



Untethered

Aetna WorldTravelerSM

Emergency medical insurance for Members who travel internationally on business for six months or less outside of their home country.

AetnaInternational.com

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These plans help covered Members prepare for their trip in advance with local health and safety information. Once they embark on their journey, you can be assured that they'll have the medical care, emergency assistance and comprehensive support they need to successfully complete their assignment.

Aetna WorldTraveler and WorldTraveler Plus

Standard coverage includes:

- **Emergency and urgent medical** assistance including hospitalization monitoring, communication with family, local medical team coordination and more from our team of registered nurses and clinicians.
- **Deposits/advances/service guarantees** for medical facilities, airlines, and ground and air ambulances
- **Travel assistance** including airline, hotel and car rental arrangements, plus lost luggage assistance and replacement of lost travel documents
- **Emergency assistance services** including repatriation, visitation arrangements for hospitalizations exceeding seven days and coordination of dependent children returning to their home country
- **Translation services** 24/7 in 240 different languages

Aetna WorldTraveler Plus also includes:

- **Lost checked-in luggage coverage (up to \$1,000)**

The Aetna International Claims Team will pay up to the benefit limit if the Member is temporarily deprived of his or her luggage for at least 12 hours by the loss or miss-direction of luggage by an International airline carrier subject to:

Temporary Loss:

In the event that a Member is temporarily deprived of their Personal Belongings for at least 12 hours from the time of arrival at their destination during a trip, we will reimburse the Member in respect of emergency and necessary purchases subject to a maximum of \$1,000 for any one incident.

Conditions:

1. The lost checked luggage must have been checked by the Member in accordance with routine luggage checking procedures, for transportation on board a regularly scheduled commercial airline or cruise line, upon which the Member is a fare-paying passenger.
2. Member must file a formal claim for lost luggage with the transportation provider and follow all instructions and take all measures as directed by the transportation provider to locate and retrieve the lost checked luggage.
3. Member must provide us with copies of all documentation of the claim filed with the transportation provider, and a written statement from the transportation provider confirming that the luggage was checked and after careful search, the luggage remains missing.
4. Expenses will be paid by the Aetna International claims team by standard claims processing timeframes.
5. The Member shall take all reasonable care in avoiding any loss or to their Personal Belongings.
6. Member shall be entitled to reimbursement subject to our discretion. The maximum amount payable in respect of any one incident will be \$1,000. If a singular replacement item has a value in excess of \$700, proof of purchase/ownership must be provided.

- **Trip interruption insurance with medical reason (up to \$2,000)**

The Aetna International claims team will pay up to the benefit limit following proof for the cost of an economy one-way air or ground transportation ticket to the Members to return to his or her Home Country as the direct and necessary result of his or her Accidental Bodily Injury or Illness or the death or accidental bodily injury or illness or death to the Member's partner, dependents or close relative or the destruction to the Member's principal residence by fire or storm following departure from his or her Home Country.



Optional add-ons:

- Dependent medical coverage for dependents traveling with the Member
- Business sojourn medical coverage for Members and dependents during leisure travel that's connected to a business trip

For more information about what's covered and what isn't under WorldTraveler Plus, contact your Aetna International sales representative or account manager.

Conditions:

The following conditions apply to this section.

1. The Aetna International claims team will pay in respect of all benefits under this program in the aggregate in respect of all Members shall not exceed \$2,000.

- **Return of Personal Belongings (up to \$500)**

The Aetna International claims team will provide up to \$500 toward shipment to return personal effects to Members home address as stated on the Member's license, following an evacuation or death that prevents the Member from returning to his/her Trip. All arrangements for the benefit must have been completed and claimed within 90 days of the evacuation or death.

Get started today

Convenience is at your fingertips with your Aetna International secure Member website.

To register

1. Go to **AetnaInternational.com**, select Log in and click **Register now**.
2. Enter your personal information — first name, last name and date of both and choose **Aetna WorldTraveler Plan Member**.
3. Next, enter the Control Suffix Account (CSA) — found at the bottom of your WorldTraveler ID Card. and the Registration key located on the bottom right of this page. Click **Continue**.
4. Create a user name and password to complete your registration.

High expectations

Aetna WorldTraveler plans give your Members many of the same advantages that our 870,000 Aetna International Members enjoy.



24/7 assistance and care

- Member Services Center available anytime by phone or email
- Multilingual representatives with one-call resolution training
- Real-time language translation
- Claims processing in multiple currencies
- Specialized nurses and clinicians
- Emergency assistance services coordination



Extensive network of doctors and hospitals

- Direct settlement arrangements with all network providers, who bill us directly for covered medical services, lowering out-of-pocket costs for your Members at the time of service
- Access to our provider network — more than 1.3 million in the United States and 165,000 outside of the United States
- All doctors and health care facilities have met or exceeded rigorous quality standards
- Up-to-date provider data helps identify the most appropriate referrals



Innovative tools to make life easier

Your Members have their own secure Member website to make it easy for them to manage their health ... anytime, anywhere. They can:

- Find care
- Submit and manage claims
- Access health and wellness information



Aetna well-being

Staying on top of the demands of work, life and personal issues can be challenging.

