



# Business Continuity

## COVID-19

Frequently asked questions

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**With so much uncertainty about the rapidly evolving international situation, we understand that you are likely to have questions about both our business continuity plans and the cover available under the terms and conditions of Aetna plans in relation to COVID-19 (Coronavirus).**

**This document covers the key points we anticipate you'll want to know.**

We will continue to closely monitor events – gaining guidance from trusted sources of clinical information such as the Centers for Disease Control (CDC) and World Health Organization (WHO) – and are fully committed to working with our business partners to keep bringing the right solutions and resources to our customers.

In an unprecedented situation such as the one we are currently facing, we recognise the potential need to act quickly and so will issue updates to this document in response to any changes in the global state of affairs. Therefore, please ensure you are referring to the most up-to-date version by clicking **this link**.

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# Business continuity plan

## Does Aetna International have a Business Continuity Plan (BCP) in place?

Yes, we have a robust BCP in place which covers all aspects of our organisation, along with a specific COVID-19 action group chaired by our CEO. We also keep abreast of government guidelines through our chief medical officer and will adapt our plans accordingly.

Our commitment is to 'business as usual' wherever possible. Whilst some of our offices are temporarily closed, we have planned for this situation and operationally our employees are able to work effectively from home. Due to the unprecedented nature of this situation, it's possible that members may experience a slight delay with some aspects, such as receiving their member ID cards, but rest assured that this will not affect eligibility of cover or receiving treatment if needed. Members may present their Certificate of Insurance (COI) or, if in the UAE they may present their Emirates ID. While we cannot predict every eventuality, if we experience any challenges to our service, we will provide further communication.

## Is Aetna and its affiliates offering any additional resources to members during the COVID-19 outbreak?

From Monday 16 March 2020 and for a limited time, fully-insured members are being offered free access to our vHealth service. This will allow them to speak to a doctor via phone or video link about any aspect of their health and wellbeing, without the worry of catching infections, or even leaving their home. Instructions on how to access this service have been communicated to our plan sponsors and brokers. If you have any questions, please contact your account manager.

In addition, the following resources are available for eligible members:

- **Employee Assistance Programme** - we're continuing to provide 24 hour access to clinical counselors who are available to provide telephonic counseling support for stress and anxiety. Please refer to the **Employee Assistance Member Guide** for further information on this benefit, including how to access it.
- We're offering **this free recorded webinar** specifically developed for members who may be experiencing anxiety related to COVID-19.
- We're offering **free access to myStrength**, our highly interactive, personalised app that helps address depression, anxiety, stress, and more.
- **WorldAware's** (previously known as red24) **Coronavirus Intelligence and Advice Center** provides access to travel safety alerts and webinars, including the latest intelligence, updates, and advice on the COVID-19 outbreak. Members who have access to WorldAware as part of their plan can benefit from this, as well as additional security and advisory services such as personalised daily alerts via email or SMS. Please refer to your policy documentation on how to access this service.
- Log into your online account at the address on the back of your member ID card. There you will have access to further well-being support, member offers, content and links to our **Care and Response Excellence (CARE)** team for 24/7 health and well-being clinical support.

It's important to note, plans and benefits vary by region and segment. If you have questions or concerns about coverage or entitlements, please contact your account manager.



# Medical plans

## **Will members' existing health benefits be affected by the COVID-19 outbreak?**

Our members' existing health benefits are not affected by the COVID-19 outbreak, which will be assessed under the same terms and conditions as any other viral infection. Any medical advice and subsequent treatment will be covered by Aetna International, as it would any other eligible medical condition, in accordance with a member's plan.

## **Is there any point at which Aetna and its affiliates will cease to provide medical cover for COVID-19?**

No, our policies do not exclude epidemic or pandemic scenarios. Viral infections remain covered and we will not stop cover for COVID-19.

## **Will members who travel to COVID-19 high risk areas be excluded?**

Due to the existing spread of the disease, we are not applying any exclusion regarding putting oneself in danger if a member has travelled to an area where cases of COVID-19 have been confirmed. Governments are controlling access to areas with high rates of infection, and members should heed this advice for their own protection. However, we will not exclude cover for members who contract COVID-19 in these areas.

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# Testing and quarantine

## **Will members be covered for diagnostic testing for COVID-19?**

Members should follow the guidance issued by their local health authority and contact their local health care provider if they are worried about symptoms. Any member showing symptoms of COVID-19 who undergoes diagnostic testing for COVID-19 (i.e. testing to determine if COVID-19 is currently present), as referred by a medical practitioner in an approved medical facility, will be reimbursed in full for the cost of the test and consultation, by following the standard claims reimbursement process or via direct billing where this is available.

