



Health care made simple

How to get the most from your
Aetna International benefits

Welcome to Aetna International

Let's get you up and running

Around the world, millions of people like you chose to pursue their health and wellness journey with us. So, wherever your journey takes you, we'll be with you all the way.

Get off to a great start by following three easy steps.

1.

Step one

Look out for your
Member ID Card

2.

Step two

Register for your
member website

3.

Step three

Learn about your
care options



Your all-access pass to better care



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

– used when seeking care and registering online



Aetna International

PLAN SPONSOR NAME LINE ONE
PLAN SPONSOR NAME LINE TWO
GRP: 111111-011-00101
ISSUER (80840) 9140860054

OPEN CHOICE PPO

ID W1234 56789

NAME
01 JENNIFER Q
02 JONATHAN Q
03 CAITLIN Q
04 EMILY Q S
05 KARA Q SA

RX BIN# 6

www.aetnainternational.com PAYER NUMBER 60054 0049
TALK TO A DOCTOR 24/7: 1-855-TELADOC OR TELADOC.COM/AETNA
U.S. PROVIDERS - 1-888-632-3862
OUTSIDE U.S. PROVIDERS - ATT Access Code + 855-829-9558
FAX CLAIMS- ATT Access Code + 800-475-8751
Providers, this card does not guarantee coverage; call the numbers above to verify eligibility.

Precertification of a U.S.A hospitalization is required to receive full benefits.
U.S.A. Emergency admissions must be certified within 48 hours

Mail Claims to the following address:

Aetna Life Insurance Company
P.O. BOX 981543
EL PASO TX 79998 1543

MEMBERS CALL AT&T ACCESS CODE+ 1-800-231-7729
FAX CLAIMS AT&T ACCESS CODE 1-800-475-8751

Member Service Center phone number

– if you have questions



Did you know?

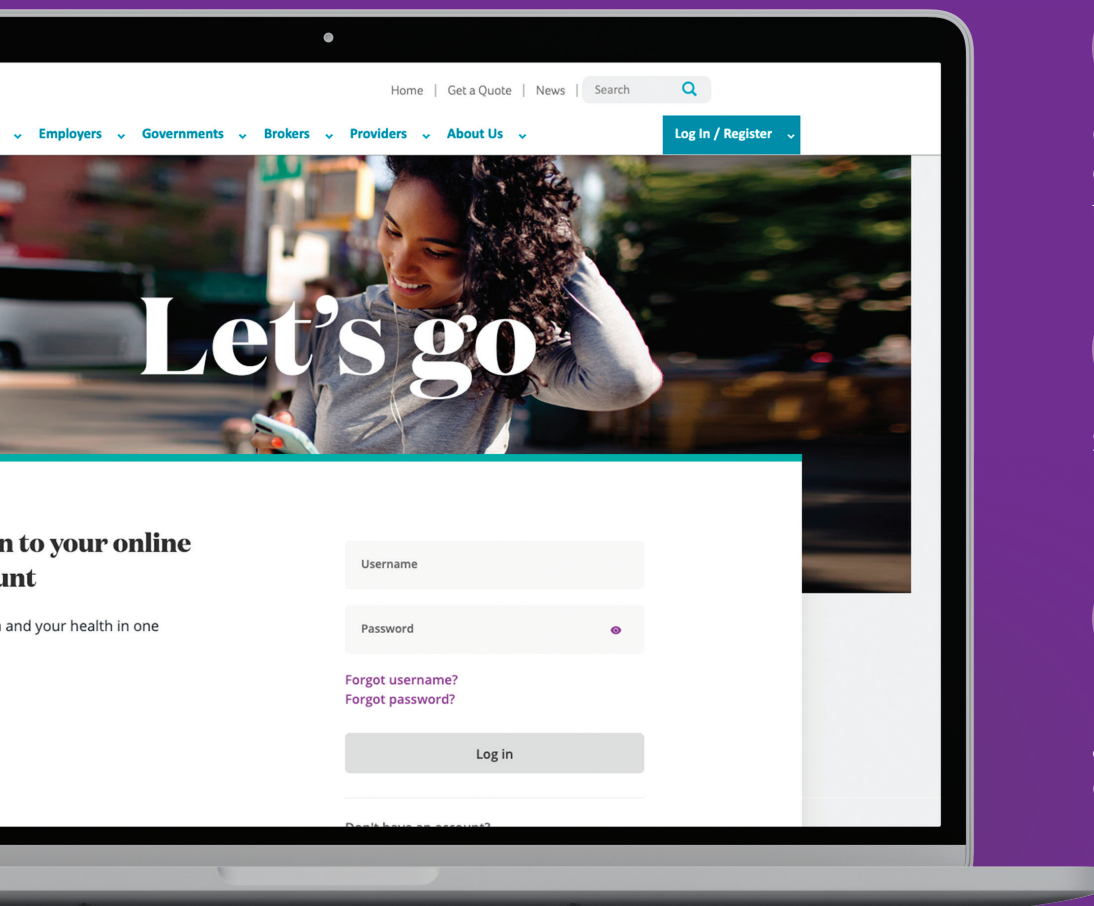
Our International Member Service Centers are available 24/7/365, and have the ability to communicate in over 240 different languages. To reach them, call the number on the back of your Member ID Card.

