Aetna International How the Program Works

for The Church of Jesus Christ of Latter-day Saints
DMBA/Missionary Medical Program
Network Partner: **Cowan Insurance Group (Cowan)**

Welcome to Aetna International!

Since medical expenses for Young Missionaries are fully paid for using The Church's tithing funds through the DMBA/Missionary Medical-Aetna International program, it is important to understand how the program is intended to work. This **"How the Program Works"** document is intended to provide you with a high-level overview regarding the basic function of the Aetna International plan for the Young Missionaries in your area. It will also serve as a reference guide to assist you with the answers to many of the questions or situations you may encounter while securing care for the Young Missionaries. Please take the time to become familiar with his document and should you ever have any questions regarding it or how the plan works in general, please feel free to reach out to your assigned Aetna International Account Manager.

Aetna International Team for the Church

Guadalupe Bravo, *Account Manager*
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213-988-4345
Based in Utah, United States

Aetna Customer Service Dedicated Team Available 24/7/365:
1-888-219-0477 International Toll-free
or +001-813-775-0451 (Call U.S. Direct)

With Aetna International coverage, the advantages for the Mission President and Young Missionaries will be:

- Simplify the administration of health care benefits for the Mission and the missionaries.
- Provide access to providers, clinics, and hospitals though a locally recognized Network Partner as well as offer quality, cost-effective care using their expertise with the local healthcare system(s).

Network Partner: Cowan

It is important to understand that Aetna **is not** a recognized insurer in your area. To provide you with access to a network of providers and facilities, we have formed a network partnership with a local partner in your area that is well known and has an established network for you to utilize. For your area, the network partner is **Cowan**.

IMPORTANT: When presenting the insurance to a provider, it is imperative that you mention it is through Cowan and not Aetna. Since Aetna is not a recognized insurer in your area, mentioning Aetna as the insurer will almost always result in cash being demanded at time of service.

A listing of participating facilities and providers within Cowan's network is available to you at any time via the Cowan Provider Webtool at **https://clients.cowangroup.ca/providers/login.cfm**. However, the Mission is not restricted to only seeking care from those providers that are participating (more under *"How to Access Care"*)

- **The facility/provider can verify the missionary's eligibility by contacting Cowan directly at 1-844-755-1610**

Canadian Medical System NOTE:

In many areas of the world, it is easy to find a family doctor. However, that is not the case in Canada. Many Canadians are on waiting lists for years before getting a family doctor. **For non-Canadian residents**, often their only option will be to go to a walk-in clinic. At the walk-in clinic, a file will be created for the missionary. They can return to the clinic for follow-up visits but will not necessarily see the same doctor. The medical file can be transferred to another facility if needed.

ID Cards

ID cards will be mailed directly to the Missions **from Cowan** and will be branded Cowan logo. When the ID cards are received, please hand them out to the missionaries along with "**Important – Missionary Instructions**" *(the ID Card letter)*. The ID card letter is a DMBA/Missionary Medical document that iterates the responsibility of having an ID card as well as touches on how to access care.

IMPORTANT: The DMBA/Missionary Medical-Aetna International coverage for a Young Missionary terminates on the day the mission assignment formally ends, as reported by the Missionary Department. All forms of the ID card (physical and digital) should be collected and destroyed. Failure to collect cards from a Young Missionary that has returned home could result in that missionary inappropriately using their card after their plan has ended resulting in extra Church resources being used to compensate for the cost of the services.

If a Young Missionary loses their ID card or it has been stolen, please send an email to your assigned Aetna International Account Manager to request a replacement from Cowan on your behalf. You will need to include the Young Missionary's full name (first and last) and their Aetna W ID number.

How to Access Care

IMPORTANT: Whenever a Young Missionary needs medical attention, they must obtain approval from the Mission President, his wife, a Mission Health Advisor, or any aptly appointed Mission Leader, who will need to contact Cowan and/or the facility/provider on their behalf. In the event of any emergent situation, the missionary should seek immediate care and the Mission Leaders should be notified as soon as possible.

In-Network/Participating Facilities/Providers: When a direct payment arrangement is required.

- Mission should identify a participating facility/provider using the Cowan Provider Webtool at **https://clients.cowangroup.ca/providers/login.cfm**.

  NOTE: Please DO NOT use eMed to validate a facility/provider's participation in the network. eMed is a DMBA/Missionary Medical website and the information in it is managed by the Missions, not by Aetna or any network partners. Neither Aetna nor any network partners have access to eMed.

