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We are here, for life  
من أجلك، مدى الحياة

# Put your benefits to work **Pioneer & Summit** **Claims procedures**

For plans with a start date on or after 1 January 2016



Visit [www.aetnainternational.com](http://www.aetnainternational.com)

When you are ready  
to put your benefits to  
work, we've made it easy.  
**These Claims procedures  
will help guide you.**



# Get ready for claims convenience

In the event that you need to make a claim, don't worry.  
**We've made sure the process is simple and convenient for you.**

## What you need to know

### Inpatient and daycare direct settlement

If you are admitted to a hospital or you receive daycare treatment, we will take care of your eligible hospital bills directly with the medical provider no matter which Pioneer or Summit plan you choose. You don't have to worry about paying large bills up-front. All you have to do is pay an excess or coinsurance, if your plan has one.

### Outpatient direct billing

If you choose direct billing, you will also enjoy the convenience of your outpatient bills being paid directly.

Our provider network is one of the world's largest with more than 1.1 million medical providers in the US and 125,000 medical providers globally – and it's growing every day.

Here are just a few of the advantages of our network:

- Lower out-of-pocket costs at the point of service
- No need to claim for reimbursement of outpatient costs
- Medical bills settled directly with the medical provider

## Claim your own way

You have options to submit claims how it is most convenient for you. Our online and mobile claim tool allows you to submit claims with the click of a button. The tool features auto-fill fields and real-time data checks to save you time. If you prefer paper submissions, you can also submit a Claim form by mail, fax, or e-mail.

### Staying claim-free can add up to savings

If you are a member of a Pioneer 4000, 5000, or 5000+ plan, you can take advantage of our Healthy Behaviours Discount by logging in to your Secure Member Website. All you need to do is take the online Health Assessment to understand your risks and get a personalised action plan to help you make lasting positive changes.

If your plan stays claim-free for more than one plan year, you can earn a discount of up to 25% on your renewal premium.

**When you're ready to put your benefits to work, this guide provides instructions to help you access care and submit claims quickly and accurately.**

## Health care goes convenient

If you haven't already registered for the Secure Member Website, now is a good time to do it. You can register by visiting [www.aetnainternational.com](http://www.aetnainternational.com) and clicking 'Secure login' under the 'Aetna Member' section.

## Claims procedures

Before you make a claim please read your Handbook and Benefits schedule to check that your plan covers the treatment or services you need. If you need to make a claim you must follow this guide and send all the information we ask for as soon as possible. If you have any questions please contact us using the details shown in Section 10.

Some words and phrases used in this guide have specific meanings that are relevant to your plan. We have highlighted them in bold print and defined them in the 'Definitions' section of your Handbook.

Preauthorisation must be requested before some treatments or services are received or costs are incurred. Follow the preauthorisation procedure outlined in Section 1.

You should carry your Member ID Card with you at all times and show it to the medical provider when you go for preauthorised inpatient or daycare treatment. You must also show this card when receiving outpatient treatment on a direct billing basis, see Section 2 for further information.

To help us handle your claims and queries as efficiently as possible please include your plan number and Member ID in all correspondence. We recommend that you keep copies of all correspondence and information about your claims for your own records.

### Section 1. Preauthorisation

Preauthorisation is our assessment of treatment, services or costs before they are received or incurred.

You or your personal representative must request preauthorisation for any:

- Medical evacuation
- Inpatient or daycare treatment admission
- Psychiatric treatment
- Prescription for more than three months' supply of drugs for the management of a chronic medical condition
- Single treatment or service that costs more than USD 500 or equivalent

All preauthorisation must be requested before treatment or services are received or costs are incurred. If it is not possible to request preauthorisation for an emergency we expect to be notified of the event within 24 hours. If you fail to notify us it may mean that only a portion of an eligible claim will be paid.

