

# International Monetary Fund: Frequently asked questions

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## Claims and member services

### How do I submit a claim?

The process will be similar to the current claims reimbursement process that was previously in place. However, Aetna uses a single claim form for all types of services – medical, dental, vision and pharmacy.

Aetna has many in-network providers, including providers with direct payment arrangements, but where this is not the case, you will pay for the services received up front and file a claim with Aetna for reimbursement.

When filing a claim outside of Aetna’s direct pay arrangements be sure to submit an itemized bill or receipt. This bill/receipt must include the patient’s name, the provider’s name, address and phone number, date of service, amount charged, diagnosis/nature of illness and procedures performed (office visit, lab, surgery, etc.). This bill or receipt and proof of payment should be submitted with an Aetna International Claim Form (available at [AetnaInternational.com](https://www.aetna.com)). Proof of payment could be a credit card receipt or an invoice from the provider showing a zero balance.

Claims can be submitted online by logging in at [AetnaInternational.com](https://www.aetna.com), through the **Aetna International mobile app** and via email to [aiservice@aetna.com](mailto:aiservice@aetna.com). You can also submit a claim through the mail at the following address:

Aetna International  
P.O. Box 981543  
El Paso, TX 79998-1543, USA

### How do I submit a claim online?

1. Log in at [AetnaInternational.com](https://www.aetna.com)
2. Click on “My Claims”
3. Click on “New Claim”
4. Complete the online form, detailing information about the patient
5. Scan and upload your receipts
6. Select your preferred currency and method of reimbursement in the “Payment Details” and “Banking” sections on your claim form

7. Submit your claim, noting your reference tracking number to check your claim status. Once submitted, your claim will show up in the claim center section under “Online submission history.” Keep your original receipts in case they’re needed for verification purposes.

\*Check with your bank to determine if they charge a bank transfer fee, Aetna International does not.

### **Am I able to add multiple bank accounts to the website for claim reimbursements?**

Yes. Our system can store multiple bank accounts.

1. Log in to your member website at [AetnaInternational.com](https://www.aetna.com)
2. Select “Reimbursements” under the section called “What would you like to do today?”
3. Select “Add new method” and follow the prompts to add new bank account details

When you are submitting a claim for reimbursement, you will be asked in which account you would like to receive reimbursement.

If you experience any difficulties when entering your banking details, please call member services for assistance.

### **Am I able to add multiple claims to one claim submission?**

Yes, this is possible. When filling out the online claim form, you can include multiple treatment summaries to the same submission. This may be used when submitting multiple claims or dates of service from the same provider.

There is also a feature on the website where you may copy a claim that you have already submitted, which would eliminate the need to retype all the information multiple times for similar claims.

If you have claims from multiple providers, you will need to fill out a separate online form for each claim for a timely reimbursement.

### **How do I submit a claim on the app?**

1. Log in to the Aetna International mobile app.
2. Click “My Claims,” then select “Submit a claim” to be taken to the claims form.
3. The app will prompt you to provide details about the patient, reimbursement, claim, treatment summary and documents related to the claim.

### **How do I check my claim status?**

Log in at [www.aetna.com](https://www.aetna.com) and click on “Claims.”

From here, you may check claim status, view Explanation of Benefits and submit additional claims. If you don’t see a claim you submitted, call member services for assistance.

### **What is a Recurring Reimbursement Election and how do I set it up?**

If you plan to have all your claim reimbursements sent to the same account, you can simplify the claim submission process by setting up a Recurring Reimbursement. Here’s how you do it:

1. Log in at [AetnaInternational.com](https://www.aetna.com) or the app and click “My Claims.”
2. Under “Get reimbursed,” select “More about the claims process.” Review the “Repeat repayment details” page to make sure the information is accurate.
3. Select country under “Add a new payment method” then click “Continue.”
4. Complete the form. Click “Submit” to save this repeat repayment method for future use.

