



# Anywhere, anytime

## Aetna International Expatriate Trust

This product is only available on renewal  
basis and is no longer available for sale

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

2697247-06-01 (10/23)

 aetna®



**When it comes to helping employees succeed on their international assignments, Aetna International delivers.**

# Caring for your international employees anywhere, anytime



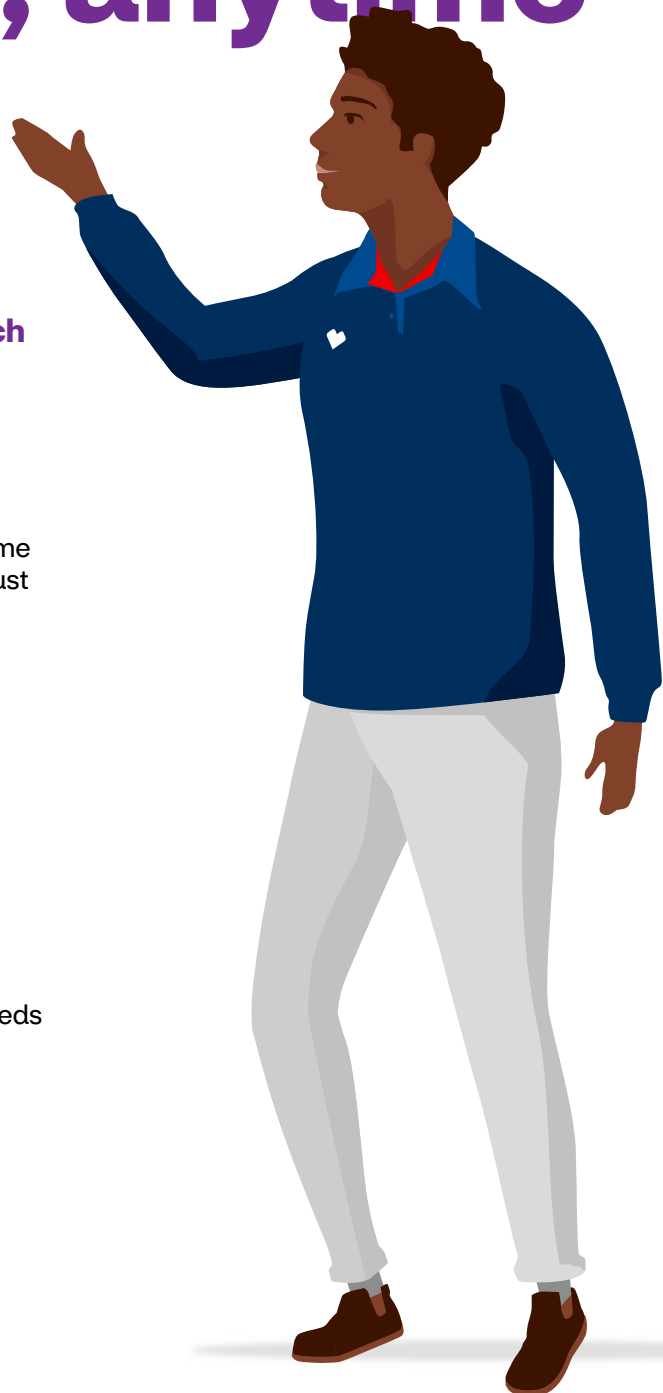
## Health care delivered with a personal touch

As one of the largest and most prominent global providers of health and wellness benefits, we are dedicated to delivering the comprehensive solutions you and your workforce need. That's why we've made selecting a plan that provides your employees exceptional global\* health care coverage easy. At home or on assignment, Aetna International's Expatriate Trust program offers more than just insurance, it delivers peace of mind.



## How it works

You choose the comprehensive health care plan that works best for you and your expatriate employees needs and we'll take care of the rest.



# Why choose the Aetna International Expatriate Trust?

**Your employees and their dependents deserve the best coverage** — regardless of where they are in the world.\* With Aetna International's Expatriate Trust Program, those employees who are on extended expatriate assignments outside of the U.S. will appreciate the flexible, comprehensive health care benefits included in every Expatriate Trust plan. They will have exceptional coverage, whether they require care inside or outside of the U.S.

