



# Welcome

**Getting the most from your international health care benefits**

[AetnaInternational.com](http://AetnaInternational.com)

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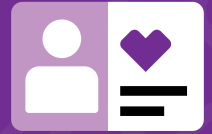


**Let's get you up  
and running**

# Step

1

Let's get you up and running



## Keep an eye out for your member ID card

### It's your all-access pass to high-quality care

We'll send your member ID card in the mail, so keep an eye out for it. Keep your member ID card with you at all times, so you have it when you need it. Your card has:

- **Your member ID number** — use when seeking care and registering online
- **Member Service Center phone number** — if you have questions
- **Emergency Services phone number** — for easy access in case of a medical emergency

Access your digital member ID card through your secure member website at [AetnaInternational.com](https://www.aetna.com)



# Step

## 2

## Sign up for simple and secure online access



### Your secure member website

Your personalized and secure member website – accessible from your computer, phone or tablet – lets you do so much, including:

- Find nearby doctors and hospitals
- Access your health care plan documents
- Submit claims faster and easier
- Take advantage of health and wellness programs and resources

### It's easy to register

1. Go to **AetnaInternational.com** and click **“Register now”** under the **“Log in”** section
2. Select your plan type
3. Fill in your name, date of birth and member ID number found on your member ID card



# Step

3

## Get mobile



**Life takes you places.** And no matter where you are in the world, it's important to have easy access to the information and tools you need to make good health care decisions.

Our free mobile apps put the most important and useful features of your secure member website right on your smartphone.

Download the Aetna Health and International Mobile app today!



**When you're inside the U.S., use our Aetna Health<sup>SM</sup> app to:**

- Find doctors, hospitals, urgent care centers and walk-in clinics in the U.S.
- Estimate care costs
- Track your claims
- Access your digital member ID card and more

**When you're outside the U.S., use our International Mobile app to:**

- Submit your claims
- Search for doctors and hospitals outside the U.S.
- Find forms, health care resources and more

If you haven't already registered for your personalized, secure member website, you'll need to do that before you can use our apps (see Step 2).



# Step

4

## You'll want to know these



**Insurance terms can be confusing.** Here's a few we think you'll want to know when looking at your plan documents, seeking care or reviewing bills.

### Coinsurance

The percentage of covered medical expenses you're responsible for paying. For example, in an 80 percent coinsurance plan, we pay 80 percent of your covered expenses, and you pay 20 percent. Your plan documents show the coinsurance for various medical costs.

### Copayment (or "copay")

The fixed dollar amount you pay when you receive care. See your plan documents to find out if you have a copay for certain procedures or medical visits.

### Deductible

The amount you pay for covered medical services before your plan will begin to pay. For example, let's say your plan has a \$200 deductible. If a covered medical expense is \$500, you pay \$200, and we begin to pay on the remaining \$300. Once your deductible has been met within a calendar year, we'll pay at the coinsurance amount until your out-of-pocket maximum is reached. Your deductible may not apply to certain services, so you'll want to check your plan documents to see whether you have a deductible and how much it is.

### Explanation of benefits (EOB)

This document details:

- Recent charges for medical services
- Which services were covered by your plan
- Who is responsible to pay

**If you access care outside of the U.S., you'll also want to know these terms:**

### Direct settlement

An agreement we make with hospitals and clinics to have them bill us directly for covered medical services. It helps:

- Lower your out-of-pocket costs at the time of service
- Make it easier for you to prepay, submit claims and get reimbursed
- By sending your Letter of Authorization/Guarantee of Payment directly to the treatment facility

We may even be able to negotiate a one-time direct settlement arrangement when you need to see a doctor outside of our network.

### Letter of Authorization (LOA)/ Guarantee of Payment (GOP)

These preauthorization documents are like a referral. They authorize treatment and let doctors know your plan will pay for their services. These are sometimes needed before you see a doctor (except in cases of emergency).

# Step

5

The right care in the right place at the right time



## We're here for you 24/7

### If you have questions about your benefits

When you have questions about how to find care, or submit a claim and track it, our Member Services team can help. We have highly-trained representatives available around the clock.