## What information do I need to submit a claim for medication?

When submitting a claim for medication, you must include the claim form, proof of payment (such as a receipt or invoice showing what you paid) and a copy of the prescription from your doctor. Only medications that are prescribed by your doctor are covered under this plan.

## Why did I receive a check in U.S. dollars when I requested it in another currency?

If you requested reimbursement in one currency, but received reimbursement in a U.S. dollar check, this could be a result of one of the situations outlined below:

- You requested a check in a currency we do not offer. We would try to contact you and give you 10 days to respond. If we do not get a response from you, we would issue a U.S. dollar check.
- You requested a wire and the wire request was in a currency we do not offer. We would try to contact you and give you 10 days to respond. If we do not get a response from you, we would issue a U.S. dollar check or potentially a U.S. dollar wire, depending on the country.
- You requested a wire and the wire transfer was rejected entirely. We would try to contact you and give you 10 days to respond. If we do not get a response from you, we would issue a U.S. dollar check.
- Your request was unclear or you didn't include banking details with the request. You may have added the banking detail in another reimbursement request that was processed later (e.g., both forms sent same day, but processor handled the one with the reimbursement info after the one without), a U.S. dollar check is the default method of payment.

## How are claims payments and member cost-share calculated outside the U.S.?

Through our network partners, Aetna has negotiated discounts with many providers and facilities around the world. In these cases, Aetna will reimburse the claim based on that negotiated amount. However, when a discount arrangement is not in place, Aetna will pay the provider based on the charges billed. If Aetna and our regional partners believe this amount to be overstated or excessive for the service provided, we will work with the provider on a mutually agreeable and appropriate amount for that service. If you find that you have been overbilled for a service, please contact Aetna member services.

## I'm seeing the same provider this year as I did last year, but my cost-share is different. Why?

This could happen because:

- Your cost-share responsibility under your Aetna benefits plan is different than the ones under your previous health plan administrator. This is because the plan pays a percentage of the billed charges. If the billed charges are different from what was billed before, your coinsurance amount will be different.
- Your provider may not be in our Aetna (or regional partner) network so we don't have a negotiated fee with that provider. This will affect the way we calculate the member cost-share. If you want to nominate your provider to join the Aetna network, please see the section titled "[How can I nominate my provider to join the Aetna network?](#)"

## How do I call Aetna International member services team?

The dedicated IMF member services number is **+1-866-258-6680**. When calling this number from outside the United States, please follow these instructions:

1. Click on this link and locate the country from which you are calling: <https://www.business.att.com/collateral/access.html>. Please note the Footnotes, if applicable.
2. Dial the AT&T Direct Access Code for your country.



3. Dial 866-258-6680, the IMF member service number at Aetna International.
4. After the tone, you will hear the automated message stating “Thank You for using AT&T.” You will be connected to the IMF member service line.

In addition to the toll-free number, you can also call the Aetna International member service team directly at **+1-813-775-0189**. Please note, you will incur long distance charges when using this number.

## How can I reach Aetna member services if I do not have access to AT&T access codes in my country?

Aetna recognizes that some members may not have access to Aetna member services toll free. If you are not able to access them toll free, you may send an email to [IMFCallBack@aetna.com](mailto:IMFCallBack@aetna.com) and they will call you back within 2 hours. Please be sure to include your name, ID number and a call back number in your email.

If you are experiencing a medical emergency, please seek care immediately.

## How to use your benefits

### How do I use my medical benefits?

**Receiving care outside the U.S.:** It’s always better to show your Aetna ID card or your national or regional network ID card prior to receiving care. This helps providers determine if they are in the Aetna network or in one of our regional partner’s networks and help you avoid unnecessary requests for claims reimbursements.

You can locate a doctor or hospital outside the United States on [AetnaInternational.com](http://AetnaInternational.com). Aetna International has direct pay provider agreements (meaning Aetna International pays the provider directly) in more than 200 countries and territories. You can also locate a doctor or hospital outside the U.S. via the Aetna International mobile app.

