

A woman with curly hair is smiling and talking on a phone. She is wearing a green sweater. A large white heart outline is in the background.

Aetna Ascent[®]

**For businesses on the rise,
choose benefits that take
you to the top**

For groups of 2 – 20 expatriate employees

[AetnaInternational.com](https://www.AetnaInternational.com)

1625659-01-03 (10/24)





Healthier employees and a healthier bottom line

**Help drive productivity up and costs down with Aetna Ascent® —
an employee health and wellness benefits plan created for
businesses just like yours.**

Experience the Ascent advantage

We help control your costs by building a solution that drives healthy outcomes for your employees. And we help control your employees' costs with plan features like no deductibles and no coinsurance for care received outside the United States.



Simple plan administration and implementation

Annual renewal dates and comprehensive account support



Compliant solutions

Fronting arrangements that meet local requirements



Broad access

Global network of 2.2 million health providers



More flexibility

Six plan designs with several optional add-ons



Dependable resources

24/7 access to member services, clinical support, online resources and mobile apps



Easier member experiences

100% coverage featuring no deductible and no coinsurance for care outside of the U.S.

Underwriting guidelines

Rating methodology

Based on average age, demographics, home host countries, taxes, commissions and effective date.

Census information

Census is required to quote Aetna Ascent. The following fields are required:

- DOB
- Gender
- Dependent status
- Home country (If USA, please also provide ZIP)
- Host country (If USA, please also provide ZIP)

Find the right fit

Each plan features preferred provider organization (PPO) coverage that includes:

- **Medical**
- **Pharmacy**
- **Vision**
- **Dental** (optional)

Elevated member experience

Our highly trained Member Services team, available 24/7, can:

- Answer questions about benefit levels, coverage and claims in 240 languages
- Locate health care services around the world
- Connect members with our international clinical care management team for specific clinical concerns or our Emergency Assistance Services

Virtual care anytime, anywhere in the U.S.

Through our **CVS Health Virtual Primary Care™** and **CVS Health Virtual Care™**, members have access to:

- Primary care services with a virtual care provider and a supporting Care Team by appointment within days
- Mental health services for members ages 13 and older with licensed therapists and psychiatric nurse practitioners available for scheduled appointments seven days a week including evenings at \$0 member cost share*
- 24/7 care available with licensed providers for minor illnesses and injuries

We also offer access to board-certified doctors 24 hours a day by phone, video or mobile through Teladoc Health®. And if your employees get telehealth services outside the U.S., their covered at 100% with no member cost share.

Integrated clinical care management

Our international care management program provides multilingual support for every step of our members' health care journey by helping:

- Navigate cultural sensitivities and different health systems that exist globally
- Offer one-on-one consultations for pre- and post-assignment coordination
- Find hospitals, doctors and specialists
- Coordinate routine and urgent medical care, evaluations and emergency medical assistance and evacuations
- Get prescription medications and medical devices
- Support acute and chronic conditions as well as mental and emotional well-being
- Request second opinions in complex cases
- Give personalized support, like Enhanced Maternity Support for members who are pregnant and Transform Oncology for members with cancer

* Adolescent mental health services are limited to Counseling only; Mental Health Medication Management and Psychiatry services remain available only for adults 18+. For high-deductible health plans (HDHPs), \$0 member cost share applies after the deductible has been met.

Emergency assistance services

With Aetna International, you'll be ready to protect your employees' health and safety when emergencies happen. If health or life is under threat, our teams quickly mobilize to provide your employees with:

- Emergency or urgent medical evacuation
- Air ambulance
- Emergency travel or security assistance
- Repatriation of mortal remains

Aetna health and wellness

Staying on top of the demands of work, life and personal issues can be challenging. With Aetna Ascent, members can use self-help tools and/or professional support to help them reach their best health depending on how they're feeling.

Mental well-being tools that provide emotional well-being support and access to industry-leading mental health resources like CVS Health Virtual Care, Talkspace and Meru Health¹

Well-being tools to help maintain physical health

Global resources that help members make informed decisions while working outside the United States

Fertility coverage and maternity support

As part of our commitment to women and equity, we designed our fertility coverage and maternity benefits to support members throughout their entire pregnancy journey no matter where it takes them – from family planning to pregnancy to newborn care. That's why your employees:

- Starting January 1, 2025, can get 24/7 support through our **Global Maternity Program powered by Maven**. This program gives your employees (and their partners, too) on-demand virtual care from practitioners across 30+ specialties, care advocacy, live classes and more.²
- Starting September 1, 2024, will have access to intrauterine insemination (IUI) as a medical benefit for eligible plans. We're proud to be the first insurer to expand and simplify access to this benefit, which members can use as a test of fertility and, in some cases, to increase the chances of pregnancy.³