**Just call the number on your member ID card.**

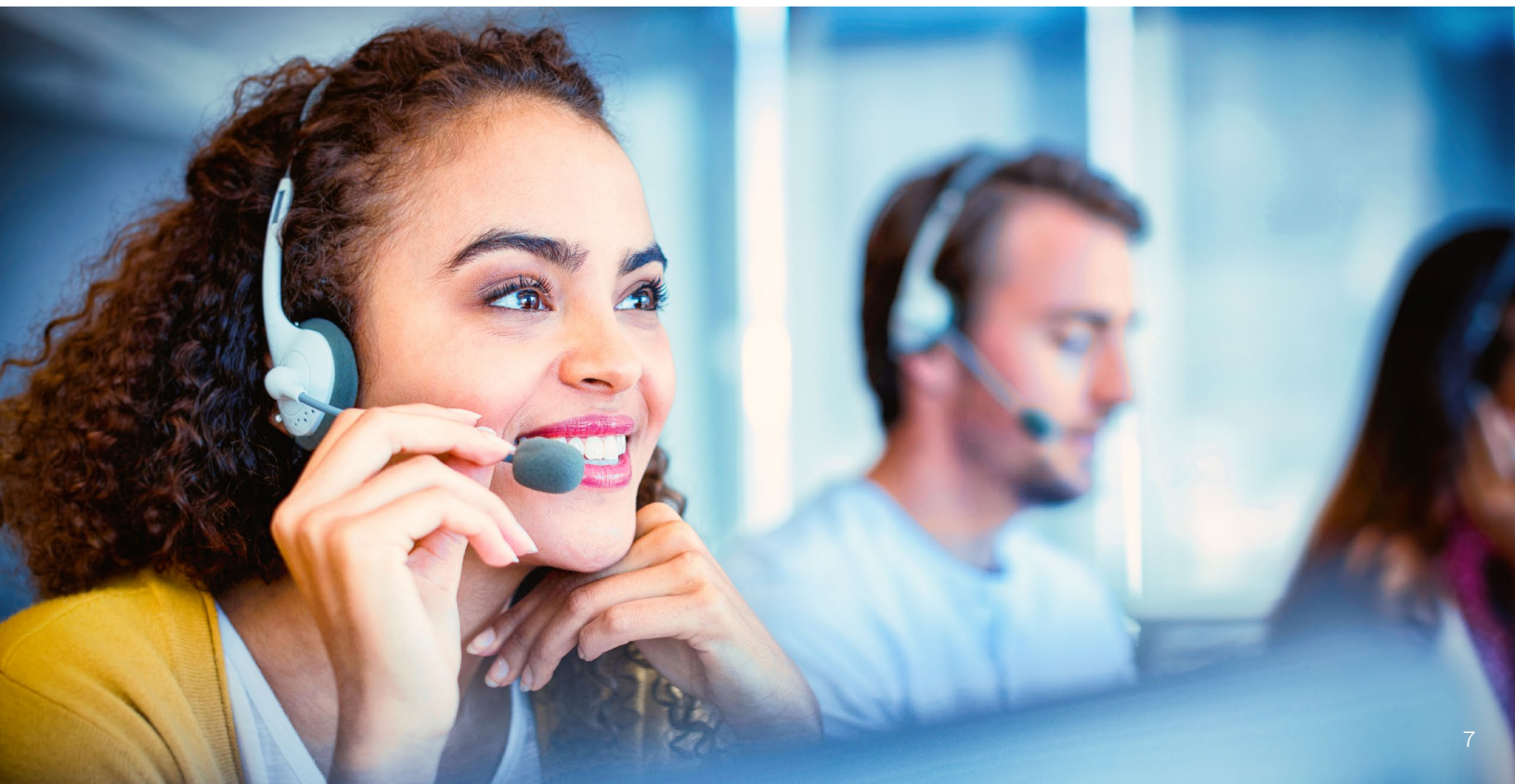
## For questions about your health

When you have health questions, our highly-trained clinical care management team can help you and your family members with:

- Coordinating routine and urgent medical care worldwide
- Locating doctors, hospitals and medical facilities
- Getting medical devices and prescription medications
- Coordinating and supervising medical evacuations
- Pre-trip planning

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 one of our care management clinicians. They'll be able to help you get the care and medication you need no matter where you are in the world.

**Call the number on your member ID card and ask to be connected with a care management team clinician.**



# Step

## 6

## Choosing the RIGHT care at the right time



### The importance of a primary care doctor

Every team needs a leader. And in the U.S., the primary care doctor you choose will help lead you down the path toward better health. Your doctor gets to know you and your medical history and sees you for your annual wellness exam and preventive screenings. If you get sick, your primary care doctor can treat you and help guide you on important health decisions. They can also direct you to other specialties and facilities in your network as needed.

### Our global network of health care providers

To make a non-emergency medical appointment, you can just call the doctor or medical facility directly. We make it easy for you to find care when and where you need it through our network of highly-qualified health care providers.

**To find a doctor or medical facility**, go to **AetnaInternational.com** and log in to your personalized, secure member website. Click “**Find health care**,” select a country (selecting a city is optional), then click “**Search**.”

If you’re searching for care in the U.S., select “United States of America” and then click “Search” or the “Find care in the U.S.” link and you’ll be taken to the “Find Care & Pricing” page.

### When you need lab work

When your doctors request lab work, it’s best to choose Quest Diagnostics, our preferred in-network facility, or another in-network lab. LabCorp and other out-of-network labs will generally be more expensive and cost you more money out of your pocket.