The benefits of choosing the Aetna International Expatriate Trust also extend to you as the plan sponsor. As part of this program, you will enjoy the benefit of being part of a larger group of companies with

international health care needs, giving you more power over purchasing and rate stabilization. The Aetna International Expatriate Trust renews annually on January 1st, after being reviewed and approved with the State of Delaware. You will also enjoy streamlined quoting and plan implementation along with effective account management — ultimately lowering your overall cost.

When you take advantage of the Aetna International Expatriate Trust offers, your employees can concentrate on what matters most — their families, their health and their work.



# Comprehensive global services

## What your plan includes

All plans include medical, pharmacy, vision, emergency assistance services, access to our international clinical care management team, Aetna Well-being and global safety and security assistance services.

Optional benefits include dental coverage, with or without orthodontia.

### Emergency assistance services

Medical emergencies and accidents are unpredictable. But with Aetna International, you'll be prepared to protect your employees' health, safety and productivity. If health or life is under threat, our teams mobilize immediately to provide:

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

### 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-trip planning before an assignment and after an assignment
- 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
- Answer questions about health concerns and treatment options through the 24-Hour Nurse Line

### 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 physician and a supporting Care Team
- Mental health services with licensed therapists and psychiatrists available for scheduled appointments seven days a week including evenings
- On-demand care available 24 hours a day 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.

### Global safety and security assistance services

We help protect our members by providing security information and guidance to keep them safe from political unrest and natural disasters. Your employees have access to:

- 24/7 access to expert safety advice from multilingual representatives
- Reliable information on more than 220 countries and territories, and over 500 cities worldwide
- Personalized travel reports and safety briefings tailored to their trip or assignment
- Email and text alerts providing up-to-the minute information on civil unrest, natural hazards and travel disruptions

# Aetna Well-being

**Staying on top of the demands of work, life and personal issues can be challenging.**

That's why we're committed to providing your employees with access to Aetna Well-being — industry-leading self-help tools and professional support to help members reach their best health. Your employees will have access to self-help tools and professional support to fit their needs.

**Mental well-being tools** — Support for emotional well-being and access to industry-leading mental health resources like CVS Health Virtual Care, Talkspace and Meru Health<sup>1</sup>

**Well-being tools** — Resources to help maintain physical health

**Additional resources outside of the U.S.** — Help to make informed decisions while working outside the United States

**Member offers** — Specially selected offers on great health and wellness apps and services



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



# Built with your employees in mind

## **Convenient access to international health care**

Aetna International is committed to building strong and secure partnerships with health care professionals around the world to make it easy for our members to have access to quality care.

## **Dedicated Account Service team**

Our dedicated account service team can help you and your employees with the following:

- Assistance with escalated issues
- Support with day to day billing or eligibility concerns
- Access to the Online Enrollment Tool for ease of processing enrollments and changes
- Provide member information



# A health care plan from Aetna International means your employees have access to more than 1.9 million top doctors and hospitals around the world.

## Unrivaled 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:

- 1.9 million providers across the U.S. and 200 countries and territories
- 165,000+ network providers outside the U.S. 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.<sup>1</sup>
- 100% coverage with no deductible and no coinsurance for care outside the U.S.<sup>2</sup>

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 to us online for reimbursement.

## 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

## 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

<sup>1</sup>Includes 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.

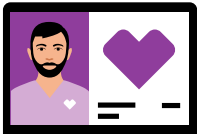
<sup>2</sup>Not applicable for Cayman or U.S. territories. 100% coverage includes no deductible and no coinsurance for care received outside of the U.S.; other coverage limits apply.



# Powerful technology to make it easier to live healthy

## Your employees are connected. So are we.

Our web and mobile tools make it easy for your employees to find what they need and play an informed role in their own health care.



### Member website

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

- Search for nearby doctors and hospitals in and out of the U.S.
- Health care plan documents
- Digital member ID cards
- Submit and track claims online
- Our library of health and wellness resources
- Get answers to frequently asked questions



### Mobile assistant app

The International Mobile Assistant app takes the important features of our member website and packages them in an easy-to-use mobile format.

The app is free to download and is available for both iPhones and Android phones.

# A world-renowned leader committed to excellence

**As part of CVS Health® and Aetna® — along with our preferred partnerships around the world — Aetna International is making the health journey more accessible, human and holistic.**

**Every day, we build on our 170-year heritage and 60+ 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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