Unrivalled access to care around the world

In or outside the U.S., between us and our local partners around the world, we have the network, knowledge and expertise to support members across the globe with:

- 2.2 million providers across the U.S. and 200 countries and territories with direct pay arrangements, which means they send the bills to us to take care of directly
- Anytime, anywhere virtual care through our worldwide telehealth services
- Lower-cost care options through MinuteClinic[®] locations in the U.S.⁴
- 100% coverage with no deductible and no coinsurance for care outside the U.S.⁵

If members use providers outside of our network, they may have to pay the full cost at the time of the service and then submit claims online for reimbursement.

The MinuteClinic benefit

MinuteClinic is a medical clinic offering convenient, high-quality medical care for a variety of illnesses and minor injuries in adults and children 18 months and older. They are:

- Found in 900 locations in CVS Pharmacy[®] and Target[®] stores in 33 states, including D.C.⁶
- Open seven days a week including nights
- Staffed in person or virtually with nurse practitioners and physician assistants who screen, diagnose and treat patients; and, in many locations, licensed mental health practitioners available to provide counseling for depression and anxiety

¹CVS Health Virtual Care, Talkspace and Meru Health are only available in the U.S.

²The Global Maternity Program powered by Maven will be available to Aetna Ascent plans that go into effect or renew on and after January 1, 2025.

³This updated coverage policy begins nationwide on September 1, 2024 for many plans and will be effective on a rolling basis for most plans on renewal.

⁴Includes select MinuteClinic services. Not all MinuteClinic services are covered. Please consult benefit documents to confirm which services are included. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive MinuteClinic services at no cost share. However, such services are covered at negotiated contract rates. This benefit is not available in all states and on indemnity plans.

⁵Not applicable for Cayman or U.S. territories. 100% coverage includes no deductible and no coinsurance for care received outside of the U.S.; other coverage limits apply.

⁶CVS Health Enterprise Analytics as of May 2024.



Digital access and personalized support

Anytime, anywhere

Our digital tools and resources give your employees fast and easy access to manage their health and benefits, find care and get personalized support — anywhere in the world.

From **AetnaInternational.com**, our member website, members have access to:

- Search for nearby doctors and hospitals outside the U.S.
- Health care plan documents
- Digital member ID cards
- Submit and track claims online
- Our library of health and wellness resources

And for on-the-go access to what matters most, members have our free mobile apps to:

- Submit claims
- Search for doctors and health care facilities
- Find forms, health care resources and more
- Estimate health care costs and track claims (when in the United States)

Plus, our Aetna International website and app are now available in French and Spanish, too.

And if your employees (or their dependents) are in the U.S. looking for care, they can visit **Aetna.com** and use an upgraded provider search that leverages Artificial Intelligence (AI) to analyze 100+ provider and member data points (like provider experience and demographics; and member claims and health care utilization) to identify high-quality, high-performing and cost-effective providers with the highest likelihood to meet their preferences and specific health needs.*



The best of online claim submissions

When your employees submit claims online for services provided by medical specialists and facilities outside of our direct settlement network, they'll be able to:

- Use real-time data verification
- Digitally upload receipts and invoices
- Save information for quicker submissions
- Track claim progress
- Get reimbursed faster

*This upgraded provider search is available as new and renewing plans take effect on and after January 1, 2025.

Aetna Ascent medical plans design overview

Lower deductible plans

100% Plan	Outside U.S.	Network	Out-of-Network
Individual deductible	\$0	\$0	\$250
Family deductible	\$0	\$0	\$500
Individual coinsurance limit	\$0	\$500	\$1,000
Family coinsurance limit	\$0	\$1,000	\$2,000
Inpatient hospital deductible	\$0	\$0	30% after \$250 per confinement deductible
Routine physical exams	No charge	No charge	30% after deductible
Physician office visits	No charge	No charge after \$15 copay	30% after deductible
Specialist office visits	No charge	No charge after \$20 copay	30% after deductible
Emergency room	No charge	No charge after \$100 copay	No charge after \$100 copay
Non-emergency use of the emergency room	No charge	No charge after \$100 copay	30% after deductible
Urgent care	No charge	No charge after \$25 copay	30% after deductible
Non-urgent use of urgent care provider	No charge	No charge after \$25 copay	30% after deductible
Acupuncture	No charge	No charge after \$15 copay	30% after deductible
Prescription drugs; Within U.S. — APM applies, generic/brand; Outside the U.S. or within the U.S., but not using network pharmacy — subject to deductible, but does not apply to coinsurance limits	No charge	\$10/\$40/\$70	30% after deductible
Lifetime maximum	Unlimited	Unlimited	Unlimited
Other health services: Employee Assistance Program (EAP), Emergency Assistance Services, 24-Hour Nurse Line, telehealth, international clinical care management program, Aetna Security Assistance, Transform Oncology, Global Maternity Program powered by Maven	Included	Included	Included

