

Emergency medical care and evacuation

Make the most of your Aetna International benefits and services



Emergency care when you need it most, wherever you are

y their very nature, emergencies and accidents aren't predictable. When your health or life is under threat, you need the strength and expertise of a clinical team that can mobilise immediately to get you the care you need, in the right place and at the right time.

Aetna International's Care and Response Excellence (CARE) team provides round-the-clock service for accidents and emergencies wherever you are, whenever you need.

What is the CARE team?

Operating in several locations around the world, the CARE team co-ordinates Aetna International's response to member emergencies through a team of expert health care professionals, who also work closely with the member's treating doctor and family.

How the CARE team helps in the event of an emergency

The CARE team is on stand-by to help members with emergency medical assistance and – if appropriate – transport to the nearest medical centre of excellence or quality facility.

In the event of a medical emergency, our CARE team – including medical directors, clinicians, care managers and operations experts – will support you and your family by quickly liaising with the attending physician to determine the best treatment options. They will help you to make informed decisions about your care options and arrange the best available care in the most appropriate location to help ensure the best possible health outcome.

The CARE team can also help you by:

- Offering 24/7 support via the helpline, available 365 days a year for both medical emergency situations and general medical assistance
- Organising pre-travel assessments to help identify any existing, chronic or new health issues, ensuring members can be treated correctly and maintain access to the correct medication while they're overseas
- Providing care management to help people make decisions about their health, or manage an acute or chronic condition
- Finding local health care providers and facilities
- Arranging medication transport and transfer
- Providing clinical guidance via monthly wellness webinars

- Arranging pre-trip planning advice that makes it easier for members to navigate a relocation abroad, including guidance on vaccinations, the cost of living and expected expenses, laws, customs and available conveniences
- Securing second opinions in complex medical cases
- Helping members understand their benefits and processes, such as when and how to submit a claim



Get in touch with the CARE team

In the event of a medical emergency (critical illness or accident, or emergency prescription refill), contact the CARE team 24/7/365:

Call the number on the back of your member ID card.

For more information about the CARE team and the other benefits and services available through your plan, <u>login to (or register for) the Health Hub.</u> – your secure member portal.

It only takes two minutes to register and the Health Hub provides members access to your documentation, find a provider, make and track claims, access health and wellness information and more.

CARE in action

o show how the CARE team work with our members, meet Rachel* a pregnant Australian expat living with her husband Chris and son, in Vietnam. The following pages tell their story: how she was diagnosed with life-threatening preeclampsia and needed an emergency caesarean in a country without the ability to support her.

We hope you will find these pages useful and that you know you can turn to the CARE team as part of your plan cover because we aim to be there for you no matter what.

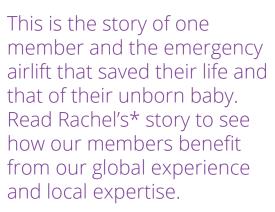
Meet Rachel

Read how the CARE team supported this Australian mother-to-be living in Vietnam as she was diagnosed with life-threatening preeclampsia and needed emergency evacuation

^{*}Name changed to protect the identity of our member







Life-threatening

One afternoon in 2018, Australian national Rachel was admitted to hospital in Ho Chi Minh city, Vietnam, where she was living with her family. She was 26 weeks pregnant with her second child and experiencing pain in her upper abdomen. The hospital quickly ran tests which suggested she was preeclamptic - a condition marked by hypertension/very high blood pressure that can threaten the life of the mother as well as the baby.

At 10am the following morning, Rachel's husband, Chris*, called the CARE team. With a very ill wife and concerned about the level of local care, Chris requested assistance with a medical evacuation.

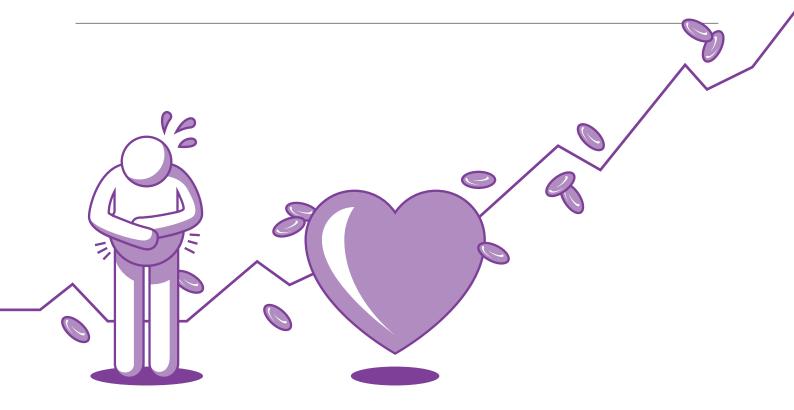
Enter Ciaran, a Clinical Case Manager and expert nurse at Aetna International with more than 12 years' experience in acute medicine and emergency care. Ciaran immediately contacted the treating doctor at the hospital in Ho Chi Minh.

Meet Ciaran

- o Clinical Case Manager
- Expert nurse at Aetna International
- More than 12 years' experience in acute medicine and emergency care.



