



Aetna WorldTravelerSM



Emergency medical insurance for members who travel internationally on business for six months or less outside of their home country.

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

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Aetna WorldTraveler and WorldTraveler Plus

With an **Aetna WorldTraveler** or **WorldTraveler Plus** plan in place for employees traveling internationally for six months or less outside of their home country, you'll have the peace of mind that comes from knowing they're safe and sound. And they'll have the confidence to focus on their assignment.

These plans include the following services:

- **Emergency and urgent medical assistance** including hospitalization monitoring, communication with family, local medical team coordination and more from our team of registered nurses and clinicians.
- **Deposits/advances/service guarantees** for medical facilities, airlines, and ground and air ambulances
- **Travel assistance** including airline, hotel and car rental arrangements, and replacement of lost travel documents
- **Emergency assistance services** including repatriation, visitation arrangements for hospitalizations exceeding seven days and coordination of dependent children returning to their home country
- **Translation services** 24/7 in 240 different languages

Optional add-ons:

- **Dependent medical coverage** for dependents traveling with the Member
- **Business sojourn medical coverage** for members and dependents during leisure travel that's connected to a business trip

Members can register for their member website by following the steps below:

1. Go to **AetnaInternational.com/members**
2. Select **Create account**
3. Enter your information and select **Aetna WorldTraveler Plan Members**
4. Enter the Control Suffix Account (CSA) — found at the bottom of your WorldTraveler ID card and the “Registration key” located below, then click **“Continue”**
5. Create a user name and password to complete your registration



High expectations

24/7 assistance and care

- Member Services Center available anytime by phone or email
- Multilingual representatives with one-call resolution training
- Real-time language translation
- Claims processing in multiple currencies
- Specialized nurses and clinicians
- Emergency assistance services coordination

Innovative tools to make life easier

Your members have access to their own member website to make it easy for them to manage their health ... anytime, anywhere. They can:

- Find care
- Submit and manage claims
- Access health and wellness information

Extensive network of doctors and hospitals

- Direct pay arrangements with all network providers, who bill us directly for covered medical services, lowering out-of-pocket costs for your members at the time of service
- Access to our 2.2 million network providers worldwide
- All doctors and health care facilities have met or exceeded rigorous quality standards
- Up-to-date provider data helps identify the most appropriate referrals

Health & wellness

We know that juggling the demands of work, life and personal issues can sometimes be hard.

So when members are looking for the right support for their physical, mental or emotional well-being, they can find it here — in whatever ways work best for them.

We've arranged our offerings into three easy-to-navigate categories — well-being resources, mental well-being and global resources.

Members can learn more about these resources by visiting AetnaInternational.com and choosing "Health & wellness."

Plan features

	WorldTraveler	WorldTraveler Plus
Medical maximum (calendar year)	\$300,000	\$500,000
Emergency assistance maximum	\$250,000 per calendar year	\$250,000 per calendar year
Deductible	None	None
Coinsurance percentage paid by plan	100%	100%
Coinsurance limit by paid traveler	\$0	\$0
Pre-existing conditions exclusion	None	None
Prescription drug benefit maximum	None	None
Dental – accidental injury	Covered	Covered
Optional coverage		
Medical coverage for dependents	Spouse, children (age 26 or younger, unmarried)	Spouse, children (age 26 or younger, unmarried)
Business sojourn coverage	Leisure travel connected with business travel	Leisure travel connected with business travel

FAQs

Q. What do you consider short-term business travel under these plans?

- A.** Travelers are covered for trips outside of their home country that do not exceed 180 consecutive travel days, with no more than 270 travel days in a 12-month period.
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Q. Who underwrites the plans?

- A.** Aetna Life Insurance Company underwrites Aetna WorldTraveler.
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Q. Do you offer a fully-insured product or self-insured only?

- A.** Aetna WorldTraveler is available on a fully insured basis only.
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Q. Do you sell individual products, group products or both?

- A.** Aetna WorldTraveler is a group insurance program. We don't market this product to individuals.
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Q. What are your minimum annual premium requirements?

- A.** The minimum annual premium requirement is \$1,000.
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Q. Are dependents eligible?