We will liaise with your medical provider during the assessment process. If necessary we will provide you with a Release of medical information form. This form will need to be filled in to authorise your medical practitioner or specialist to release information to us about you under the relevant data protection legislation. If your claim is eligible we will issue a letter of guarantee of payment to your medical provider. We will let you know as soon as possible if your claim is not eligible.

## How to preauthorise your treatment

You or your personal representative can call us on the following toll free number: **800-81429**.

Alternatively, please refer to [www.business.att.com/bt/access.jsp](http://www.business.att.com/bt/access.jsp) and find the number for the country you are dialling from. When prompted during the call please enter the access code **855-491-9163** and follow the instructions given.

If you are calling from a country not included in the above link, then call collect or direct on **+971-4-438-7602**.

To call collect you must contact the telephone operator in the country you are calling from and ask to make a collect call to **+971-4-438-7602**. The operator should then connect you to our international helpline at no charge to you.

You can also call this number in the normal way. If you call direct you may be charged the local international rate. We will be happy to call you back to minimise your call costs.

When you call our international helpline you will need to give us as much of the following information as possible:

- Your Member ID
- The name and telephone number of your medical practitioner, specialist or therapist
- The name and telephone number of the hospital or clinic if you need to preauthorise inpatient or daycare treatment

We will record all incoming and outgoing calls to and from the international helpline for monitoring and training purposes.

You can also contact us by e-mail at [MEAServices@aetna.com](mailto:MEAServices@aetna.com) or by fax **+971-4-428-7101**.

### Section 2. Outpatient treatment on a direct billing basis

The following outpatient treatments are available on a direct billing basis for acute and chronic medical conditions, cancer care, congenital abnormalities, organ transplants and terminal care:

- Outpatient medical practitioner and specialist consultations
- Outpatient drugs and dressings
- Outpatient X-rays, pathology and other diagnostic tests and procedures
- Outpatient MRI, PET & CT scans
- Outpatient physiotherapy
- Outpatient surgical procedures
- Outpatient pre-operative tests

Outpatient maternity treatment is available on a direct billing basis under the pregnancy and childbirth benefits on the Maternity and Summit plans.

All direct billing is subject to cover being available under the relevant benefit on your plan. All other outpatient treatments are only available on a pay and claim basis,

including, but not limited to, **treatment** for hormone replacement therapy.

### How to make a claim on a direct billing basis

1. Check that **your treatment** is covered under **your plan** and available under **direct billing**. If **you** have any questions contact the Member Services Team using the details in Section 10
2. Visit an appropriate **outpatient** medical provider within the **network**
3. Show **your Member ID Card**
4. Receive **your treatment**
5. **You** must pay the medical provider any **deductible** that applies to **your treatment**. This **deductible** will be shown on **your Member ID Card**

The medical provider will administer **your** claim.

If **you** attend a **hospital**, clinic or any other facility where **direct billing** arrangements are in place, and **your** claim is subsequently found to be **ineligible**, we have the right to recover the full amount of the claim. Payment of any claim is not an indication of **our** acceptance of liability for the claim or confirmation that further costs for the same **medical condition** or any **related medical condition** will be met.

If we refuse to pay a **direct billing** claim under the terms and conditions of the **plan**, **you** will have to pay the cost of the claim within the time given by the medical provider.

### Section 3. Outpatient treatment on a pay and claim basis

To make a claim **you** will need to fill in a Claim form. **You** can download a Claim form by visiting **our** website **www.aetnainternational.com**. **You** can also get a Claim form by contacting the Member Services Team using the details in Section 10. **You** will need to fill in the relevant Claim form depending on the nature of **your** claim. Claim forms are available for **medical treatment**, **dental treatment** and **maternity treatment**. A Travel Claim form applies for **medical** and **dental** claims made under the **Travel plan**.