In an emergency, go directly to the most appropriate physician or hospital and contact Aetna International as soon as possible. If applicable, a family member may contact Aetna International on your behalf.

In non-emergency situations, if the provider you wish to visit has a direct pay arrangement with Aetna International, contact Aetna International to get a [Guarantee of Payment](#) (GOP) before getting care. You can contact Aetna International by calling the member services number on your ID card or logging in at [AetnaInternational.com](http://AetnaInternational.com) or using the Aetna International mobile app. Aetna sends the GOP to the provider and pays them directly after you receive treatment.

If you choose to visit a provider that is not an Aetna regional network provider or does not have a direct pay arrangement with Aetna International, you will pay for the services when you receive care and then you will have to [submit a claim](#) to us to get a reimbursement.

**Receiving care inside the U.S.:** Be sure to check your provider is in-network by calling the number on your Aetna ID card or using the Aetna website at [www.aetna.com](http://www.aetna.com). Show your Aetna ID card prior to receiving care.

If you prefer to see an out-of-network provider, the process will be similar to what would occur with Cigna. You will be responsible for paying for your services up front and then submitting a claim to Aetna for reimbursement minus the 10% coinsurance amount, any unmet deductible, and any



member responsibility for the difference between the invoiced amount and the established reasonable and customary rate for the zip code in which you received the service.

### **How can I nominate my provider to join the Aetna network?**

If your provider was in network under Cigna and is not part of the Aetna (or regional partner) network, you may nominate this provider to join our network. Simply call member services to nominate your provider to join the Aetna network. We will then contact the provider and work directly or with a regional partner to negotiate and bring your provider into our Aetna network. Please note, we cannot guarantee your provider will join our network.

### **How do I use my dental benefits?**

**Receiving dental care outside the U.S.:** You will pay for dental services and file a claim for reimbursement using the Aetna claims reimbursement process.

**Receiving dental care inside the U.S.:** Be sure to check that your provider is in-network by calling the number on your Aetna ID card or using the Aetna website at [www.aetna.com](http://www.aetna.com). Show your Aetna ID card or provide your Aetna member ID number prior to receiving care.

If you prefer to see an out-of-network provider, the process will be similar to what would occur with Cigna. You will be responsible for paying for your services up front and then submitting a claim to Aetna for reimbursement less any coinsurance amount.

### **How do I use my vision benefits?**

**Outside the U.S.:** You will pay for vision services and file a claim for reimbursement using the Aetna claims reimbursement process.

**Inside the U.S.:** Be sure to check that your provider is in-network by calling the number on your Aetna ID card or using the Aetna website at [www.aetna.com](http://www.aetna.com). Show your Aetna ID card or provide your Aetna member ID number prior to receiving care.

If you prefer to see an out-of-network provider, the process will be similar to what would occur with Cigna. You will be responsible for paying for your services up front and then submitting a claim to Aetna for reimbursement less any coinsurance amount.

### **How do I use my prescription drug benefit?**

**For prescriptions filled outside the U.S.:** You will pay for your medication and file a claim for reimbursement using the Aetna claims reimbursement process. If your medication costs more than \$200 USD, you can reach out to Aetna International to request a [Guarantee of Payment](#), in which case you would not have to pay for the prescription up front.

**For prescriptions filled inside the U.S.:** You will present your ID card at a network pharmacy and you will be responsible for your coinsurance amount. You may search for network pharmacies at [www.aetna.com](http://www.aetna.com).

### **How can I have my medication shipped to me outside the U.S.?**

Aetna International partners with a pharmacy that can ship prescription medication almost anywhere in the world. To access this service, go to [expatps.com/Aetna](http://expatps.com/Aetna) and follow the instructions to order your prescription.



## **Will I need to obtain a new prescription after the transition?**

In most cases, you will not need a new prescription from your doctor because of the transition. However, you will need to submit a copy of your prescription with your claim. Therefore, if you do not have a copy of the prescription, a new one will be required.