Additionally, all high risk\* members, regardless of symptoms, will also be covered for COVID-19 diagnostic testing if referred by a medical practitioner in an approved medical facility. To claim, members will need to follow the standard claims reimbursement process.

All members (including those referred to above) are only covered for one outpatient diagnostic test for COVID-19 per calendar month.

If a member needs to be tested for COVID-19 as part of an inpatient or daycare admission at an approved medical facility, this is also covered. There is no monthly limit for such admission related testing.

## **Will antibody testing be covered?**

We don't cover COVID-19 antibody testing (i.e. testing to determine if a member has had COVID-19 previously and has developed antibodies against it), even on the advice of a medical practitioner.

\*High risk is defined as aged 65 years or over; and/or pregnant; and/or having any one or more of the following: a Body Mass Index (BMI) of 40 or higher, Cardiovascular disease (including hypertension), Immunodeficiency (including HIV), Diabetes, Chronic kidney disease, Chronic lung disease, Chronic neurological or neuromuscular disease, or Malignancy



### **Will mandatory and travel related testing be covered?**

We only cover COVID-19 diagnostic testing when a member has been referred by a medical practitioner and we don't cover COVID-19 antibody testing.

Some countries require COVID-19 testing for travellers on arrival. Airlines and travel providers may also enforce COVID-19 testing for travellers prior to departure. We don't cover mandatory testing for travellers either on arrival or departure – we'll only provide cover for outpatient diagnostic testing when it is referred by medical practitioners in line with the details provided above.

### **Which COVID-19 test types and brands are eligible to be covered?**

To ensure we cover effective diagnostic tests, we will only pay costs for tests that our CARE team consider to be appropriate. In line with the details above, only tests referred by a medical practitioner in an appropriate medical facility are eligible.

### **Will Aetna and its affiliates cover return to work screening?**

We don't cover return to work screening, either on a mass workforce-level, or an individual basis.

### **Will Aetna and its affiliates cover home testing for COVID-19?**

Diagnostic tests must be prescribed by a medical practitioner and obtained from an appropriate medical facility in line with the details above. If the medical practitioner does not issue an actual prescription, we must receive evidence of the medical practitioner's advice to take the specified test at home. In all cases, our CARE team must also confirm that the test is still considered to be effective when administered at home, and not at a medical facility.

### **Will Aetna and its affiliates cover commercially available COVID-19 diagnosis kits?**

There are COVID-19 self diagnosis kits available in the open market to purchase, however, we are not able to validate or provide any guidance on commercially available self diagnosis COVID-19 kits. We would recommend that members should follow the guidance issued by their local health authority and contact their local health care provider if they are worried about symptoms.

### **Will the costs of medical quarantine be covered?**

If a member is placed under medical quarantine in a medical facility, the costs of the quarantine are covered. If the member is in a government medical facility and there is no charge for the quarantine, they will be able to claim for hospital cash benefit if available on their plan.

Please note: There is no benefit available for costs associated with quarantine or isolation in the home or any non-medical facility.



# Remote consultations

## Will members have access to remote consultations?

To ensure our members have seamless access to health care during the COVID-19 outbreak, Aetna International will offer all members free access to our virtual service, vHealth. With vHealth members can speak to a doctor via phone or video link about any aspect of their health or well-being, without the worry of travelling to a medical facility and possibly catching infections.

Members who are not covered for outpatient care can also utilize our free vHealth service during this time, to ensure they have continuous access to health care. For more information on our vHealth service, including how to access this, please contact your account manager.

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# Treatment waivers

## Will Aetna and its affiliates be waiving any deductibles?

If a deductible applies to a member's inpatient benefit, Aetna International will waive this for inpatient admissions at all in-network facilities for treatment of COVID-19 or health complications associated with the virus. This policy applies to all our international medical insurance members and is effective immediately for any such admission through to June 1, 2020.

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# Pharmacy delivery fees

## Will Aetna and its affiliates reimburse members for pharmacy delivery fees?

To ensure our members have access to the drugs and dressings they need without the worry of travelling to a pharmacy during the COVID-19 outbreak, we will pay a local pharmacy delivery fee of up to 20 USD (or equivalent) for each delivery of prescribed drugs and dressings that are covered on the member's plan.





