Features</th>
<th>Outside of the United States</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>None</td>
</tr>
<tr>
<td>Family</td>
<td>None</td>
</tr>
<tr>
<td><strong>Coinsurance Limit</strong></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>None</td>
</tr>
<tr>
<td>Family</td>
<td>None</td>
</tr>
<tr>
<td><strong>Lifetime Maximum</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unlimited</td>
</tr>
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<td><strong>Preventive Services</strong></td>
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<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>
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<tr>
<td><strong>PCP/Specialist Office Visits</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>No Charge</td>
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<td><strong>Inpatient Hospital</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Outpatient Hospital</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Vision</strong></td>
<td></td>
</tr>
<tr>
<td>Routine Exam [1 exam per 24 months]</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Pharmacy</strong></td>
<td></td>
</tr>
<tr>
<td></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>$50</td>
</tr>
<tr>
<td>Individual</td>
<td>$150</td>
</tr>
<tr>
<td>Family</td>
<td></td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>100% coverage</td>
</tr>
<tr>
<td>Preventive Services</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Basic Services</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Major Services</td>
<td></td>
</tr>
<tr>
<td><strong>Orthodontic Treatment</strong></td>
<td>50%</td>
</tr>
<tr>
<td>Coverage for Adults and</td>
<td></td>
</tr>
<tr>
<td>Dependents</td>
<td></td>
</tr>
<tr>
<td><strong>Annual Dental Maximum</strong></td>
<td>$2,000</td>
</tr>
<tr>
<td>**Orthodontic Lifetime</td>
<td>$1,000</td>
</tr>
<tr>
<td>Maximum**</td>
<td></td>
</tr>
</tbody>
</table>
Care anytime, any where
How International Care Management can help you

**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
- Helping you understand your benefits and plan
- Finding local medical providers and facilities
- Assisting with medication management or prescription shipping
- Locating providers and support for specialty diagnoses
- Obtaining medications or medical devices
- Managing a health condition or pregnancy
- Coordinating routine and urgent medical care
- 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
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- 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
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
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 year¹
Contact information

**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
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
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.
Find health care – Care within the U.S.

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

My plan and me

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.

Questions

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

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.

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
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.
View or print your Member ID card
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.
Thank you