## **Should I notify my providers that my insurance carrier is changing?**

Yes. It is important to let your providers know that your insurance has changed from Cigna to Aetna International. Please provide a copy of your new insurance ID card to your providers. The insurance ID card will let your providers know what phone number to call, should they need to verify coverage or ask questions.

## **If I am approved for a medication under Cigna, will I need to get another approval under Aetna?**

If you are taking a high dollar medication or a medication that required pre-certification under Cigna, please reach out to Aetna member services and ask to speak with someone on the clinical team. Examples include but not limited to infusion medications, chemotherapy, injectables, etc.

## **Does Aetna cover procedures and medications that are approved in a country but are not approved by the U.S. Food and Drug Administration (FDA)?**

Yes, in certain circumstances where it is medically necessary. If you receive services from a licensed provider that are approved in the country where you receive treatment, it will be covered by your plan. Make sure to include documentation from your medical provider to support your claim. If you feel like your claim has been denied in error, please contact member services and tell them the treatment is a standard of care in your country and ask our clinical team to review the service and claim.

## **What should I do if I am in the middle of a treatment or I am hospitalized at the time of the insurance change?**

CIGNA will pay for your care, treatment or hospitalization until December 31, 2023. For costs incurred on and after January 1, 2024, contact the Aetna member services or clinical team at [AetnaInternationalCaseManagement@Aetna.com](mailto:AetnaInternationalCaseManagement@Aetna.com) to obtain a new Guarantee of Payment.

## **Guarantee of Payment**

### **Why do I need to request a Guarantee of Payment (GOP)?**

Having a GOP before receiving routine or outpatient care means the provider of your choice will be paid directly for the services covered by your plan. You may pay your deductible and coinsurance at the time of your visit and the provider bills Aetna directly for the balance.

Even though a GOP isn't required to receive care, we cannot guarantee a direct pay experience without it. So, there is a chance the provider might ask you for full payment at the time of service. Then you'll need to submit a claim for reimbursement.

If you should ever need inpatient care, in most cases, your provider will take care of handling the GOP process.

### **For what types of services should I request a GOP?**

GOPs should be requested for the following:

- Scheduled inpatient stays
- Urgent hospital admissions with less than five days notice (e.g., childbirth, urgent surgery)



- Planned outpatient procedures
- Prescription drugs costing over \$200 USD

### How do I submit a request for a GOP?

1. Log in at [AetnaInternational.com](https://www.aetna.com)
2. Select your country and city and click “Search”
3. Once you have located your provider, call your provider to make an appointment
4. Once you have your appointment, click on the “Apply for Direct Pay” button under your provider’s name on [AetnaInternational.com](https://www.aetna.com)
5. Complete the online form and click “Submit”

Or you may call Aetna International member services, using the number on the back of your card, and request a GOP.

### How long does it take for a GOP to be issued?

It’s recommended that you submit the GOP request form to Aetna International at least five business days prior to your planned date of service. Once the GOP is issued to your provider, you will receive a confirmation that it has been sent.

### Do I need a GOP for emergencies?

Your health is the priority. Always go to the nearest facility for emergency care right away. They will contact Aetna to request a GOP, which Aetna will issue within 24 hours.

If your care is brief and on an outpatient basis, you may need to pay at the time of service and then submit a claim to us for reimbursement. If your care requires you to be admitted, you (or someone on your behalf) should call the member services on your ID card as soon as possible to request a GOP.

### How do I get an urgent GOP?

If you need to request an urgent GOP, please call member services at the number on your ID card and request it over the phone. If you are unable to contact us toll free, please email us at [IMFCallBack@aetna.com](mailto:IMFCallBack@aetna.com) and indicate in the subject line you need an urgent GOP. Our member services will contact you within 2 hours and will assist you with getting the urgent GOP.

## Web tools and apps

### How do I register on AetnaInternational.com?

1. Go to [AetnaInternational.com](https://www.aetna.com) and click on “Log In / Register” and follow the instructions to register
2. Select “Aetna International Plan Member” as your plan type
3. Fill in your name, date of birth and member ID number found on your member ID Card

Note: If you live outside the United States, please enter 00000 (five zeros) for your zip code.