# Evacuation and repatriation of mortal remains

## What is covered in terms of emergency evacuation?

Due to the rapidly escalating global situation, undertaking medical evacuations across borders has become extremely challenging. Many countries have locked down their borders or have increased restrictions for entry.

Where the emergency evacuation benefit is included on a member's plan, cover remains eligible subject to the terms and conditions of the plan. However, the controls and restrictions put in place by government bodies and medical evacuation providers may affect the transfer of members as the COVID-19 situation progresses. This is outside Aetna's control.

All evacuation cases will require additional consideration to understand how the current restrictions may affect the available options and evacuation strategy.

- All transfers will be subject to additional patient screening for history of respiratory symptoms or fever, travel history, contact history and COVID-19 testing

- Border restrictions also apply to healthcare workers escorting patients
- Admission to receiving medical facilities requires close liaison to manage COVID-19 risk. Please note: Bed availability is becoming increasingly limited due to pressure on health systems and isolation requirements for incoming international patients

## Will Aetna and its affiliates cover the repatriation of mortal remains?

Where the repatriation of mortal remains benefit is included on a member's plan, cover remains eligible subject to the terms and conditions of the plan. Some causes of death, including infectious diseases, require additional precautions and paperwork. We will cover these additional costs if part of an otherwise eligible claim. Controls and restrictions put in place by government bodies may affect the transportation of mortal remains. This is outside Aetna's control.

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## Outside area of cover

### Will you cover costs for COVID-19 for members who are outside their area of cover?

We will cover costs for COVID-19 testing in line with the details given in the 'Will members be covered for diagnostic testing for COVID-19' section above

Where the emergency treatment outside area of cover benefit is included on a member's plan, cover for emergencies remains eligible subject to the terms and conditions of the plan.

If a member is placed under medical quarantine in a medical facility outside their area of cover, the costs of the quarantine are covered under the emergency

treatment outside area of cover benefit where this is included on a member's plan. There is no benefit available for costs associated with quarantine or isolation in the home or any non-medical facility, and there is no hospital cash benefit available for treatment received outside area of cover.

The emergency treatment outside area of cover benefit will be extended to cover treatment or services for medical conditions that are not an emergency:

- if the member cannot reasonably wait until they return to their area of cover, and
- their medical condition may become an emergency if they do not receive the treatment or services.





## New groups joining Aetna

### **Will you provide cover for COVID-19 to groups who do not currently have medical insurance?**

Yes, we will provide cover for members on an MHD policy. Any medical policy joining on a Moratorium basis will have cover for COVID-19 diagnostic testing, treatment and evacuation as outlined above, provided they have no pre-existing symptoms or diagnosis of COVID-19.

### **Will you provide cover for COVID-19 to groups switching medical insurance provider?**

Yes, we will provide cover for members on an MHD policy. Any medical policy joining on a Moratorium basis will have cover for COVID-19 diagnostic testing, treatment and evacuation as outlined above, provided they have no pre-existing symptoms or diagnosis of COVID-19.

## New members joining or switching to Individual plans

### **Will you provide cover for COVID-19 to members who do not currently have medical insurance, or switching from another medical insurance provider?**

New members may join us on a Moratorium or Full Medical Underwriting basis, and our terms will provide cover for COVID-19 diagnostic testing, treatment and evacuation as outlined above, provided they have no pre-existing symptoms or diagnosis of COVID-19.



## Other costs

### **Will Aetna and its affiliates cover any documentation fees incurred?**

If a member is charged for documentation relating to COVID-19, such as certification confirming a negative test result, we will assess the costs under the same principles as any other documentation fee when the cost of the test is covered as outlined above. It is expected that the cost of initial documentation should be included in the doctor's consultation fee, and only charges for additional documents will be considered.

### **Will Aetna and its affiliates reimburse costs for protective equipment?**

There is no benefit available under the insurance plans for costs of face masks, hand sanitiser, or other items that are purchased as a general preventative measure.



# Travel add-on plans

## How are Travel add-on plans affected by COVID-19?

Our Travel add-on plans do not provide cover if the member knew they may have to cancel or cut short their trip when they joined the plan or booked the trip.