- Once a participating facility/provider is identified, the Mission or the missionary should make appointment directly with the facility or medical provider.
- The Mission should direct the missionary to go to in-network facility/provider and be prepared to present his/her Cowan ID card and another form of valid ID upon arrival.
  - **The facility/provider can verify the missionary's eligibility by contacting Cowan directly at 1-844-755-1610**

NOTE: A referral from a primary or general doctor will be required for any and all "specialist" care.

IMPORTANT: If for any reason the participating facility/provider *(as found on the Cowan Provider Webtool at https://clients.cowangroup.ca/providers/login.cfm)* requires any form of payment, at time of service despite the Mission/missionary presenting a valid ID card, please do not delay care. Please pay for the care and obtain a detailed receipt/invoice that will then need to be sent to Aetna for reimbursement back to the Church.

Afterwards, please be sure to notify your assigned Aetna Account Manager with details of the interaction as soon as possible. Be sure to include the missionary's full name, Aetna W ID Number, date of service, facility/provider name, facility/provider address, facility/provider phone number, name of person at the facility/provider that interacted with.

Doing this will allow you assigned Aetna Account Manager to be able to advise the Network Partner who will then make an outreach to the provider to identify why they did not honor their network agreement and resolve.

How to Access Care - *Continued*

Out-of-Network/Non-Participating Facilities/Providers:

Please know that in some of the Mission's areas there may not be any facilities/providers that are participating in the network, or the Network Partner's participating facilities/providers may not be the ones you prefer to direct the missionaries to. **For facilities/providers that are not participating in the network, you may still choose to seek or direct those needing care there. However, you will need to be prepared to pay at the time of service, obtain a detailed/invoice/receipt, and submit to Aetna for reimbursement.**

Cowan is also happy to receive and pay for any invoices that a provider is willing to send them, whether participating in their network of not.

Emergency Care:

Please make every attempt to have the missionary go to a Cowan participating provider, but please know that care should not be delayed. If needed, please pay for the care and obtain a detailed receipt that will then need to be sent to Aetna for reimbursement to the Church.

Reimbursement/Pay and Claim Process

If a Young Missionary uses personal funds to pay for medical expenses that should have been covered by the DMBA/Missionary Medical-Aetna International plan, the Mission office should reimburse that missionary. If the Mission office reimburses a missionary for medical expenses, or if the Mission office pays medical bills directly to a provider, the Mission Financial Secretary should code those expenses to Mission account code **#XXXX900-5949**. When this is done, the funds come from a headquarters Missionary Department medical budget and the local Mission's budget is not affected. The Mission office should then submit a reimbursement claim form to Aetna so that Aetna can reimburse the headquarters account from which the funds came. **Aetna does not send reimbursements to individual mission offices.**

Claim Forms

Claim forms have been customized for the Church that are located on www.missionarymedical.org or www.aetnainternational.com/en/site/lds.html. Please choose the appropriate claim form depending on the method of reimbursement being requested.

All claim forms listed below are available in English, French, Portuguese, and Spanish at www.aetnainternational.com/en/site/lds.html.

1. **Young Missionary - Claim Submission Spreadsheet** *(Reimburse Church)*: Reimburse the Church if Mission funds were used. This worksheet allows for multiple claims submissions for multiple Young Missionaries under on one form.
2. **Mission President** *(Reimburse Mission President)*: Reimburse Mission President if personal funds were used to pay provider directly.
3. **Senior Missionary** *(Reimburse Senior Missionaries)*: Reimburse Senior Missionaries enrolled on the Senior Service Medical plan if personal funds were used to pay provider directly.
4. **Medical Assistance** *(Reimburse Young Missionary or responsible party)*: **For use when a Young Missionary is on a Medical Assistance extension ONLY.** Reimburse Young Missionary enrolled on a Medical Assistance extension or the responsible party assisting them if personal funds were used to pay provider directly.

NOTE: Anytime a Young Missionary pays for care, they should obtain and turn in the receipt/invoice to the Mission. Upon presentment of the receipt/invoice, Mission funds should be used to reimburse the missionary the Mission should submit the receipts for reimbursement to the Church using form #1 above.

