



Health care made simple

**Get the most from your
Aetna International benefits**

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

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Welcome to Aetna International

At Aetna International and CVS Health®, we take care of the whole you. This means you'll get connected, convenient and affordable health care wherever — and whenever — you need it.

Here's how to get started:

1.

**Look out for
your member
ID card**

2.

**Register for
your member
website**

3.

**Sign-up for
pre-trip planning
and support**

4.

**Learn about
your care
options**

Plans and programs are underwritten or administered by Aetna Life & Casualty (Bermuda) Ltd. or Aetna Life Insurance Company (Aetna).

Step 1

Look out for your member ID card

To-dos



Look for your member ID card that's coming in the mail



Always keep your ID card with you so you have it when you need it



Present your ID card every time you receive care

Your member ID number — use this when seeking care and registering for your member website

Member Services phone number — if you have questions

aetna Network partner logo(s) may appear here **Aetna International**

MARIJANE Q SAMPLE-TESTCARD

ID W1234 56789-01

Open Choice PPO

ISSUER (80840) 9140860054

GRP: 11

RX BIN# MEDICAL

INN DED
INN OOP
OON DED
OON OOP

www.aetnainternational.com

TALK TO A DOCTOR 24/7: 1-855-TELADOC OR TELADOC.COM/AETNA.
Benefits shown do not reflect benefits outside of the U.S.
See your plan documents for plan requirements, including
precertification. This card does not guarantee coverage.

Aetna Providers in North & South America Call +1-800-231-7729

Allianz Providers in EU, UK, APAC, ME, Africa
Call +353 16301301

MEMBERS & NON U.S. PROVIDERS	1-800-231-7729
U.S. PROVIDER SERVICES	1-888-632-3862
DIRECT DIAL NUMBER	1-813-775-0190
EVACUATIONS	1-877-242-5580

Aetna Life Insurance Company
Submit Claims To:
P.O. BOX 981543
EL PASO TX 79998-1543

Did you know?

Member Services are available 24/7. They can communicate in over 240 different languages. To reach them, call the number on the back of your member ID card.

Step 2

Register for your member website at AetnaInternational.com

Your personalized, secure member website is fast and easy to use on any device. Once you register for the site and log in you'll be able to:



View or print your digital ID card



Search for doctors and hospitals



Access your plan documents



Find health and wellness tools and resources



Track and submit your claims

Register today

1

Go to **AetnaInternational.com**, click “Log In / Register”

2

Under “**Don’t have an Account**” click “**Register**”

3

Fill in the required information and make sure to select “**Aetna International Plan Member**” as your plan type

Next, get the apps

Once you’re registered on the member website, download the apps to your phone and use them wherever you are.



Use the Aetna HealthSM app when you’re inside the United States to:

- Search for doctors, hospitals, urgent care centers and walk-in clinics in the United States
- Estimate your costs
- Track your claims
- Access your digital ID card



Use the Aetna International app when you’re out of the United States to:

- Submit your claims
- Search for doctors and hospitals outside of the United States
- Find forms, health care resources and more



Step 3

Engage with our care management team for pre-trip planning

It's natural to feel a little nervous before leaving on an exciting journey like the one you're about to take. Gain peace of mind from our team of experts with pre-trip planning services.

Are you wondering things like:

- Are there certain vaccines that are recommended for the country I am going to?
- Am I able to take my medicine with me? Is it allowed in the country I'm going to?
- How will I get my prescription medicine filled or refilled while I'm there?
- Am I able to take my medical supplies with me, like my sleep apnea machine or syringes for insulin?
- Can I speak to a therapist regularly while I'm away, like I do now? How do I find one?
- If I need care, how do I find doctors or hospitals in the country I'm going to?

Our International Care Management team can help with these types of questions and more.

Get started today!

We recommend getting started with pre-trip planning as soon as possible before your departure date.

There are several ways to engage with our care management team and get started with pre-trip planning:

- 1** Log in at **AetnaInternational.com** (register first if haven't already) and use the "Contact Us" form
- 2** Email **AetnaInternationalCaseManagement@Aetna.com** and note that you're seeking pre-trip planning services (remember not to include personal health information in the email)
- 3** Call Member Services at the number on the back of your member ID card

Learn more and
sign-up for a free
consultation today!

Get started

Step 4

Know where to go for care



Care options when you're in the U.S.



Choosing your primary care provider

The primary care provider (PCP) you choose will get to know your health history and help coordinate your care. They can also:

- Administer wellness assessments and preventive screenings
- Prescribe treatment and help you make important health decisions
- Direct you to a specialist



Walk-in clinics and urgent care centers

If you have a minor, non-life-threatening health concern, walk-in clinics and urgent care centers can be a great choice. They will often have:

- Shorter wait times than the emergency room (ER)
- Night and weekend hours
- Lower costs than the ER



MinuteClinic®

MinuteClinic is located inside select CVS Pharmacy® locations across the U.S. Most are open nights and weekends. MinuteClinic providers can:

- Diagnose, treat and write prescriptions
- Treat minor wounds, cuts, sprains and skin conditions
- Provide vaccinations, routine lab tests and educational resources



Virtual care anytime, anywhere in the U.S.