The World Health Organization (WHO) declared COVID-19 a global pandemic on 11 March 2020, therefore no cover is available for costs related to COVID-19 for:

- Members who joined the Travel add-on plan after this date,
- For travel arrangements made after this date, or
- Travel add-on plans purchased after this date

## Are members covered if they cancel a trip due to COVID-19?

If the member's trip was booked before 11 March 2020, cover is available for irrecoverable deposits, pre-

payments and other travel and accommodation costs if they must cancel the trip because:

- They, or an immediate family member they are travelling with, have been diagnosed with COVID-19
- They, or an immediate family member they are travelling with, are under compulsory quarantine for COVID-19
- A medical practitioner has advised them to self-isolate
- The airline has cancelled their flight
- A government travel ban prevents them from travelling as planned

Members must contact their airline or travel provider for any refunds in the first instance, and provide evidence of this with their claim. In circumstances where a full refund is provided, no cover will be available.

If an airline continues to operate, but the member wishes to cancel their trip due to concern about travelling, no cover will be provided for cancellation.







### **Are members who are quarantined during their trip covered?**

If the member's trip was booked before 11 March 2020, and the member is quarantined in an appropriate medical facility during their trip, we will cover costs for COVID-19 diagnostic testing, treatment and quarantine in a medical facility in line with the details given in the 'Medical plans' and 'Testing and quarantine' sections above.

Our plans do not provide non-medical benefits if a member is quarantined in a non-medical facility, self-isolated or in an area of restricted travel.

If the member's trip was booked before the date stated above, and an immediate family member they are travelling with is quarantined during their trip, we will pay reasonable accommodation costs for the member, including breakfast, until the immediate family member is fit-to-fly.

If the member is unable to return when originally planned because they, or the immediate family member they are travelling with, are quarantined during their trip, the member must contact their airline or travel provider to arrange a return economy class flight. Fees incurred for rearranging the member's return travel will be covered under the cancellation section of their Travel add-on plan.

### **Are members covered for cancelled events and accommodation?**

Cover is not available if the member is able to travel to their planned destination, but the event they are due to attend and/or their accommodation are cancelled. This includes, but is not limited to, any conference, concert, sporting event or family event.

Cancellation costs will only become payable for events and accommodation if the airline has cancelled the member's flight. Members must contact each provider for any refunds in the first instance, and provide evidence of this with their claim.

### **Are members covered if they cut short an ongoing trip due to concerns over COVID-19?**

No cover is available for members who cut short their trip due to concerns over COVID-19.

# Timely filing

## Will there be any extension to claim submission periods?

We understand that members may experience some delays in submitting their claims to us due to COVID-19.

We request that claims are still submitted as soon as reasonably possible, however, we have increased the standard submission period with immediate effect. Members must now file a claim within 12 months of receiving the treatment or services.

### Where this document refers to 'Medical Practitioner', the following definition applies:

Medical practitioner: a person who:

- has attained primary degrees in medicine or surgery by attending a medical school recognised by the World Health Organization, and
- is licensed by the relevant authority to practice medicine in the country where the treatment is given





# General questions

## What is COVID-19?

The CDC and WHO are actively monitoring the outbreak of a new coronavirus strain called COVID-19, which causes respiratory illness. The virus, which has infected thousands of people **worldwide** and caused deaths, originated in Wuhan City, China. As of March 11, 2020, the **World Health Organization has declared the situation a pandemic**. Please visit the **CDC Traveler's Health website** for travel notices and precautions.

## What are the symptoms of COVID-19?

Common signs of infection include respiratory symptoms, fever, cough, shortness of breath and breathing difficulties. In more severe cases, infection can cause pneumonia, severe acute respiratory syndrome, kidney failure, and even death.

People with heart and lung disease or weakened immune systems, as well as infants and older adults, are at higher risk for upper and lower respiratory tract illness.

## How is COVID-19 spread?

Human coronaviruses are usually spread from an infected person to others through the air by coughing and sneezing and through close personal contact, such as touching or shaking hands.

For more information on treatment plans and cover for infectious diseases, including coronavirus, or if you're planning an overseas trip and want advice on helping to protect your health and well-being, contact Aetna International's CARE team who will be happy to help:

- Log into your online account at the address on the back of your member ID card.
- Call the number on the back of your Member ID Card

Please note: The CVS Health Enterprise Response and Resiliency and Infectious Disease Response teams are actively monitoring the rapidly evolving international coronavirus outbreak, including guidance from trusted sources of clinical information such as the Centers for Disease Control (CDC) and The World Health Organization (WHO). Due to the fluidity of the situation, the above responses are statements of facts as they exist today. We reserve the right to operate and change our response as needed.





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