



Welcome

Global members, local care

A guide for U.S. health care providers
treating Aetna International members

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Open arms

In today's global economy, people are on the move more than ever before. They may come from different places, but they all share the need for quality health care wherever they go. That's why at Aetna International, we meet their needs with a variety of customized health insurance plans — including coverage for care provided within the United States.

Members with Aetna International plans are treated similarly to those who have Aetna plans in the U.S., with contracts following regular Aetna guidelines for provider reimbursement. The only differences with some plans are how benefits are verified, who oversees the plan and who provides medical management. Here is a more complete overview.

Who is covered

U.S. inpatients — People from other countries (including U.S. citizens and non-U.S. citizens) who are residing in the U.S., usually as students or employees on work assignments. Benefits align with standard domestic plans.

U.S. expatriates — People who normally live in the U.S. (including U.S. citizens and non-U.S. citizens) who are working outside of the U.S. and may have trailing dependents who remain within the U.S. In some cases, members may return to the U.S. for medical care. Benefits align with standard domestic plans.

Members with global plans that include U.S. coverage — Non-U.S. citizens who purchase U.S. coverage and/or receive health care in the U.S. as part of an Aetna International plan that was sold in other countries. Claims are paid by Aetna in accordance with domestic contracts and policies.

Passport to Healthcare® members — People living in or temporarily located in the U.S. (including U.S. citizens or non-U.S. citizens) who receive medical care access through third-party administrators (TPAs). Claims are paid by Aetna in accordance with domestic contracts and policies.

Travel for Treatment members — Non-U.S. citizens who are pre-approved, usually by government employers or other entities, to travel to the U.S. for medical care using our Travel for Treatment plans managed by TPAs. Claims are paid by Aetna in accordance with domestic contracts and policies.

The big picture

Type of plan	Network access	Verification type	Plan/claims management	Medical management	NaviNet access
U.S. inpat plan	PPO/OA-MC/POS	Member ID card	Aetna/Aetna	Aetna	Yes
U.S. expat plan	PPO/OA-MC/POS	Member ID card	Aetna/Aetna	Aetna	Yes
Global plan w/ U.S. coverage	PPO/OA-MC	Member ID card	Aetna/Aetna	Aetna	Yes
Passport to Healthcare®	PPO	Member ID card/VOB*	TPA/Aetna	TPA**	Yes
Travel for Treatment	PPO/OA-MC	Verification of benefits	TPA/Aetna	Aetna	No

**Some Passport to Healthcare plans have co-branded Member ID cards, while others use Aetna Verification of Benefits (VOB)

**Passport to Healthcare transplant cases managed by Aetna Care Management Institutes of Excellence team

A deeper understanding

Q. Are global plans paid at the Aetna rates negotiated in Aetna Contracts?

A. Yes. Global plans follow the standard Aetna contract agreements.

Q. Do members get to choose their provider network?

A. No. The employer or plan sponsor buys a plan that gives them access to the Aetna U.S. products and network. For members residing in the U.S. on a temporary assignment or as a student, network selection is based upon the area in which they are living.

Q. What is Aetna Verification of Benefits (VOB)?

A. An Aetna VOB is a document that verifies the member's covered benefit in lieu of a Member ID card.

Q. What are third party administrators (TPAs)?

A. TPAs are business partners that administer our plans on behalf of covered individuals. Our Passport to Healthcare plans are administered by TPAs. Plan designs vary based on the business partner and benefits offered.

Q. How are dependents covered?

A. Dependents are covered just like any other eligible dependent and can be on the same plan with the same benefits.

Q. Are members still considered expats if they claim permanent residency outside of the U.S., yet maintain a U.S. citizenship as well?

A. Yes, they are still considered U.S. expats. They may return to the U.S. for care when necessary and may have covered family members residing in the United States while they are overseas.

Q. Are the plans that cover U.S. inpat students limited student plans?

A. No. Aetna International inpat members attending college in the U.S. have full medical plan benefits. They are not considered student health members, nor do they have a limited student health plan.

