Complaint procedures



EFFECTIVE 1 OCTOBER 2020

We endeavor to meet our customers' expectations at all times. We understand that from time to time complaints may arise. Our aim is to resolve any complaints that we receive both fairly and promptly.

IF YOU WISH TO MAKE A COMPLAINT

Write to: The Complaints Resolution Team,

Aetna Insurance Company Limited 2nd Floor, 25 Templer Avenue IQ Farnborough, Farnborough

Hampshire GU14 6FE United Kingdom

Telephone (Toll Free from UK): 0800 085 2596*
Telephone (Collect): +44 203 788 3288

Email: aetnainternationalcomplaints&appeals@aetna.com

*International toll-free number requires an access code, which can be found by country at the website www.att.com/business_traveler.

Summary of our complaint handling procedures

Complaints and Appeals will:

- Be acknowledged promptly
- Be investigated competently, efficiently and impartially ensuring that we provide updates on progress
- Be assessed fairly, consistently and promptly
- Be responded to within eight weeks; you will receive either a letter explaining the status of your complaint or a final

Financial Services and Pensions Ombudsman:

Financial Services and Pensions Ombudsman (FSPO) Lincoln House, Lincoln Place, Dublin 2, D01 VH20

Telephone: +353 1 5677 000

E-mail: info@fspo.ie
Website: www.fspo.ie

Where a complaint relates to the services provided by another firm we shall advise the complainant of this and forward the complaint to the other firm for resolution. Where we and another firm are jointly responsible for the complaint, we shall ensure that the complainant is informed of this and each company will contact them directly in relation to the complaint for which it is responsible.

Contact us today

Members can reach us at the contact information found on their membership ID card.

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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. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional. Your plan documents contain a description of benefits, exclusions, limitations and conditions of coverage. For more information, refer to www.AetnaInternational.com.

If coverage provided by your plan violates or will violate any United States (US), United Kingdom (UK), United Nations (UN), European Union (EU) or any other applicable economic and trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments or reimburse for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or entity, or a country under sanction by the US, unless permitted under a valid written Office of Foreign Asset Control (OFAC) license. For more information on OFAC, visit www.treasury.gov/resource-center/sanctions/Pages/default.aspx.

Aetna Health Insurance Company of Europe DAC insures your plan, is regulated by the Central Bank of Ireland ref: C47511, and has its registered address at Alexandra House, The Sweepstakes, Ballsbridge, Dublin 4, Republic of Ireland.

Important: This is a non-US (United States) insurance product that does not comply with the US Patient Protection and Affordable Care Act (PPACA). This product may not qualify as minimum essential coverage (MEC), and therefore may not satisfy the requirements, if applicable to you and your dependants, of the Individual Shared Responsibility Provision (individual mandate) of PPACA. Failure to maintain MEC can result in US tax exposure. You may wish to consult with your legal, tax or other professional advisor for further information. This is only applicable to certain eligible US taxpayers.