**If you access care outside of the U.S., you’ll also want to know about these:**

### Requesting a preauthorization

If you need non-urgent 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 helps ensure procedures will be covered and your provider will settle the charges with us. Please remember to bring a copy of the LOA and your member ID card with you to your appointment.

In emergency situations, please get the care you need first, and then submit your direct settlement request as soon as you’re able.











**To initiate a direct settlement request** for a provider you’ve chosen outside the U.S., simply click the “Apply for direct settlement” button below the provider details and you’ll be directed to the appropriate form. Complete the form and click “Submit” at the bottom of the page.



# Where to go when you need immediate care

If you have a health event that needs immediate attention and your primary care doctor isn't available, a virtual health visit, walk-in clinic, urgent care facility, or even an emergency room (ER) may be your best bet.

Here's some information to help you choose the right care:

|   |   |  |   |
|---|---|--|---|
| <p><b>Teladoc®*</b></p> <p>Quality care, wherever you are</p>   | <p><b>CVS MinuteClinic or other walk-in clinic®**</b></p> <p>For minor health issues</p>  | <p><b>Urgent care center</b></p> <p>Quick care for serious but not life-threatening situations</p>   | <p><b>Emergency room (ER)</b></p> <p>Urgent, life threatening needs</p>   |
| <p><b>\$</b></p> <p>Average wait time:</p> <p></p> | <p><b>\$\$</b></p> <p>Average wait time:</p> <p> </p> | <p><b>\$\$\$</b></p> <p>Average wait time:</p> <p>  </p> | <p><b>\$\$\$\$</b></p> <p>Average wait time:</p> <p>   </p> |
| <p>Board-certified doctors diagnose, treat, and write prescriptions, by phone or video 24/7.</p>                                      | <p>Often found in stores and pharmacies. A convenient option, usually open evenings and weekends for treating minor illnesses and injuries.</p>   | <p>Visit when you have serious, but non-life-threatening illnesses and injuries or need after-hours care.</p>  | <p>For emergencies, call 911 or go to your nearest ER. Use the ER if you think your life is in danger.</p>  |

**Don't forget: Go to your secure member website to use our provider search tool or download the Aetna Health<sup>SM</sup> app today!**

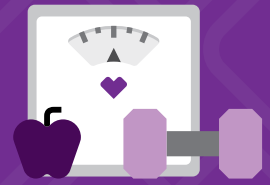
\* Teladoc operates subject to state regulations

\*\* Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health<sup>®</sup> family of companies.

# Step

## 7

## Discover ways to reach your best health



### Customizing your health and wellness experience

Our approach to supporting you in your health journey is highly personalized through:

- **Our care management team** providing you with assistance from a clinician when you're managing a chronic or acute health condition
- **Health assessments** to help determine your current state of health, evaluate your personal health risks and recommend an action plan to get you on the road to your best health
- **Wellness programs** that let you move at your own pace to address issues such as weight management, physical activity, diet and nutrition, stress management, smoking cessation, insomnia or depression, and so much more

Once you've registered for your personalized, secure member website (see Step 2) you'll be able to access all the great health and wellness benefits and resources available to you.

Simply log in to your secure member website at **Aetna.com** and find health and wellness programs under "**Health & Wellness**" or call our care management team using the number on your member ID card to talk about what support is available for your specific needs.

### Money saving discount offers

In the U.S., take advantage of the health and wellness discounts built right into your plan. There are no referrals, no claim forms to complete and no limits on how many times you can save. Offers may include reduced rates on:

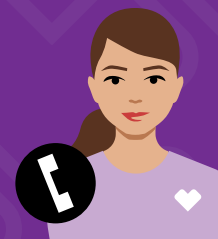
- Acupuncture and chiropractic care
- Blood pressure monitors, hearing needs (aids, batteries, exams) and other equipment
- Dental care accessories and vision needs
- Dietetic counseling, weight loss programs and nutrition guides
- Fitness classes and gym memberships
- Homeopathic remedies and massage therapy
- Over-the-counter vitamins
- Smoking cessation and stress reduction programs
- and so much more!

It's easy to save. Log in to your secure member website at **Aetna.com** and find discounts under the "**Health & Wellness**" drop down menu. Once you're there, review the available discounts and follow the instructions to choose the ones you want. Keep in mind that these offers aren't insured benefits. You're responsible for the full cost of the discounted services. And in some cases we'll get a percentage of the fee you pay to the discount vendor.

# Step

8

## Let us know if you have questions



Our Member Service Center representatives are here for you 24/7 to answer any questions you may have. To reach them, simply **call the number on your member ID card** for help.

### **Do you use a screen reader or other assistive device?**

You can ask for digitally-accessible versions of any of your plan documents using **this online form**.



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