Explore your member website



Health Hub is your personalized member website that's fast and easy to use on any device.

It's easy to register



1.

Go to **AetnaInternational.com**, click "Log In / Register" and follow the instructions to register

2.

Select "**Aetna International Plan Member**" as your plan type

3.

Fill in your **name, date of birth and Member ID number** found on your Member ID Card



From your Member Website you can:

-  View your Member ID Card
-  Search for doctors and hospitals
-  Track and submit your claims
-  Access your plan documents
-  Find health and wellness programs
-  Take advantage of industry leading tools to help you manage your benefits

Manage your benefits right from your phone



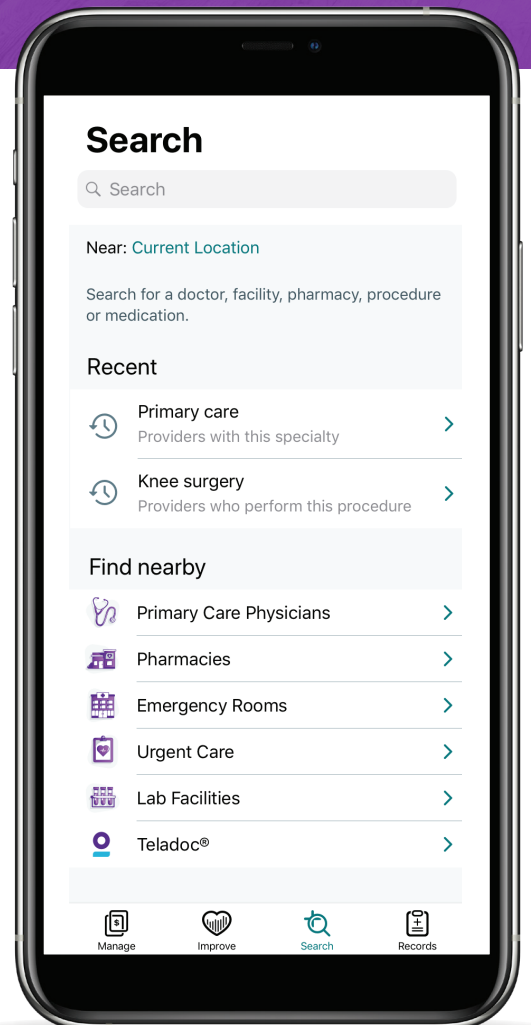
Use the Aetna Health app when you're inside the United States to:

- Find doctors, hospitals, urgent care centers and walk-in clinics in the United States
- Estimate your costs
- Track your claims
- Access your digital ID card



Use the International Mobile Assistant app when you're out of the United States to:

- Submit your claims
- Search for doctors and hospitals outside of the United States
- Find forms, health care resources and more



Know where to go for care



Care inside of the United States



Choosing your primary care provider

The primary care provider you choose will help lead you down the path toward better health. Your provider can:

- Administer wellness assessments and preventative screenings based on your medical history
- Prescribe treatment and help you make important health decisions
- Direct you to a specialist

There are different types of primary care providers that you can choose from:

- Internist
- Nurse practitioner
- Pediatrician
- Gynecologist



CARE team

No matter where you are in the world, the Care and Response Excellence (CARE) team is your single point of contact for 24/7 health support. When you're inside the United States, they can help with:

- Pre-trip planning
- Locating providers and specialists
- Getting medical devices or prescription medications
- Assistance navigating the U.S. health care system



Walk-in clinics and urgent care centers

If you have a minor, non-life-threatening health concern, walk-in clinics and urgent care centers can be a great choice.