#### How to make a claim on a pay and claim basis

1. Select the relevant Claim form. When making a claim for **medical treatment** **you** will need to use a separate Claim form for each **medical condition** when **you** see **your medical practitioner**, **specialist** or **therapist**
2. **You** must ask **your medical practitioner**, **dental practitioner**, **specialist** or **therapist** to fill in the relevant section of the applicable Claim form
  - Section 6 on the Claim form for **medical treatment**
  - Section 6 on the Claim form for **dental treatment**
  - Section 6 on the Claim form for **maternity treatment**
  - Section 11 on the Travel Claim form if **you** are making a **medical** or **dental** claim under **your Travel plan**

3. Pay for the **treatment** **you** have received
4. Make sure **you** get an original itemised invoice and original receipt as **you** will need to send these to **us** with **your** Claim form
5. Make sure **you** fill in all relevant sections of the Claim form. For more details refer to the 'How to complete this form' section on the Claim form
6. **You** can submit **your** claim online via the Secure Member Website, or send it to the address shown in Section 10. Alternatively, **you** can scan and e-mail a copy of these items to **MEAServices@aetna.com**. When making a claim it is important that **you** only use one of these methods. For more information on submitting **your** claim via the Secure Member Website or by e-mail, see Section 7

**You** should send **us** the claim within 180 days of the date of **treatment** or services received. For claims under the **Travel plan**, **you** should send **us** the claim no later than 31 days after **your trip** has ended.

**You** must send **us** the following items to make sure that **we** can process **your** claim:

- The completed Claim form
- The original itemised invoices
- The original receipts. **We** do not accept credit card statements as proof of payment
- A copy of the prescription if **you** are claiming for medication
- A copy of the investigative tests results where relevant. For example the results of blood tests, X-rays, ultrasound scans, and MRI, PET and CT scans
- A copy of the **medical practitioner** or **specialist's** referral for any physiotherapy or complementary **treatment**
- A copy of the admission and discharge reports where relevant for **inpatient** or **daycare** admissions

The assessment of **your** claim may be delayed if **we** do not receive the relevant items.

### Section 4. How to make a claim under your add-on plan

#### Maternity plan

For a **medical emergency** or planned **inpatient** or **daycare treatment** follow the procedures outlined in Section 1.

For **outpatient treatment** follow the procedures outlined in Section 2 and Section 3.

#### Travel plan

For a **medical emergency** follow the procedures outlined in Section 1.

For **outpatient treatment** follow the procedures outlined in Section 3.

For any other travel claims contact the Member Services Team no later than 31 days after **your trip** has ended for **advice** on how to submit **your** claim. Please use the contact



details shown in Section 10. Claim forms for the Travel plan are available on our website [www.aetnainternational.com](http://www.aetnainternational.com).

### Personal Accident plan

Claim forms for the Personal Accident plan are available on our website [www.aetnainternational.com](http://www.aetnainternational.com). If you need to make a claim contact the Member Services Team using the details shown in Section 10.

## Section 5. How to make a claim for Compassionate emergency visit, Hospital cash or Mortal remains

Claim forms for Compassionate emergency visit and Mortal remains claims are available on our website [www.aetnainternational.com](http://www.aetnainternational.com). If you need to make a claim for either of these benefits, or Hospital cash, contact the Member Services Team using the details shown in Section 10.

## Section 6. Payment of eligible claims

### Claims we pay directly to treatment providers

We will pay claims in line with the payment instructions of the provider shown on the invoice.

### Claims we pay directly to you

We will pay claims in line with the information you give in the payment section of the Claim form. If you have not given any information we will make payment in the plan currency by draft or cheque.

### Exchange rates

If, acting reasonably, we determine that any central bank or relevant government or governmental authority imposes an artificial exchange rate (including without limitation an exchange rate which is inconsistent with the free market exchange rate) in relation to a relevant currency for any reason, we may in our sole discretion reimburse you for valid claims incurred in that country in any manner we may reasonably decide.

In making such determination we shall seek to ensure that we indemnify you for your loss (subject to the terms and conditions of your policy) but do not unjustly enrich you as may have been the case had we applied such artificial exchange rate to pay you in the plan currency.

We will reimburse you in (i) the applicable local currency, or (ii) if you do not have a bank account in such local currency, in the plan currency in an amount equal to the applicable Reasonable and Customary Charges, subject in each case to the principle of indemnity we mention above.

