Aetna International Overview
For The Church of Jesus Christ of Latter-day Saints
Missionary Medical program

Guam/Micronesia—Aetna/Netcare

Welcome to Aetna International!

Aetna International, hereafter referred to as AI, has primarily been providing healthcare solutions and networks for expatriate plans to clients around the world. Ours and our partner’s knowledge and experience in Guam/Micronesia will provide a valuable partnership to the Church. As members of the Aetna International program, missionaries will receive an Aetna International ID card with a Netcare logo.

With Aetna International coverage, the advantages for the Mission President and young missionaries will:

• Simplify the administration of health care benefits for the Mission and the missionaries.
• Provide access to AI’s large provider network relationships with clinics and hospitals throughout Guam
• Offer quality, cost-effective care with AI’s years of experience in navigating the Guam healthcare system.

Provider Listings for the AMA, Mission President and wife will be provided. These directories provide a listing of clinics and hospitals who have agreed to accept direct payment from Netcare.

However, for Inpatient care in Guam and for all care on the outer islands, Aetna should still be contacted by you in advance of the missionary seeking care so we can alert the provider to whom will be paying for the care (place a Letter of Authorization or Guarantee of Payment).

Aetna International Team for LDS

For assistance during your daylight hours, call our 24 hour Customer Service Center:
+1-888-219-0477; or
+1-813-775-0451 (US direct#)

Eric Blonshine, Call and Claims
BlonshineE@aetna.com

Mark Burgin, Account Service Representative
Burginm1@aetna.com
+1-860-273-3248

ID Cards
The ID cards will be mailed directly to the Missions from Aetna. When the ID cards are received, please hand them out to the missionaries along with the ID card letter. The ID card letter explains the process to request medical care. This process is the Missionary Medical process and has not changed. When a missionary needs medical attention, they must still get approval from the Mission President or his wife, who will contact Aetna International on their behalf.

***Please refer to the Missionary Medical ID card letter***

Benefit Principles
Missionary Medical has set forth some benefit principles to guide your medical care decisions.

***Please refer to the Missionary Medical’s Benefit Principles document***
Follow this Process when a missionary needs to seek medical attention:

1. In Guam, if the provider is listed as part of the Netcare network, for office visits and outpatient care, upon approval from you, the missionary can make an appointment and go in and show his/her Aetna ID card. The missionary should not have to pay, and the provider will invoice Aetna directly (direct payment/direct settlement).

2. For Inpatient care in Guam and all care on the outer islands, first call the Aetna International Service Center on this number:

   +1-888-219-0477; or
   +1-813-775-0451 (US direct#)

   The Customer Service Representative (CSR) will need the information found on the grid attached to this document.

   For your convenience, the missionary information, including the Aetna ID #s, will be provided to you on a monthly basis in Excel format, with all of the missionaries assigned to your Mission listed.

3. Aetna Customer Service will attempt to place a Guarantee of Payment (GOP) with the nearest suitable provider, or provider you request, and confirm back to the mission with the details.

4. The missionary will go to the provider and not be required to pay for the services as AI will pay the provider directly.

5. If the missionary is asked to provide a form of payment, please have the facility contact AI. AI can be contacted directly at the phone number shared with you and the phone number on the Aetna Id card.

Non-Emergency Care:

For all inpatient care in Guam and for all care outside of Guam, requests for care should be made by calling Aetna Customer Service and be prepared with the information outlined on the last page of this document. AI will work to place a GOP as soon as possible, but this could take several hours depending on the provider’s availability. AI phones are available 24 hours, 7 days a week. If the call is made after working business hours of the provider’s office, AI may have to wait until the office is open before confirming the GOP. The missionary will set the appointment after the CSR contacts the Mission contact who had made outreach on behalf of the missionary.

Accessing Care with a Provider NOT part of Netcare’s network

Please remember that in some mission areas, you may not be able to place the call to Aetna first, or there may not be any providers in the network. Care can still be accessed with any provider and there is no penalty. The Mission would just need to pay and then submit a claim to Aetna for reimbursement.

Emergency Care:

Call the Aetna Customer Service office as soon as possible, but please know that care should not be delayed. Once the patient information is shared with AI, AI will then try to coordinate with the facility to avoid the missionary from having to make a cash payment to the provider.

Prescriptions & Dental Emergency Care

**IMPORTANT** The Mission will need to pay for prescriptions and Dental care (accidents only) and the Mission will need to submit a Claim form to Aetna for reimbursement. ONLY dental procedures as a result of an accident will be covered by the Missionary Medical program. Any urgent dental needs – such as extractions, root canals, pain relief procedures, abscesses, etc., should NOT be arranged or paid for by Aetna or our partners. For that type of care, the mission president or his wife or the mission nurse or medical advisor should help the missionary access the dental care needed; however, the mission president will then need to determine if the missionary’s family will pay those bills or if the Church funds will be used to cover those costs (by using mission account #XXXX900-5949).

Reimbursement – 3 Claim Forms

Three (3) claim forms have been customized for the Church. Please choose the appropriate claim form depending on the method of reimbursement being requested. Please see the resource LDS Claim Form Instructions for instructions on the completion of these claim forms.