Submitting the Claim

1. Complete the appropriate claim form.
2. Copy all receipts on a single piece of paper (or as many as necessary). Be certain that all receipts are legible. Receipts must be fully itemized bills and/or detailed receipts that include diagnosis (nature of illness) and the procedures/services performed as well as the name of any mediations obtained.
3. Write the missionary's full name (first, last) and their Aetna Member identification number (starts with a "W") on each document submitted with the Claim form *(refer to the Aetna International ID Card or the monthly enrollment listing sent to the Mission to obtain this information)*.
4. Include contact information (phone and email address) where the Mission office can be reached in case Aetna has any questions about the Claim.
5. Submit the completed the Claim form with all associated receipts:

   ~~**a. via FAX to:**~~
   ~~Toll-free: 800-475-8751~~
   ~~Direct: 859-425-3363~~

   ~~**b. by mail to:**~~
   ~~Aetna; P.O. Box 981543~~
   ~~El Paso, TX 79998-1543 USA~~

   c. **In an Email *10MB Limit* *(PREFERRED)* to:**
   aiservice@aetna.com

Pre-Authorization of Specific Care for Young Missionaries by DMBA/Missionary Medical

This is a REQUIRED process in your area. It requires that the Mission President, Area Medical Advisor, or whomever at the Mission is responsible for the care of the Young Missionaries to request pre-authorization from DMBA/Missionary Medical for certain care. Following this process is vital as it ultimately provides DMBA/Missionary Medical the opportunity to review potentially complex medical cases for any impacted Young Missionaries and assist with finding and providing the best options for care.

This process **does not apply** to the Mission President, his family or to any Senior Missionaries.

Also, please note that this pre-authorization requirement does not apply to life-threatening/loss of limb emergency situations or procedures not identified below.

Pre-authorization should be requested from DMBA/Missionary Medical for the following treatments:

1. MRI of head or spine
2. Colonoscopy or Endoscopy
3. Scheduled, non-emergency surgery **(Inpatient and Outpatient)**
4. Requests for **more than** 10* physical therapy visits
   ***Visits 6-10 should be communicated to DMBA/Missionary Medical for "review and approval." 11+ visits require pre-authorization by DMBA/Missionary Medical.**
5. Requests for **more than** 9 mental health counseling visits
6. Cancer treatment or cancer diagnostics (PET scan, biopsy, mass removal)
7. Biologics

When any of these treatments are needed, the process will be for the Mission President, Mission President's Wife, Mission Health Advisor, the Area Medical Advisor or whomever has been authorized by the Mission President to complete an online template at:

www.dmba.com/mmprecert

Once the request is submitted, DMBA/Missionary Medical will coordinate appropriate review and approvals with the Missionary Department.

DMBA/Missionary Medical monitors these notifications and anticipates providing a response within 24 hours of receipt of your communication.

Pre-authorization for these specific treatments is required the following reasons:

1. To promote global consistency in the preauthorization of care.

2. Reduce the amount of extensive in-field care provided in the mission. If a missionary's health is insufficient to serve, Missionary Department policy is that they should return home.

3. To protect missionaries, their companions and mission leaders from managing complex treatments which are better addressed by the missionary's family at home.

4. To identify pre-existing conditions that should not be treated using tithing funds.

If you have any questions, please contact DMBA/Missionary Medical by email at MMInternationalTeam@dmba.com or by telephone at 801-578-5650 after dialing the appropriate country code(s).

Resource Quick List for Mission Leaders

- **Aetna International How the Program Works *(this document)*:** CRITICAL INFORMATION FOR UNDERSTANDING THE PROCESS

- **Young Missionary Plan Coverage Basics:** **Simplified details regarding services that are limited or NOT covered under the plan as instructed and directed by DMBA/Missionary Medical**. This document can be found on the "Home" page of the custom website that Aetna has created for the Missions at https://www.aetnainternational.com/en/site/lds.html

- **MissionaryMedical.org:** The DMBA/Missionary Medical website has set up a section focused entirely on the Aetna International program, with training, information materials, claim forms, contact information, FAQs, and a link to the Aetna International website. The Aetna International reimbursement forms *(claim forms)* can be found on the www.missionarymedical.org website. On the site's home page, click on "**Provider Information and Mission Office Materials**." At the bottom of the page under "**Aetna International Forms and Materials**," click on any of the three separate links to access the appropriate reimbursement form outlined above.

- **eMed:** eMed is a DMBA/Missionary Medical website. No access to that site is given to anyone at Aetna International or to any Network Partner. The information found in eMed is maintained by DMBA/Missionary Medical and the Missions only. **Any provider listing that exists in eMed was created by those serving at the Mission, are not maintained by Aetna or their network partners, and may not reflect current participation with the DMBA/Missionary Medical-Aetna International program.** See *"In-Network/Participating Provider Listing"* below for how to locate an in-network/participating provider.