- A.** Aetna WorldTraveler includes optional dependent coverage for eligible spouses and dependent children age 26 or younger. When selected, dependents are covered as long as they are traveling with the covered member.
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Q. Do you cover leisure travel in conjunction with a business trip?

- A.** Aetna WorldTraveler includes optional business sojourn coverage for leisure travel directly before, during or after a business trip.
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Q. How is eligibility information submitted?

- A.** We don't require you to submit eligibility information for the Aetna WorldTraveler plan. We do ask you to provide an eligibility contact who can be reached at any time, to ensure that emergency situations are handled appropriately.
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Q. How often are premium payments due?

- A.** Premiums are paid upon initial plan setup and upon renewals for the next 12-month policy period. These premiums are paid just once for the full policy year.
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Q. Do you offer a hospital payment guarantee?

- A.** Yes. We offer payment guarantees to the hospitals in our network. Our Member Services Center is available 24/7 to help members with hospital admissions around the world.
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Q. Is coverage for international business travelers to the United States available?

- A.** Yes. Aetna WorldTraveler covers members traveling outside their home country. This includes coverage for individuals taking international business trips to the United States.
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Q. Are there any caps on the amount of medical coverage a person can receive?

- A.** Yes. Maximum medical coverage amounts are:
- Aetna WorldTraveler — \$300,000 per calendar year
 - Aetna WorldTraveler Plus — \$500,000 per calendar year
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Q. Are there any pre-existing condition exclusions?

- A.** No.
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Q. Are there any countries where you cannot or will not provide coverage?

- A.** Except in countries under U.S. government sanctions, there are no geographic limits to our coverage once a plan is put into place.
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Q. Where/When does WorldTraveler coverage begin and end?

A. Coverage begins when an international business traveler leaves their home country and ends when they return to their home country.

Q. Are there any plan limitations?

A. Yes. Aetna WorldTraveler will not cover claims for treatment that is:

- Considered routine or preventative, including follow-up care
- Obtained in a person's home country. For instance, if the person's home country is the U.S., they will not be covered for treatment in the U.S.
- Received while traveling against a physician's advice
- When treatment is the primary reason for the international travel

Q. Do you have a network of preferred doctors and health care facilities that you work with?

A. Yes. We have preferred doctors and health care facilities all over the world. Members can check the list on their member website or call our Member Services team to find providers in our network.

Q. If my members have a question or need to speak with someone at Aetna International, are there specific business hours the Member Service Center is available?

A. Our Member Service Center is open 24/7.

Q. How can my members find care?

A. We make it simple for your members to find the right doctor or health care facility quickly and easily. They can:

- Log in to their member website at **AetnaInternational.com**. Select **Find health care** and search our global network of health care
- Call Member Services using the number on their Aetna WorldTraveler Member ID Card

Q. What if there is a medical emergency?

A. In emergency situations, our members should get the care they need first and then submit their direct settlement request as soon as they're able.

Q. If members pay for care out of their own pockets, how do they submit claims?

A. If members choose to go outside our network for care, they'll pay for care at the time of service and then submit a claim for reimbursement. There are two ways to do this:

- Submit a claim online at **AetnaInternational.com** by logging in to their member website with their user name and password, go to "Claims" and select "New claim" to complete the online form
- They can also submit a claim by traditional mail, but they'll usually get reimbursed more quickly when they submit their claims electronically

Q. Can Aetna International reimburse claim payments in local currency? If so, how is the conversion rate determined?

A. We can reimburse claim payments in many currencies. A member tells us which currency they want to be reimbursed in when they submit their claim. The conversion rate is based on the date of service.

Q. How quickly will a member be reimbursed when paying out-of-pocket for care?

A. Reimbursements are paid within the standard claims processing time.

Q. Do WorldTraveler members have access to online tools and resources?

A. Yes. WorldTraveler members can log in to their password-protected member website. Here they have online access to benefits, finding care and submitting claims.

Questions?

For more information, contact your Aetna International account manager or sales representative. Your members can contact Member Services by calling the number on the back of their Member ID Cards.

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Aetna does not provide care or guarantee access to health services. Not all health services are covered, and coverage is subject to applicable laws and regulations, including economic and trade sanctions. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage.

Information is believed to be accurate as of the product date; however, it is subject to change. For more information about Aetna International plans, refer to **[AetnaInternational.com](https://www.aetnainternational.com)**.