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

- Primary care services with a virtual care physician and 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

Go to **CVS.com/virtual-care** to learn more about virtual services or to set up your account so it's ready when you need care.

You also have access to board-certified doctors 24 hours a day by phone, video or mobile app through Teladoc. Call **1-855-Teladoc** or visit **Teladoc.com/Aetna** to talk to a doctor for non-emergency medical needs.



International Care Management team

Our team of nurses and specialists provide multilingual, clinical care management to help with things like:

- Finding the right care and local providers
- Guidance on prescriptions, vaccines and medical devices
- Navigating the U.S. health care system
- Acute and chronic condition support

Call Member Services anytime at the number on your ID card. We'll connect you with your care management team.



Care options when you're outside the U.S.



How to find care

We have developed partnerships with accredited health care providers around the world. When you're outside the United States, we recommend seeing a direct pay provider, but we can still issue a Guarantee of Payment (GOP) if you choose not to. This helps guarantee procedures will be covered and your provider will settle the charges with us.

To search for direct pay providers, log in at **AetnaInternational.com** and click "Find health care."



Direct pay advantage

Aetna International has a broad direct-pay network made up of health care providers around the globe. This means, when you receive care, the bills are sent to us to take care of directly. If any copay or coinsurance is due from you, they'll ask you for it at the time of service or send you a bill afterward.

To ensure a smooth direct pay process:

1. Contact us at least five days before your appointment to request a Guarantee of Payment (GOP)
2. Show the GOP and your member ID card at your appointment

Remember, in emergency situations, get the care you need first.



International Care Management team

When you're outside the United States and have questions about your health, you can call our care management team to get answers. These clinicians are available around the clock to help with:

- Finding doctors and hospitals in your specific region
- Providing culturally-appropriate care recommendations
- Coordinating and supervising emergency medical evacuations
- Offering support in multiple languages
- Getting medical devices or prescription medications



Telehealth through vHealth*

Whatever questions or concerns you have about your physical health, experienced doctors are available to speak to you wherever you are in the world, 24/7. You can also get support for your mental health too, if you're experiencing emotional symptoms like stress, anxiety, changes in mood, or negative thinking patterns. Call **+442034992851** or visit vhealth-teladochealth.com to get started.

*vHealth may not be included in every member's plan. See your plan documents for a full description of benefits.

What to know about claims

Not everyone will need to submit claims. It depends on where you get care, which providers you see, or other health care services you use. But if you need reimbursement for covered health care costs, here's what to know.

When claims are required

If you choose to see an out-of-network provider in the U.S. or are getting care outside of the U.S., you may need to pay at the time of service and then submit a claim for reimbursement. You may also have to submit claims for dental, vision and other medical expenses, like prescriptions.

Before you submit your claim

- Have all supporting documents on hand, including paid invoices or receipts, medical records and photos if applicable.
- Put your member ID number on each document you send.
- Be ready to provide complete details of your visit, including the reason and a description of services.
- Decide how you want to receive your reimbursement, either paper check or bank transfer, and what country's currency you'd like to be reimbursed in. Check with your bank to determine if they charge a bank transfer fee, Aetna International does not.
- Submit your claim within the time frame noted in your plan documents, typically within 12 months.



How to submit a claim

- 1 Log in at **AetnaInternational.com** or through the **Aetna International app**
- 2 Click “**Claims**,” then select “**New claim**” to go to your online claim form. It's prefilled with as many details as we have
- 3 Complete the online form and select your preferred currency and method of reimbursement
- 4 Scan or take pictures of your receipts and upload
- 5 Submit your claim, noting your reference tracking number to check the status

Keep your original receipts in case you need them for verification purposes.

You can also mail or email a claim. But submitting online or through the app are the fastest and most secure ways to file for reimbursement.



How to track your claims

- 1 Log in at **AetnaInternational.com** and select “**Claims**.”
- 2 You'll be taken to a screen where you can view the status and see the Explanation of Benefits (EOB).

For everything else you need to know about claim submission and reimbursement

Check out this guide

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. While only your doctor can diagnose, prescribe or give medical advice, the International Care Management team can provide information on a variety of health topics. Teladoc® and Teladoc physicians are independent contractors and are not agents of Aetna. Visit **Teladoc.com/Aetna** for a complete description of the limitations of Teladoc services. Teladoc, Teladoc Health and the Teladoc Health logo are registered trademarks of Teladoc Health, Inc. Information is believed to be accurate as of the production date; however, it is subject to change. Refer to **AetnaInternational.com** for more information about Aetna International plans.

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