



Health care made simple

**Get the most from your Aetna International
benefits in the United States**

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

2678050-05-01 (10/23)

 **aetna[®]**

Welcome to Aetna International

Let's get started

Around the world and every day, people just like you chose to pursue their health and wellness journey with us. Wherever your journey takes you, we'll be right there.

Get off to a great start by following these three steps:

1.

**Look out for
your member
ID card**

2.

**Register for
your member
website**

3.

**Learn about
your care
options**

Step 1

Look out for your member ID card

To-dos



Keep an eye out for your ID card; it will be 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 NAP
INTERNATIONAL MONETARY FUND
Aetna International Dental PPO
Issuer: (80840) 9140860054 Choice POS II
GRP: 706362-010-00001
ID 6700 77600
01 ANNA KEMP
PCP: NO ELECTION REQUIRED
02 KENNY KEMP
PCP: NO ELECTION REQUIRED
PCP \$ 20.00
SPC \$ 20.00
RX BIN# 610502
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.

MEDICAL	INDIVIDUAL	FAMILY
	Tier 1	Tier 1
INN DED	300	600
INN OOP MAX	2500	5000
OOB DED	300	600
OOB OOP MAX	2500	5000

MEMBERS & NON U.S. PROVIDERS 1-866-258-6680
PRECERTIFICATION ONLY 1-866-863-4513
PROVIDERS INSIDE THE U.S. 1-888-632-3862
RX MEMBER SERVICES 1-888-792-3862
FAX CLAIMS AT&T ACCESS CODE 1-800-475-8751

Aetna Life Insurance Company
Submit Claims To:
PO BOX 981543
EL PASO TX 79998 1543

Please note, the appearance of your ID card may vary depending on your location.

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 your 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 in three easy steps!

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.



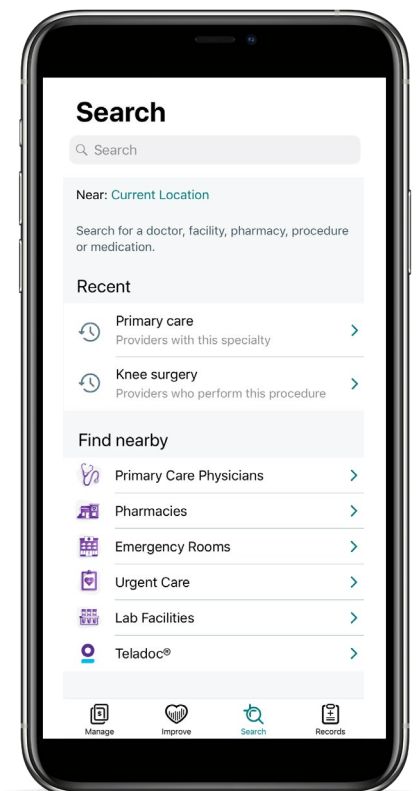
Use the Aetna HealthSM app when you're in the United States to:

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



Use the International Mobile 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

Know where to go for care



When you're in the U.S.



Primary care provider

A primary care provider (PCP) 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 including CVS MinuteClinic®

When you have a minor health concern walk-in clinics are a great option. Most are open nights and weekends. Walk-in clinic providers can:

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



Urgent care centers

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

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



Telehealth through Teladoc®

You have 24/7 access to board-certified doctors by phone, video or 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** to get started.



International Care Management team

No matter where you are in the world, our clinical care team is at your service for 24/7 health support. In fact, we even have a clinician dedicated to supporting you and other IMF employees when you need help with:

- Pre-trip planning
- Locating providers and specialists
- Getting medical devices or prescription medications
- Assistance navigating the U.S. health care system

Contact our care management team by calling the number on the back of your member ID card or emailing **AetnaInternationalCaseManagement@Aetna.com**.



When you're outside the U.S.



Direct pay arrangements

Aetna International has direct pay arrangements with 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.



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 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 to your member website at **AetnaInternational.com** and choose "Find health care."



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.



Submitting a claim

When claims are required

If you choose a doctor in our direct pay network in the U.S., you can usually access care without having to submit a claim. If you choose to go outside the network for care or you are seeking care outside of the U.S., you may need to pay at the time of service and then submit a claim for reimbursement.

Before you submit your claim

- Submit your claim no later than December 31 of the following year from the day of your treatment
- Have all supporting documents on hand, including original receipts, certificates and X-rays
- Put your member ID number on each document you submit
- Be ready to provide complete details of your visit, including the reason for it and a description of services provided
- Know what currency and method — check, wire or electronic funds transfer (EFT) — you'd like to be reimbursed in. (We don't charge processing fees for EFT, wire transfers or direct deposits, but your bank might, so make sure you check.)

How to submit a claim

1. Log in at **AetnaInternational.com**
2. Click “My Claims,” then select “New claim” to be taken to your online claim form. It's prefilled with as many details as we have.
3. Complete the online form
4. Scan and upload your receipts
5. Select your preferred currency and method of reimbursement in the “Payment Details” and “Banking” sections on your claim form
6. Submit your claim, noting your reference tracking number to check your claim status

After being 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.

You can also submit a claim by mail or fax. But, you'll usually get your money faster by submitting your claim electronically.

How to track your claim

1. Log in at **AetnaInternational.com** and select “My Claims”
2. Select “Check claim status.” You'll be taken to a screen where you can view the status of your claims and your Explanation of Benefits.



Aetna® is a trademark of Aetna Inc. and is protected throughout the world by trademark registrations and treaties. Plans and programs are underwritten or administered by Aetna Life & Casualty (Bermuda) Ltd. or Aetna Life Insurance Company (Aetna).

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. Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic® branded walk-in clinics) are part of the CVS Health® family of companies. Teladoc® and Teladoc physicians are independent contractors and are not agents of Aetna. Visit [Teladoc.com/Aetna](https://www.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. Apple, the Apple logo and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and the Google Play logos are trademarks of Google LLC. 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. Information is believed to be accurate as of the production date; however, it is subject to change. For more information, refer to **[AetnaInternational.com](https://www.aetnainternational.com)**.