1. **Claim Form – Mission President (Reimburse President)**

   Reimburse Mission President if personal funds were used or to pay provider directly.

2. **Claim Form – Missionary (Reimburse Provider)**

   If an invoice in missionary’s name requires payment to the provider directly, use this form for payment to be made directly by Aetna to the provider of medical services. If missionary pays for a service, the Mission funds should be used to reimburse the missionary and use claim from under number 3 below.

3. **Claim Form – Missionary Medical (Reimburse Church)**

   Reimburse the Church if Mission funds were used. This is the form you will use most often.

MissionaryMedical.org

The Missionary Medical website has set up a section focused entirely on the Aetna International program, with training, information materials, Claim forms, contact information, FAQs, and a link to the Aetna International website. The Aetna International reimbursement forms (claim forms) can be found on the www.missionarymedical.org website. On the site’s home page, click on “Provider Information and Mission Office Materials.” At the bottom of the page under “Aetna International Forms and Materials,” click on any of the three separate links to access the appropriate reimbursement form outlined above.

Submitting the Claim

1. Complete the appropriate claim form. (Claim forms located on www.missionarymedical.org)

2. Copy all receipts on a single piece of paper (or as many as necessary). Be certain that all receipts are legible. Receipts must be fully itemized bills and/or detailed receipts that include diagnosis (nature of illness) and the procedures or services performed.

3. Write the missionary’s Aetna member identification number on each document submitted with the Claim form (refer to the Aetna International Id card). The ID begins with a “W”.

4. Be sure to indicate the name of the person who received care.
(the missionary).
5. Include contact information (phone and email address) where the Mission office can be reached in case Aetna has any questions about the Claim.

Send the Claim form/receipts via FAX to:
Toll-free: 800-475-8751
Direct: 859-425-3363

Send the Claim form/receipts by mail to:
Aetna; P.O. Box 981543
ElPaso, TX 79998-1543 USA
Or Email to: AISESERVICE@AETNA.COM
Resources for the AMA, Mission President and Wife

Aetna International Overview (this document): CRITICAL INFORMATION FOR UNDERSTANDING THE PROCESS

ID card Letter: Outlines the Missionary Medical process for the missionary on how and when to seek medical care.

Benefit Principles: Benefit principles set forth by Missionary Medical to guide your medical care decisions.

LDS Claim Form Instructions: Detailed instructions for which claim form to use and how to complete it and send in for reimbursement to Aetna International.

Three (3) claim forms: Electronic versions provided by Aetna during implementation. The forms are housed on the www.missionarymedical.org website for your reference.

Missionary Listing in Excel format: Monthly listing sent to the Mission email address, with missionary name (as enrolled with Aetna), date of birth, Aetna ID#, and Aetna-assigned Mission number. The last three digits identify your specific Mission.

AI clinic/hospital listing: This listing is for your information only so you can view the extensive network of clinics and hospitals. The listing will be emailed to the mission email address. When needing to seek medical care for a missionary, please call the Aetna Customer Service Center to request a Guarantee of Payment (GOP) or to request where you want Aetna to try to place a Guarantee of Payment.

While network development continues, the full AI network in Guam Micronesia encompassing hospitals, clinics, labs, radiology, behavioral/mental health, surgical centers, physicians are available to provide cashless direct settlement access to medical care for the missionaries (after contacting AI first).

Medical Assistance: When a missionary is to be given an early medical or emotional release to return home in order to receive treatment associated with an injury or illness that occurs during missionary service outside of the United States, the Mission President contacts the IFR (In Field Representative) at the Church’s Missionary Department. A Missionary Change Form is sent to Missionary Medical.

If medical assistance is needed, the IFR will contact the DMBA Nurse Team by phone (801-578-5775 or 801-578-5767) or e-mail (MissionaryMa@dmba.com) to formally request medical assistance. The nurse team will retrieve all needed information from the Missionary Inquiry system. Extended medical coverage and medical assistance covers the specific injury or illness that began during the missionary’s service.
Aetna International Form for requests for Guarantee of Payment (GOP) for care. Information needed whether request is made via Phone or email

Instructions: Complete below or be prepared to provide this information when placing a phone call before each missionary goes to seek care (not necessary if accessing outpatient care with a Netcare provider in Guam). If the missionary is seeking care with a provider whom you know will not accept our payment directly, there is no need to call Aetna in advance. (Pay for the care and submit a claim for reimbursement.)

For Urgent requests (care needed in 48 hours or less), please call Aetna International and be prepared to provide the following information.

| Caller’s Name & Relationship to the Mission (position/role): |
| Callers email and Phone Number and email (including Country & City Code): |
| Callers Location (City/Country) and Mission Name: |
| Patient Name * |
| Patient’s Aetna ID * |
| Patient Date of Birth * (mm/dd/yyyy) |

What is the nature of the illness/injury? (brief explanation necessary)

Requested Place of Service (if applicable):

Provider name
Provider address
Provider phone number
Planned Date of Service/Admission *
Type of service requested