We will not be responsible for any loss you may suffer due to changes in the exchange rate.

## Payment methods

We can make claims payments by:

- Bank transfer in most currencies (this is the method we would recommend)
- Foreign draft or cheque in most currencies

We will not pay any charges for encashing foreign drafts or cheques.

## Deductibles

Any applicable deductibles will be taken from any payment we make towards your claim.

## Section 7. Scanned claims

If you choose to submit your claim via the Secure Member Website or by e-mail it is important that your scanned claim documents meet the following criteria:

- The scanned image of the Claim form and invoices must be in colour
- A separate scan should be made for each claim, for each medical condition and for each member
- The scanned image must be clear and all text must be legible
- The scanned image must be straight and aligned
- All parts of the documents must be clearly visible
- All borders around boxes must be clear and consistent, with no breaks

If the scanned documents do not meet these criteria or the submission is incomplete, we will let you know and explain that the scanned claim cannot be accepted. In these circumstances you may need to send the original documentation to us for us to assess your claim.

In exceptional circumstances we may request the original documentation before we can agree to pay a correctly scanned claim. If this is the case, we will let you know as soon as possible after we have received your scanned documents.

We may from time to time ask for the original documentation for a scanned claim as part of our on-going auditing activity. You should keep the original documentation for a period of 12 months in addition to any local regulations. If we ask for original documentation you must provide it to us within 14 days of the request.

## Section 8. Clinical Policy Bulletins

We have developed Clinical Policy Bulletins (CPBs) to assist in administering our plans. CPBs express our determination of whether certain treatments, services or costs are medically necessary, unproven, experimental, investigational or cosmetic. They are based on objective and credible sources, including scientific literature, guidelines, consensus statements and expert opinions. You can find our Medical, Dental and Pharmacy CPBs at [www.aetna.com/health-care-professionals/clinical-policy-bulletins.html](http://www.aetna.com/health-care-professionals/clinical-policy-bulletins.html)

CPBs are not a description of cover. The conclusion that a particular treatment, service or cost is medically necessary does not confirm that this treatment, service or cost is covered under your plan. The Handbook, together with your Benefits schedule and Certificate of insurance, explains what is, and is not, covered under your plan. Your plan may exclude coverage for treatments, services or costs that are determined as medically necessary within a CPB. If there is a discrepancy between a CPB and your plan, the terms of your plan will apply.

CPBs can be highly technical. You should talk about the information in them with your medical professional if you need to understand how they apply to you.

## Section 9. Healthy Behaviours Discount

The Healthy Behaviours Discount applies to Pioneer plans only. Any claims made for the Wellness or Hospital cash benefits, or on any add-on plans, will not affect the Healthy Behaviours Discount. Claims made under any other benefit will affect the Healthy Behaviours Discount on your plan.

The Healthy Behaviours Discount does not apply to add-on plans or Summit plans.

## Section 10. Member Services Team contact details

### Member Services Team

Telephone (toll free): **800-81429**

Telephone (landline): **+971-4-438-7602**

Fax: **+971-4-428-7101**

E-mail: [MEAServices@aetna.com](mailto:MEAServices@aetna.com)

### Postal address

Bahrain National Life Assurance Co BSC  
PO Box 843  
Manama  
Kingdom of Bahrain

### Website

[www.aetnainternational.com](http://www.aetnainternational.com)

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For more information on OFAC, visit [www.treasury.gov/resource-center/sanctions/Pages/default.aspx](http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx).

Notice to United Kingdom residents: In the UK, Aetna Insurance Company Limited (FRN 458505) has issued and approved this communication.

Notice to all: Please visit [www.aetnainternational.com/ai/en/about-us/legal/regional-entities](http://www.aetnainternational.com/ai/en/about-us/legal/regional-entities) for more information, including a list of relevant entities permitted to carry on or administer insurance business in their respective jurisdictions.

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