* Name changed to protect the identity of our member



Travel for treatment

"The local doctor was very approachable, and I had several conversations with him about Rachel and her condition," explains Ciaran.

Rachel's hypertension meant that she was at risk from stroke which could threaten both her life and her baby's. The only way to resolve preeclampsia is to deliver the baby as quickly as possible. Preeclampsia can be managed if it's caught early.

The hospital could have conducted an emergency caesarean but the Ho Chi Minh hospital didn't have the facilities to care for a baby born before its 30th week and Rachel and Chris' baby was 26 weeks.

"The treating doctor and I worked together, in discussion with the family, to work out the best course of action," says Ciaran. "The doctor and I were of the same mind: we needed to transfer Rachel as quickly as possible.

The CARE team contacted several hospitals in Bangkok, the family's nearest centre of excellence – 500 miles away – and found one with the facilities to treat and care for mother and baby.

"We compiled all the clinical details and case information and referred it to our Medical Director, Dr Mitesh Patel. He wasted no time in agreeing to the evacuation. So – together with the husband – the decision was taken to transfer the mother there as quickly as possible."

Ciaran and the team set about organising the evacuation, from sourcing quotes to putting the logistics in place. The decision was made to use the air ambulance (AA) arranged by the hospital in Bangkok, who have their own air ambulance company.

Ciaran says: "It's absolutely critical to know the calibre of AA providers and their capabilities as well as the capabilities of the hospitals in region and local medical centres of excellence. Our Medical Directors travel extensively in the region to review hospitals, providers and facilities to build up our knowledge and relationships with them. We knew Rachel and her baby would be in safe hands."

With Ciaran's direct number, Chris and Rachel could remain in close contact throughout with any queries or concerns.

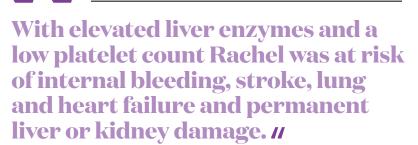


he evacuation

The air ambulance was due to leave Bangkok to fly to Ho Chi Minh at 12:30pm. Meanwhile a ground ambulance was dispatched to pick Rachel up from Binh Duong Province and bring her to the city airport, Tan Son Nhat -

After the pick up in Ho Chi Minh the air ambulance was due to leave for Bangkok at 6pm followed by another ground ambulance to the hospital.

At approximately 5pm, a weather system moved over Vietnam and the air ambulance couldn't take off as planned. It was a tense time for the family and the CARE team, who were in regular communication with both Chris and with the AA treating staff to monitor Rachel's condition to keep him updated on progress. After a tense delay, the plane took off.







Developmentsin-flight

During the flight Rachel was diagnosed with HELLP syndrome (or hemolysis). With elevated liver enzymes and a low platelet count Rachel was at risk of internal bleeding, stroke, lung and heart failure and permanent liver or kidney damage. As such, when she arrived in Bangkok, she was rushed from the air ambulance to ground ambulance and straight to the operating theatre.



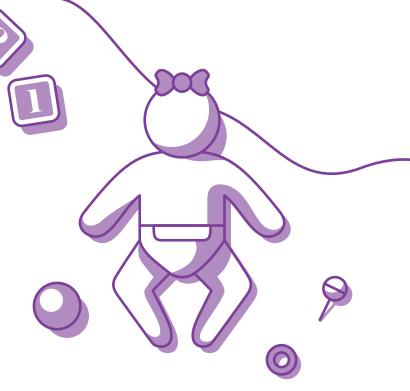
It's a girl!

Having arrived in theatre, surgeons worked to safely deliver a baby girl who was stable and placed in neonatal intensive care.

Rachel's preeclamptic emergency stopped as soon as the baby was delivered but their baby remained in hospital for several months until she was declared fit to fly.

The CARE team arranged transfers for the family to fly back to Australia so Rachel could enjoy the support of her family before eventually returning to Vietnam.

Afterwards, Rachel wrote to Ciaran to say: "Your compassion, care and professionalism helped us through the scariest time in our lives. Thank you for everything you did, because executing the plan not only







saved our lives, but put us in the best possible hands with the amazing team at Bangkok Hospital."

The CARE team continue to look after the family under their plan cover. This gives them access to the Bangkok hospital for a follow up to monitor the baby's health.

Rachel tells Ciaran: "I thought you might like an update. I am fully recovered and doing great. Our baby is a growing, healthy, happy, cheeky baby girl. She has a few ongoing health issues from her harrowing start to life but it's all manageable and she will be just fine."

Rachel sent a photo of the family adding: "I thought you might like to put some faces to the names and our experience. Please pass on my infinite gratitude to the team. Thank you again for everything."

How to request emergency medical assistance

At Aetna, we believe in being there, no matter what.

Members can contact the CARE team in the event of a medical emergency (emergency prescription refill, critical illness or accident).

For more information about the CARE team and the other benefits and services available through your plan, <u>login to (or register for) the Health Hub.</u> or ask your employer.

Are you an employer?

Find out more about how Aetna International's

CARE team can help you support your international employees and help to keep them healthy, happy, safe and productive.

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