\$250 Plan	Outside U.S.	Network	Out-of-Network
Individual deductible	\$0	\$250	\$500
Family deductible	\$0	\$500	\$1,000
Individual coinsurance limit	\$0	\$1,000	\$2,000
Family coinsurance limit	\$0	\$2,000	\$4,000
Inpatient hospital deductible	\$0	10% after deductible and \$250 per confinement deductible	30% after deductible and \$500 per confinement deductible
Routine physical exams	No charge	No charge	30% after deductible
Physician office visits	No charge	No charge after \$20 copay	30% after deductible
Specialist office visits	No charge	No charge after \$30 copay	30% after deductible
Emergency room	No charge	10% after \$100 copay	10% after \$100 copay
Non-emergency use of the emergency room	No charge	10% after deductible	30% after deductible
Urgent care	No charge	10% after \$50 copay	30% after deductible
Non-urgent use of urgent care provider	No charge	10% after deductible	30% after deductible
Acupuncture	No charge	No charge after \$20 copay	30% after deductible
Prescription drugs; Within U.S. — APM applies, generic/brand; Outside the U.S. or within the U.S., but not using network pharmacy — subject to deductible, but does not apply to coinsurance limits	No charge	\$10/\$40/\$70	30% after deductible
Lifetime maximum	Unlimited	Unlimited	Unlimited
Other health services: Employee Assistance Program (EAP), Emergency Assistance Services, 24-Hour Nurse Line, telehealth, international clinical care management program, Aetna Security Assistance, Transform Oncology, Global Maternity Program powered by Maven	Included	Included	Included

\$500 Plan	Outside U.S.	Network	Out-of-Network
Individual deductible	\$0	\$500	\$1,000
Family deductible	\$0	\$1,000	\$2,000
Individual coinsurance limit	\$0	\$3,500	\$8,500
Family coinsurance limit	\$0	\$7,000	\$17,000
Inpatient hospital deductible	\$0	10% after deductible and \$250 per confinement deductible	30% after deductible and \$500 per confinement deductible
Routine physical exams	No charge	No charge	30% after deductible
Physician office visits	No charge	No charge after \$25 copay	30% after deductible
Specialist office visits	No charge	No charge after \$40 copay	30% after deductible
Emergency room	No charge	10% after \$125 copay	10% after \$125 copay
Non-emergency use of the emergency room	No charge	10% after deductible	30% after deductible
Urgent care	No charge	10% after \$50 copay	30% after deductible
Non-urgent use of urgent care provider	No charge	10% after deductible	30% after deductible
Acupuncture	No charge	No charge after \$25 copay	30% after deductible
Prescription drugs; Within U.S. — APM applies, generic/brand; Outside the U.S. or within the U.S., but not using network pharmacy — subject to deductible, but does not apply to coinsurance limits	No charge	\$10/\$40/\$70	30% after deductible
Lifetime maximum	Unlimited	Unlimited	Unlimited
Other health services: Employee Assistance Program (EAP), Emergency Assistance Services, 24-Hour Nurse Line, telehealth, international clinical care management program, Aetna Security Assistance, Transform Oncology, Global Maternity Program powered by Maven	Included	Included	Included