That's why we're committed to providing you with access to Aetna Well-being — industry-leading self-help tools and professional support to help you reach your best health.

We've arranged our offerings into easy-to-navigate categories:

- Mind
- Body
- Living Abroad

So, why not explore Aetna Well-being today!

FAQs

Q. What do you consider short-term business travel under these plans?

A. Travelers are covered for trips outside of their home country that do not exceed 180 consecutive travel days, with no more than 270 travel days in a 12-month period.

Q. Who underwrites the plans?

A. Aetna Life Insurance Company underwrites Aetna WorldTraveler.

Q. Do you offer a fully-insured product or self-insured only?

A. Aetna WorldTraveler is available on a fully insured basis only.

Q. Do you sell individual products, group products or both?

A. Aetna WorldTraveler is a group insurance program. We don't market this product to individuals.

Q. What are your minimum annual premium requirements?

A. The minimum annual premium requirement is \$1,000.

Q. Are dependents eligible?

A. Aetna WorldTraveler includes optional dependent coverage for eligible spouses and dependent children age 26 or younger. When selected, dependents are covered as long as they are traveling with the covered Member.

Q. Do you cover leisure travel in conjunction with a business trip?

A. Aetna WorldTraveler includes optional business sojourn coverage for leisure travel directly before, during or after a business trip.

Q. How is eligibility information submitted?

A. We don't require you to submit eligibility information for the Aetna WorldTraveler plan. We do ask you to provide an eligibility contact who can be reached at any time, to ensure that emergency situations are handled appropriately.

Q. How often are premium payments due?

A. Premiums are paid upon initial plan setup and upon renewals for the next 12-month policy period. These premiums are paid just once for the full policy year.

Q. Do you offer a hospital payment guarantee?

A. Yes. We offer payment guarantees to the hospitals in our network. Our Member Services Center is available 24/7 to help Members with hospital admissions around the world.

Q. Is coverage for international business travelers to the United States available?

A. Yes. Aetna WorldTraveler covers Members traveling outside their home country. This includes coverage for individuals taking international business trips to the United States.

Q. Are there any caps on the amount of medical coverage a person can receive?

A. Yes. Maximum medical coverage amounts are:

- Aetna WorldTraveler — \$300,000 per calendar year
- Aetna WorldTraveler Plus — \$500,000 per calendar year

Q. Are there any pre-existing condition exclusions?

A. No.

Q. Are there any countries where you cannot or will not provide coverage?

A. Except in countries under U.S. government sanctions, there are no geographic limits to our coverage once a plan is put into place.

Q. Where/When does WorldTraveler coverage begin and end?

A. Coverage begins when an international business traveler leaves their home country and ends when they return to their home country.

Q. Are there any plan limitations?

A. Yes. Aetna WorldTraveler will not cover claims for treatment that is:

- Considered routine or preventative, including follow-up care
- Obtained in a person's home country. For instance, if the person's home country is the U.S., they will not be covered for treatment in the U.S.
- Received while traveling against a physician's advice
- When treatment is the primary reason for the international travel

Q. Do you have a network of preferred doctors and health care facilities that you work with?

A. Yes. We have preferred doctors and health care facilities all over the world. Members can check the list on their secure Member website or call our Member Services team to find providers in our network.

Q. If my Members have a question or need to speak with someone at Aetna International, are there specific business hours the Member Service Center is available?

A. Our Member Service Center is open 24/7.

Q. How can my Members find care?

A. We make it simple for your Members to find the right doctor or health care facility quickly and easily. They can:

- Go to **AetnaInternational.com** and log in to their secure Member website
- Call Member Services using the number on their Aetna WorldTraveler Member ID Card

Q. What if there is a medical emergency?

A. In emergency situations, our Members should get the care they need first and then submit their direct settlement request as soon as they're able.

Q. If Members pay for care out of their own pockets, how do they submit claims?

A. If Members choose to go outside our network for care, they'll pay for care at the time of service and then submit a claim for reimbursement. There are two ways to do this:

- Submit a claim online at **AetnaInternational.com** by logging in to their secure Member website with their user name and password, go to "My claims" and select "New claim" to complete the online form
- They can also submit a claim by traditional mail, but they'll usually get reimbursed more quickly when they submit their claims electronically

Q. Can Aetna International reimburse claim payments in local currency? If so, how is the conversion rate determined?

A. We can reimburse claim payments in many currencies. An Member tells us which currency they want to be reimbursed in when they submit their claim. The conversion rate is based on the date of service.

Q. How quickly will my Member be reimbursed when paying out-of-pocket for care?

A. Reimbursements are paid within the standard claims processing time.

Q. Do WorldTraveler Members have access to online tools and resources?

A. Yes. WorldTraveler Members can log in to their password-protected, secure Member website. Here they have online access to benefits, finding care and submitting claims.

Questions?

For more information, contact your Aetna International account manager or sales representative. Your Members can contact Member Services by calling the number on the back of their Member ID Cards.

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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. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage.

Information is believed to be accurate as of the product date; however, it is subject to change. For more information about Aetna International plans, refer to **[AetnaInternational.com](https://www.aetnainternational.com)**.