Updated country regulations and policy information

Important international health care guidelines

It’s our priority to keep you informed on international laws that affect our ability to provide coverage in certain countries. These guidelines come from groups like the United States Department of Treasury’s Office of Foreign Asset Control (OFAC), European Union (EU) Financial Sanction Regime and United Nations Common Foreign and Security Policy (UN CFSP).

To make sure you have the most updated information, we’ve put together this guide detailing updated country laws and our Aetna policy rider.

Regulations that may affect your coverage

Crimea (Annexed Region of Ukraine), Cuba, Iran, North Korea, Syria, Sudan (North)

Aetna is restricted from sending correspondence or funds (including claims reimbursements and direct claim settlements) into the countries/regions listed above. This means, in most circumstances, that you will not be able to receive reimbursement for treatment received in these countries/regions.

In some limited instances, Aetna may be able to provide coverage to expatriates working in a sanctioned country for an employer located outside of the country. This is generally only permissible if the employer has a written OFAC license for sanction exemption authorizing its activity in the sanctioned country. However, Aetna is not permitted to provide coverage for local nationals residing in a sanctioned country; or Cuban nationals, unless permanently residing outside of Cuba. If we are providing coverage under a license or sanction exemption, payments and correspondence must go to an alternate address, such as an employer or a member’s bank outside of the sanctioned country.

Cuba

Although the U.S. government signaled a significant policy shift for Cuba in December 2014, OFAC has not yet substantially changed the Cuba sanction rules as they relate to Aetna. We will continue to monitor changes in the regulations and will advise when our guidelines are revised.

Financial Sanctions Exclusions

If coverage provided by any insurance policy or administrative services agreement violates or will violate any economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related a blocked person or a country under sanction by the United States, unless permitted under a written Office of Foreign Asset Control (OFAC) license. For more information, visit http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx.

We can help you plan your care

If you are planning travel to any of these countries, we can help you better understand how restrictions on claims reimbursements and correspondence may impact you. In some instances, we can also assess whether we can provide coverage under an exception. In these cases, we could reimburse claims and send correspondence in and out of the sanctioned country and/or help you find treatment outside of the sanctioned country.

For more information, please call the number on the back of your Member ID Card.

*Other OFAC/EU sanctioned countries may exist that do not apply to this particular update communication. Please contact your Account Representative for a list of other sanctioned countries and their applicability to Aetna’s business.

Health insurance plans and programs are offered, underwritten, reinsured or administered by Aetna Health Insurance Company of Europe Limited, Aetna Life & Casualty (Bermuda) Ltd, Aetna Insurance (Singapore) Pte. Ltd or Aetna Life Insurance Company (Aetna) and its subsidiary companies and various global partners. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna International, refer to www.AetnaInternational.com.

©2015 Aetna Inc.
46.03.551.1 (1/15)