Once you are registered at [AetnaInternational.com](https://www.aetna.com), you will automatically be registered on [www.aetna.com](https://www.aetna.com) as well.

### What can I do at AetnaInternational.com?

On the Aetna International website, you can:

- Submit and track your claims
- Sign up to receive claim reimbursements electronically
- Search for providers outside the U.S.





- Find health and wellness programs

### What is Aetna.com and what I would go to that site for?

At Aetna.com, you can:

- View your Member ID card
- View your Explanation of Benefits
- Access your plan documents

### What services are available from the mobile apps?

Use the **Aetna International mobile app** when you are outside the United States to:

- Submit your claims
- Search for doctors outside the U.S.
- Find forms and health care resources

Use the **Aetna Health app** when you are inside the United States to:

- Find doctors, hospitals and other providers in the United States
- View Explanation of Benefits (EOB)
- Access your digital ID Card

### What is the referral code when accessing the Wya application?

Use referral code **Aetna20M5W** when downloading the Wya mobile application.

### Why didn't I get my welcome email? How do I open my welcome email?

Aetna International sent the welcome email to the email address IMF has on file for you. If you haven't provided IMF your email address or you have changed your email address, please let IMF know so your records can be updated.

If you have provided the latest email address to IMF, check your inbox or your junk folder for an email from [DoNotReplyAIMemberServices@aetna.com](mailto:DoNotReplyAIMemberServices@aetna.com). Because the email contains your Member ID number, the email had to be sent securely to safeguard your protected health information. This means, you will need to go to the Aetna Secure Messaging Portal and create a password to access the email. If you have any trouble accessing the email, contact our member services team.

## ID cards

### Will I receive a new ID for every member of my family?

Yes, every member of your family enrolled in the plan will receive an ID card.

### How can I access my ID card digitally?

After you have registered on the secure member website, you may access your digital ID card at [www.aetna.com](http://www.aetna.com) or through the **Aetna Health** mobile app.

### Why are there other company logos on my ID card?

Aetna International has partnered with regional networks in various countries around the world. This ensures Aetna members have access to the highest quality providers in each region. If you are in an area with a regional network partner, your provider may be more familiar with their logo than the Aetna International logo.



## Care Management

### Who can I call with clinical questions?

If you have questions about your health, you can call our clinical care managers to get answers. These clinicians are available around the clock to help you with:

- Finding doctors and hospitals in your specific region
- Providing culturally appropriate care recommendations
- Accessing medical devices or prescription medications
- One-on-one clinical support to help manage your chronic conditions or acute care needs

Please send an email to [AetnaInternationalCaseManagement@Aetna.com](mailto:AetnaInternationalCaseManagement@Aetna.com).

### Does my plan offer telemedicine service?

Yes. You have two ways to access telemedicine:

1. Your own providers if they provide that service to their patients.
2. **vHealth by Aetna**, where you can access experienced doctors for telephone and video consultations 24 hours a day, 7 days a week through the vHealth (worldwide) Mobile App or visiting [vHealth-TeladocHealth.com](https://vHealth-TeladocHealth.com).

If you travel to the United States, you may access telemedicine through Teladoc. Through Teladoc, you have access to board-certified doctors by phone, video and mobile app. Talk to a doctor in minutes and get a diagnosis, treatment and prescription (when needed), for non-emergency medical needs. Call 1-855-Teladoc or visit [Teladoc.com/Aetna](https://Teladoc.com/Aetna) to get started.

### How do I register for vHealth?

1. Visit [vHealth-TeladocHealth.com](https://vHealth-TeladocHealth.com) or download the 'vHealth (worldwide)' app from Google Play or the App Store
2. Follow the instructions to register and create your account
3. Enter access code: **IMF1234**
4. Make sure to click on the registration confirmation link sent to you via email to complete your registration

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