Q. What if a member has a global plan but has opted out of U.S. coverage?

A. That member is not considered to have applicable coverage for medical care provided within the U.S.

Q. How do I verify a member's benefits?

A. For all plans except Passport to Healthcare, you can call the number shown on the back of the person's Member ID card. Passport to Healthcare plans use Aetna Verification of Benefits.

Q. Can I access member verification using NaviNet?

A. Yes, for all plans except Travel for Treatment plans, which are not on the NaviNet system and use Aetna Verification of Benefits instead.

Q. How do I file claims?

A. The process for filing claims is the same as Aetna's domestic business. Simply submit claims electronically or send them to the address shown on the back of the Member ID card or Aetna Verification of Benefits document.

What verification looks like

Sample Aetna Verification of Benefits

Sample VOB

Date Printed: 1/1/2016
Provider Name: XYZ Hospital
Fax #: 999-999-9999
Email: XYZ.Hospital@MD.edu

Case Manager Phone # 1-855-861-4959
Case Manager Fax # 1-954-370-7418
Case Manager Email: ABCCompany@entity.com

aetna[®] Effective date: 01/xx/2016

Aetna Member ID#: 000046307
Aetna RX ID#: W123456789
Member First Name for Billing: Jane
Member Surname for Billing: Doe

Group#: 863953-010-00100 – Medical
863953-011-00100 – RX

PPO/NAP

Patient's Official Name: Jane Ann Doe
(Not to be used for billing purposes)

ELIGIBILITY/ BENEFITS: 1-800-414-0596
CASE MANAGEMENT/ PRE-CERTIFICATION: 1-855-861-4959

Note: This printed image does not prove membership nor guarantee coverage.

Send Claims to:
Payor ID Number: 60054
or
AETNA
P.O. BOX 30259
TAMPA, FL 33630-3547

PATIENT INFO: PATIENT SURNAME: Doe PATIENT FIRST NAME: Jane
PATIENT DATE OF BIRTH: 04/15/1986 PATIENT GENDER: female
PATIENT MEDICAL RECORD NUMBER: 12345678 EMBASSY ID: 4444

VERIFICATION OF BENEFITS ONLY COVERS TREATMENT COVERED FOR: Liver Transplant. For Aetna-contracted providers, we'll reimburse supplies and equipment at the Aetna-contracted rate. Any amount stated on the Letter of Guarantee from the Company Name Health Office is the maximum approved amount and not the actual paid amount.

PRECERTIFICATION PERIOD: 10/7/2015 – 12/31/2015
Precertification may be needed for services performed to treat other diagnoses and for certain treatments including but not limited to Skilled Nursing, Home Health care, Physical Therapy and Durable medical equipment

VERIFICATION OF ELIGIBILITY: Payment of benefits depends on the patient's eligibility on the date of admission and medical necessity related to the condition(s) stated above

BENEFITS: A deductible in the amount of 50.00 USD.
This policy has co-insurance of 25%.
This policy does not have a maximum limit.
No patient should be subject to any experimental study even if the patient signs consent of responsibility, without a prior written approval of the health office

Sample Global Plan Member ID with U.S. Coverage

aetna[®]
ABC Company

GRP: XXXXXXX-XXX-XXXXX Open Choice PPO

ID 123456789
NAME
John Doe

10% OP coinsurance to max USD 2000

Front

www.aetnainternational.com PAYER NUMBER 60054

Your plan may have precertification requirements. Without pre-approval, you may pay more or even full price. To precertify call the member services and precertification number listed below. See your plan documents for information on your plan requirements. In an emergency call 911 or go to the nearest emergency room.

Note: This card does not guarantee coverage.

Aetna
P.O. Box 30545
Tampa, FL 33630-3548

MEMBER SERVICES AND PRECERTIFICATION: 1-XXX-XXX-XXXX

Back

Samples are for illustration purposes and may vary.

The right treatment

With a more complete understanding of how these plans work, it's easy for all providers within the Aetna network to welcome and treat members who have international plans with U.S. coverage — no matter where they're from, where they live or where they go.

Questions?
Help is available.
Contact your Aetna International representative or visit our website.

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