Aetna Ascent medical plans design overview

Higher deductible plans

\$1,000 Plan	Outside U.S.	Network	Out-of-Network
Individual deductible	\$0	\$1,000	\$2,000
Family deductible	\$0	\$2,000	\$4,000
Individual coinsurance limit	\$0	\$3,500	\$7,000
Family coinsurance limit	\$0	\$7,000	\$14,000
Inpatient hospital deductible	\$0	10% after deductible and \$250 per confinement deductible	30% after deductible and \$500 per confinement deductible
Routine physical exams	No charge	No charge	30% after deductible
Physician office visits	No charge	No charge after \$25 copay	30% after deductible
Specialist office visits	No charge	No charge after \$40 copay	30% after deductible
Emergency room	No charge	10% after \$150 copay	10% after \$150 copay
Non-emergency use of the emergency room	No charge	10% after deductible	30% after deductible
Urgent care	No charge	10% after \$75 copay	30% after deductible
Non-urgent use of urgent care provider	No charge	10% after deductible	30% after deductible
Acupuncture	No charge	No charge after \$25 copay	30% after deductible
Prescription drugs; Within U.S. — APM applies, generic/brand; Outside the U.S. or within the U.S. but not using network pharmacy — subject to deductible, but does not apply to coinsurance limits	No charge	\$10/\$40/\$70	30% after deductible
Lifetime maximum	Unlimited	Unlimited	Unlimited
Other health services: Employee Assistance Program (EAP), Emergency Assistance Services, 24-Hour Nurse Line, telehealth, international clinical care management program, Aetna Security Assistance, Transform Oncology, Global Maternity Program powered by Maven	Included	Included	Included

\$2,500 Plan	Outside U.S.	Network	Out-of-Network
Individual deductible	\$0	\$2,500	\$5,000
Family deductible	\$0	\$5,000	\$10,000
Individual coinsurance limit	\$0	\$5,000	\$10,000
Family coinsurance limit	\$0	\$10,000	\$20,000
Inpatient hospital deductible	\$0	20% after deductible and \$250 per confinement deductible	50% after deductible and \$500 per confinement deductible
Routine physical exams	No charge	No charge	50% after deductible
Physician office visits	No charge	No charge after \$35 copay	50% after deductible
Specialist office visits	No charge	No charge after \$50 copay	50% after deductible
Emergency room	No charge	20% after \$250 copay	20% after \$250 copay
Non-emergency use of the emergency room	No charge	20% after deductible	50% after deductible
Urgent care	No charge	20% after \$75 copay	50% after deductible
Non-urgent use of urgent care provider	No charge	20% after deductible	50% after deductible
Acupuncture	No charge	No charge after \$35 copay	50% after deductible
Prescription drugs; Within U.S. — APM applies, generic/brand; Outside the U.S. or within the U.S., but not using network pharmacy — subject to deductible, but does not apply to coinsurance limits	No charge	\$20/\$35/\$75	50% after deductible
Lifetime maximum	Unlimited	Unlimited	Unlimited
Other health services: Employee Assistance Program (EAP), Emergency Assistance Services, 24-Hour Nurse Line, telehealth, international clinical care management program, Aetna Security Assistance, Transform Oncology, Global Maternity Program powered by Maven	Included	Included	Included

\$5,000 Plan	Outside U.S.	Network	Out-of-Network
Individual deductible	\$0	\$5,000	\$10,000
Family deductible	\$0	\$10,000	\$20,000
Individual coinsurance limit	\$0	\$8,000	\$16,000
Family coinsurance limit	\$0	\$16,000	\$32,000
Inpatient hospital deductible	\$0	20% after deductible	50% after deductible
Routine physical exams	No charge	No charge	50% after deductible
Physician office visits	No charge	No charge after \$40 copay	50% after deductible
Specialist office visits	No charge	No charge after \$60 copay	50% after deductible
Emergency room	No charge	20% after \$400 copay	20% after \$400 copay
Non-emergency use of the emergency room	No charge	20% after deductible	50% after deductible
Urgent care	No charge	No charge after \$100 copay	50% after deductible
Non-urgent use of urgent care provider	No charge	20% after deductible	50% after deductible
Acupuncture	No charge	No charge after \$40 copay	50% after deductible
Prescription drugs; Within U.S. — APM applies, generic/brand; Outside the U.S. or within the U.S., but not using network pharmacy — subject to deductible, but does not apply to coinsurance limits	No charge	\$20/\$45/\$80	50% after deductible
Lifetime maximum	Unlimited	Unlimited	Unlimited
Other health services: Employee Assistance Program (EAP), Emergency Assistance Services, 24-Hour Nurse Line, telehealth, international clinical care management program, Aetna Security Assistance, Transform Oncology, Global Maternity Program powered by Maven	Included	Included	Included

A world-renowned leader committed to excellence

The scale and combined resources of CVS Health® and Aetna® — along with our preferred partnerships around the globe — make Aetna International one of the most connected global health benefits providers in the world.

Every day, we build on our **170-year heritage and 65+ years in global health care** to deliver seamless and easy-to-access quality care in 200+ countries and territories. Your globally mobile workforce will benefit from personalized, integrated and leading-edge resources, while you benefit from healthier employees and a better bottom line.

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