

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetna[®]

Plan for Individuals

Your worldwide partner in health

Latin America & Caribbean Plan

www.aetnainternational.com

The Latin America and Caribbean Plan (LACP) does not comply with the Patient Protection and Affordable Care Act (U.S. healthcare reform), and cannot be used to satisfy any requirements for health insurance cover mandated therein.



At Aetna, we make it our business to understand your health care needs. With more than 160 years of experience, including over 50 years in the international marketplace, we are well-positioned to provide comprehensive health benefits solutions to help meet these needs.



Global presence, local footprint



At Aetna, you and your family lie at the center of everything we do. Through our first-class approach to service, we are a valued partner, working to provide you with innovative and comprehensive products and services that bring you extensive, highly reliable long-term coverage for complete peace of mind.

We take our collaboration to heart. That's why we've established a strong global presence with a local footprint that touches key areas all over the world. This enables us to meet your needs with confidence and compassion.

Contact us today, to find out how our solutions can help satisfy your health and wellness needs.

We're dedicated to providing you with consultative solutions, backed by a first-class service philosophy you'll experience throughout all of our interactions.



Our service philosophy

At Aetna, our members are at the center of everything we do. This first-class service philosophy resonates throughout each and every touch point.

Convenient, dedicated member services

We're continually challenging ourselves to take the service we provide to the next level. That's why you can count on:

- Reliable 24/7 access to multicultural professionals who speak more than 30 languages.
- Prompt, accurate claims processing in multiple languages.
- Claim reimbursement in 135 currencies in 180 countries that can be paid by check, wire or electronic funds transfer. Aetna does not charge an initiating fee for wire or electronic funds transfers.*

Our International Health Advisory Team (IHAT)

Taking personalized service one step further, our International Member Service Center can easily connect you to our International Health Advisory Team that interacts one-on-one with our members to provide worldwide coordination of routine and urgent medical care.

Innovative tools and resources

Our first-class service philosophy extends beyond our organizational capabilities. We are committed to providing valuable information through technological innovation. You can visit www.aetnainternational.com for more information.

You have access to a wide range of useful information, 24 hours a day, 7 days a week, including resources designed to help you easily navigate your benefits, such as:

- Doctor and medical facility search tools
- International direct-settlement hospital listings
- Detailed city profiles
- Drug and medical phrase translation services
- Worldwide safety and security information
- Health and wellness educational resources

Aetna is focused on meeting your health insurance needs

*Some financial institutions may charge a processing fee to receive transfers. You should check with your financial institution to determine if any fees apply.

Latin America & Caribbean Plan overview

We designed the Latin America and Caribbean Plan with your needs in mind. It provides the medical coverage you require, with a first-class level of service you can rely on.

Flexible plan options

There are three plans available that offer a wide range of coverage options — from a plan that offers coverage for inpatient treatments and medical evacuation, to more comprehensive plan options that include coverage for outpatient benefits, wellness and routine management of chronic conditions.

Value-added wellness programs

Wellness is a lifelong path, and the journey is different for each individual. It begins with getting you engaged in your own well-being and supporting you on your journey — whether you are healthy, at risk for disease or injury, managing a chronic condition or experiencing a major health event. With this in mind, we've developed **Aetna Global Health ConnectionsSM** — a complimentary wellness offering.

Health and wellness education

Whether you are a healthy individual looking for additional healthy lifestyle tips — or have a chronic condition and want to learn how to reach your optimal state of health — we offer an array of health and wellness education materials to aid you in your efforts. Our Wellness Center provides helpful information, including health topics such as:

- Asthma
- Cancer
- Coronary Artery Disease
- Maternity
- Stress Management

Cancer outreach and support

If you (or a covered family member) has cancer, you can get assistance to help you understand your condition and locate helpful resources without a “one size fits all” approach. Instead, each interaction is customized to one’s unique health situation. You can even speak one-on-one with a registered nurse who is committed to helping you reach your best health.

Best of all, you can enjoy our Aetna Global Health Connections offering at no additional cost — regardless of the plan option selected!

Our global provider community

In the United States, we offer you access to a U.S. network of over 1 million health care professionals. Accessing our preferred care providers gives you the opportunity to access excellent health care facilities with pre-negotiated discounts. This can help to reduce your out-of-pocket expenses.

Outside the United States, you have access to over 125,000 health care providers worldwide through our direct-settlement arrangements and strategic partnerships. This provides effective, streamlined reimbursement and prepayment procedures with facilities worldwide — reducing inconvenience and costly upfront expenses.

For added convenience, we can also coordinate one-time arrangements if a health care professional is not in our direct-settlement database. In fact, we have a 95 percent success rate in negotiating these one-time arrangements. You are also free to visit any health care practitioner of your choice worldwide, and submit a claim to us for reimbursement.

You can easily search for providers through our website at **www.aetnainternational.com**.

Full medical underwriting

Individuals applying for coverage are required to complete a simple medical questionnaire, which is found in the application form. If we require additional information to underwrite your application fairly and accurately, we may request a medical report from your doctor.

Should we approve coverage, we may apply additional terms and exclusions, which will be shown on the member's Schedule of Coverage.

Continuous transfer terms

This relates to us accepting the member's original date of entry as shown by the member's current insurer and applying it to the member's policy with us. We will maintain the member's existing underwriting or special acceptance terms, as offered by the member's existing insurer, such as any moratoria or specific exclusions. The member's policy with us will be governed by the terms and conditions of our policy. Any transfer will be subject to no enhanced benefits being provided.

Applicants under the age of 65 are eligible for the continuous transfer terms option. We reserve the right at all times to decline a continuous transfer terms request without giving any reason or impose/include additional exclusions.