- **ID Card Letter:** Outlines the DMBA/Missionary Medical process for the missionary on how and when to seek medical care. This letter is found under the "**Important – Missionary Instructions**" dropdown on the **"Claim Forms & Church Guidelines"** page of the custom website that Aetna has created for the Missions at https://www.aetnainternational.com/en/site/lds.html

- **Benefit Principles:** Benefit principles set forth by DMBA/Missionary Medical to guide your medical care decisions. This letter is found under the "**Benefit Principles – A guide for Mission Presidents**" dropdown on the **"Claim Forms & Church Guidelines"** page of the custom website that Aetna has created for the Missions at https://www.aetnainternational.com/en/site/lds.html

- **Claim forms:** The forms are housed on the **"Claim Forms & Church Guidelines"** page of the custom website that Aetna has created for the Missions at https://www.aetnainternational.com/en/site/lds.html or can also be found at www.missionarymedical.org.

- **Young Missionary Listing in Excel format:** For your convenience, a monthly listing is sent to the main Mission email address, with missionary name (as enrolled with Aetna), date of birth, Aetna ID#, and Aetna-assigned account number.

Mission Name	Aetna Account #	Mission Name	Aetna Account #
Canada Toronto Mission	299775-12-001	Canada Winnipeg Mission	299775-12-007
Canada Montreal Mission	299775-12-003	Whitehorse, Yukon (Alaska Anchorage Mission)	299775-12-008
Canada Calgary Mission	299775-12-004	Canada Halifax Mission	299775-12-009
Canada Edmonton Mission	299775-12-005	Canada Toronto East Mission	299775-12-010
Canada Vancouver Mission	299775-12-006	Canada Area Presidency	299775-12-099

- **In-Network/Participating Provider Listing:** For real time access to the listing of providers in the Cowan Network of providers, please use the Cowan Provider Webtool at **https://clients.cowangroup.ca/providers/login.cfm**.

- **Medical Assistance: All Young Missionaries are terminated from the plan the day they leave the Mission.** Any extensions of the plan for a Young Missionary once they return home *(whether at the end of their Missionary service or "temporarily")* is **NOT AUTOMATIC** and must be requested from/approved by DMBA/Missionary Medical.

  When a Young Missionary who is serving outside the United States is to be given an early medical or emotional release to return home in order to receive treatment associated with an injury or illness that occurs during missionary service *(whether at the end of their Missionary service or "temporarily"),* the Mission President may contact the IFR (In Field Representative) at the Church's Missionary Department to discuss and if an extension of coverage under the plan is needed.

  If an extension is needed, the IFR will then contact the DMBA/Missionary Medical Nurse Team by phone (801-578-5775 or 801-578-5767) or e-mail (MissionaryMa@dmba.com) to formally request **Medical Assistance**. The nurse team will retrieve all needed information from the Missionary Inquiry system. If approved, Medical Assistance extension covers the specific injury or illness that began during the missionary's service.

  Additional information and resources regarding Medical Assistance can be found on the Medical Assistance pages (available in English, Spanish, French and Portuguese) of custom website that Aetna has created for the Missions at https://www.aetnainternational.com/en/site/lds.html

- **Senior Missionaries enrolled on the Senior Service Medical Plan (SSMP):** Senior Missionaries are responsible to purchase their own medical insurance. Many Senior Missionaries will purchase the Aetna SSMP insurance. Senior Missionaries should understand their personal medical insurance plans, and they should coordinate their personal medical needs with their specific insurance companies.

  The Aetna SSMP plan, and those Senior Missionaries who have elected to purchase it, are not the responsibility of the Mission. No reporting will be sent to the Mission for them. Any Senior Missionary enrolled on the SSMP should not be using Mission funds to pay for their care. It is the expectation of the Church that these individuals will handle the coordination of services needed and any payment needed for their own care as well as seeking reimbursement from Aetna when their personal funds are used. A claim form and other helpful information for all enrolled on the SSMP can be found on the "Senior Missionaries" page of the custom website that Aetna has created for the Missions at https://www.aetnainternational.com/en/site/lds.html

  For any inquiries regarding coverage under the SSMP or those related to Medicare upon return to the states, please refer then to:

  DMBA/Missionary Medical Senior Missionary Assistance:
  Toll free phone: 1-800-777-1647
  Local/International phone: 801-578-5650
  Fax: 801-578-5907
  Email: srmissionary@dmba.com