Reasons to consider a walk-in clinic or urgent care center:

- No appointment needed
- Convenient hours
- Lower costs



MinuteClinic® and HealthHUB®

We're delivering a simpler, more convenient health care experience. MinuteClinic and HealthHUB health care providers at CVS Pharmacy® locations can:

- Diagnose, treat and write prescriptions
- Provide vaccinations, routine lab tests and educational resources for chronic conditions
- Treat minor wounds, abrasions, joint sprains and skin conditions

Contact our CARE team by calling the number on the back of your Member ID Card.



Care outside of the United States

We make it easy for you to find care when and where you need it no matter where you are.



Finding care

We have developed strong, secure partnerships with health care providers around the world that promote access to quality care.

When you're outside the United States:

- We recommend staying in network to avoid paying upfront
- We can issue a Letter of Authorization (LOA) if you choose an out-of-network provider. This helps guarantee procedures will be covered and your provider will settle the charges with us.



CARE team

When you're outside the United States and have questions about your health, you can call our Care and Response Excellence (CARE) team to get answers. These clinicians are available around the clock to help with:

- Finding doctors and hospitals in your specific region
- Providing culturally-appropriate care recommendations
- Coordinating and supervising medical evacuations
- Offering support in multiple languages
- Accessing medical devices or prescription medications



Avoid out-of-pocket costs

Aetna International has direct settlement agreements with our network of health care providers around the globe. This means:

- When you receive care the bills are sent to us to take care of directly
- If any copay or coinsurance is due from you, they'll ask you for that at the time of service or send you a bill afterward

To ensure you go through a smooth direct settlement process:

- Contact us at least five days before your scheduled visit to request an LOA
- Bring a copy of the LOA and your Member ID Card to your appointment
- In emergency situations, please remember to get the care you need first

To access a list of all current direct settlement providers, go to **AetnaInternational.com** and log in.

Finding care

Through our global network,
you have access to:



68,000

U.S. pharmacies



165,000

medical providers
outside the U.S.



1.3 million

doctors, hospitals and
medical facilities in the U.S.



1,100

MinuteClinic and
HealthHUB locations in
over 33 states in the U.S.

Stay on top of your benefits

Go to **[AetnaInternational.com](https://www.aetna.com)** and
log in. Select **“Find health care”** to
find your care options.

Care anytime, anywhere

Healthy made easy

24/7 virtual telemedicine support

We're connecting your physical care with our digital tools to offer virtual support when you need it most. With our telemedicine offerings, you have 24/7 access to experienced doctors for telephone and video consultations no matter where you are.

- **Teladoc™***

Our virtual care support available to members in the United States

- **vHealth****

Our virtual care support available to members outside the United States

A nurse in the family

With the In Touch Care program, you'll receive one-on-one personalized nurse support for you and your family.

Providing the support you need, when you need it most. Your dedicated nurse will:

- Be a trusted advisor for improving your health and ensuring you receive proper care
- Get to know your family and medical history
- Monitor your health and identify issues before they begin
- Help you overcome daily stressors

*Teladoc services vary according to plan type. Refer to your plan documents for more information.

**vHealth by Aetna is currently available to eligible members in a number of territories around the world including India, Asia Pacific, UAE and UK.

Did you know?

With our global CARE team, you have access to one-on-one clinical support to help you manage your chronic conditions or acute care needs.



Aetna® is a trademark of Aetna Inc. and is protected throughout the world by trademark registrations and treaties. Plans and programs are underwritten or administered by Aetna Life & Casualty (Bermuda) Ltd. or Aetna Life Insurance Company (Aetna).

Aetna does not provide care or guarantee access to health services. Not all health services are covered, and coverage is subject to applicable laws and regulations, including economic and trade sanctions. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Information is believed to be accurate as of the production date; however, it is subject to change. For more information, refer to **[AetnaInternational.com](https://www.aetna.com)**.

[AetnaInternational.com](https://www.aetna.com)

©2020 Aetna Inc.
46.02.598.1-AM (02/20)