Plan currency

The U.S. dollar (\$) currency is available to policyholders.

Payment frequency

Bank transfers, credit cards or checks are available on an annual or semi-annual basis. They must be payable in U.S. dollars.

Common questions and answers

Q: Am I eligible for coverage?

A: For the Silver plan, provided you are not a resident in the USA or Bermuda, and you are under the age of 75 at the time of application, you can become eligible for coverage, subject to a medical questionnaire and the level of coverage you require. For the Gold and Platinum plans, you must be under the age of 70 at the time of application.

Q: Can my family members also be covered?

A: Yes. Your spouse or adult partner, who is permanently living with you, can be included as a dependent. Also eligible for coverage are unmarried children not more than 18 years old and living with you, or not more than 23 years old and in full-time education. Again, this is subject to a medical questionnaire.

Q: Will I need to have a medical examination to join the plan?

A: No. You only need to complete a simple medical questionnaire. If we require additional information to underwrite your application fairly and accurately, we may request a medical report from your doctor.

Q: Will I be covered for any illnesses or injuries I had before joining the plan?

A: Existing conditions may be specifically excluded and the terms of any exclusion will be noted on your Schedule of Coverage. These will be assessed at the time of application based on the information you declare to us. Undeclared conditions will be excluded and your coverage may be deemed invalid if you do not disclose all existing conditions.

Q: Am I covered if I travel away from my country of residence?

A: Yes. Whether you are traveling on business or pleasure, you are covered worldwide.

Q: Can I seek treatment anywhere in the world?

A: Yes. The Aetna Latin America & Caribbean Plan gives you the freedom to choose the country in which you will receive your treatment.

Q: How quickly can I be covered?

A: All completed applications are processed within five business days. We will contact you if we require additional information.

Q: What happens if I want to cancel my coverage?

A: You have 30 days from the commencement date of your coverage to review your benefits. If you decide to cancel and no claims have been made, we will arrange a full refund of any premium paid, provided we receive a written request to cancel your coverage.

Claims procedures

Please read the following information carefully as it explains the claim filing procedures. Feel free to contact us if you require any additional information.

How does the deductible work?

You have different deductible options to choose from. Your deductible is the amount payable by you before any claims are paid. Deductibles are applied per person, per year of coverage. If your claimed amount does not exceed your deductible, it will be applied towards meeting your annual deductible amount. Once your deductible is met, future claims will be reimbursed up to the policy limits.

How does the coinsurance work?

Where out-of-network treatment occurs inside the USA you are required to pay a percentage of the total value of any incurred expenses for each medical condition for each period of coverage. This is called your coinsurance and the percentage can be found in your Schedule of Benefits. The maximum amount you will have to pay as coinsurance is called your coinsurance limit and is referenced in your Schedule of Benefits. After this maximum, for which you are liable, is reached, the coverage will pay benefits at 100%.

How do you precertify?

Any programmed treatment requires a precertification. You can precertify any upcoming treatment by calling the Aetna International Member Service Center at the number on your member ID card or downloading a precertification form from our website and sending it to us at the contact information listed.

In order to complete a precertification request we must also receive the following information in addition to the precertification form:

- Diagnosis
- Treatment
- Date of service
- Provider's name and contact person
- Provider's phone and fax number or e-mail
- Medical records/medical notes
- Cost estimate
- ROMIF (Release of Medical Information Form)

In case of an emergency

In the event of an emergency, you should call the Aetna International Member Service Center at the number on your member ID card. Our staff is available 24 hours a day, 365 days a year. Please do not delay obtaining treatment.

Exclusions

For a complete list of exclusions, please refer to the Member Handbook. Coverage does not cover expenses arising from:

- Cosmetic treatment is as follows – cosmetic treatment, and any consequence thereof.
- Any treatment for weight loss or weight problems including but not limited to bariatric procedures, diet pills or supplements, health club memberships, diet programs and treatment in a residential treatment facility for eating disorders. Any complications arising from weight.
- Suicide or attempted suicide, bodily injury or illness, which is willfully self-inflicted or due to negligent or reckless behavior.
- Treatment received in connection with insomnia, sleep disorders, sleep apnea, fatigue, jet lag or work related stress or any related condition.
- Dietary supplements and substances that can be purchased without prescription, including, but not limited to, vitamins, minerals, organic substances, and infant formula given orally. We will however pay for prescribed pre natal vitamins under the Routine Pregnancy benefit if purchased.
- Any treatment not prescribed, recommended or approved by your attending physician or specialist physician.
- Treatment that we determine on medical advice is either experimental or unproven.
- Alternative medicines including, but not limited to, chiropractors, optometrists, lactation examiners and podiatrists. Coverage is extended to include chiropractors, osteopaths, homeopaths and acupuncturists only, as provided for under the "Outpatient" Treatment Charges of the Schedule of Benefits.
- Any pregnancy or complications of pregnancy whatsoever incurred in the first ten months following the purchase date of this benefit or the date of entry, whichever is the later.
- Treatment directly or indirectly arising from or required in connection with male and female birth control, infertility, contraception, sterilization (or its reversal) and any form of assisted reproduction or any complication or pregnancy arising as a result of assisted pregnancy or fertility treatment.

Global presence, local footprint — around the corner, or around the globe, we're there.

With Aetna, you have access to first-class benefits and services.

Are you ready to experience the Aetna difference?

To learn more, contact us today: **LatAmCaribbeanSales@aetna.com**.

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Aetna does not provide care or guarantee access to health services. Not all health services are covered. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional. 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 **www.aetnainternational.com**.

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