

Aetna International How the Program Works

for The Church of Jesus Christ of Latter-day Saints

DMBA/Missionary Medical Program

BYU Volunteer Teachers (Senior Service Medical Plan – China)

Network Partner: **Allianz**

Welcome to Aetna International!

The Purpose of the Senior Service Medical Plan – *By Missionary Medical/DMBA*

The **Senior Service Medical Plan (SSMP)** The Senior Service Medical Plan (SSMP) is provided through Aetna International and sponsored by Deseret Mutual Benefit Administrators (DMBA).

The SSMP is designed to provide affordable medical coverage to eligible full-time senior missionaries and humanitarian service volunteers of The Church of Jesus Christ of Latter-day Saints and its affiliated organizations.

Church policy states that all full-time senior missionaries and volunteers are “responsible for their own health-care expenses and must have adequate health coverage for their mission assignments.” The SSMP was created to fill this need for those who do not have access to medical coverage because of their assignments away from home.

Enrollment in the SSMP meets the Church’s requirement of having adequate health coverage. If you already have or are eligible for other adequate health coverage during your service period, you are not eligible to enroll in the SSMP. For more information about what adequate health coverage is, contact DMBA or the Church.

SSMP coverage is designed for generally healthy full-time senior missionaries/volunteers who suffer short-term illnesses or injuries while serving. The plan is not intended to provide long-term care for medical conditions or to fix long-term problems and is only effective during your service period and, if you choose, shortly thereafter. And to be eligible to serve as a senior missionary/volunteer, you must meet certain health criteria.

The plan allows full-time senior missionaries/volunteers to share the risk of large health-care expenses by each paying a minimum monthly premium. Your participation in this plan helps other full-time senior missionaries/volunteers be able to serve.

Wise choices in how you use medical care help keep premiums low for all full-time senior missionaries/volunteers enrolled in the SSMP because premiums are based on the actual medical expenses of all of the missionaries/volunteers participating in the plan.

As part of this effort to be careful consumers of medical care, please review your medical needs with your mission president, mission ecclesiastical leader, or Area Medical Adviser (AMA) **before** receiving treatment, and of course, authorize with Aetna International. These individuals can help you as you seek the best care for your situation.

Aetna International Team for the Church

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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 you will be:

- Provide access to providers, clinics, and hospitals through a locally recognized Network Partner as well as offer quality, cost-effective care using their expertise with the local healthcare system(s).

Network Partner: Allianz

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 **Allianz**.

IMPORTANT: When presenting the insurance to a provider, it is imperative that you mention it is through Allianz 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 Allianz's network is available to you at any time on your Area/Location's page of the custom website Aetna has created for the Missions to use at <https://www.aetnainternational.com/en/site/lds.html>. However, you are not restricted to only seeking care from those providers that are participating (more under "How to Access Care")

Aetna Custom Website

As a Senior Missionary enrolled on the SSMP, please review the information available in this document as well as on the "Senior Missionaries" page of the custom website Aetna has created for the Missions/Missionaries to use at <https://www.aetnainternational.com/en/site/lds.html>.

Information available on the Senior Missionaries page includes:

- Teledoc Information and how to use.
- Senior Missionaries Welcome Brochure.
- Instructions regarding how to open secure emails when sharing Personal health Information with Aetna International.
- American Care Act (ACA) compliant claim form for manual reimbursement submissions.
- SSMP Summary of Benefits

Outside of the United States ONLY:

Information specific to the area/region and country/location you are serving in regarding such as:

- How the Program Works – *Network Partner/Young Missionary plan specific*
- A current list of local providers participating under the plan with the Network Partner in your area can be found on the page for your specific Mission location of the custom website Aetna has created for the Missions/Missionaries to use at <https://www.aetnainternational.com/en/site/lds.html>.

To review this information or find a Provider Listing, please use the drop downs below to select your specific "Area/Region" and "Country/Location" in which you are serving.

ID Cards

The ID cards will be mailed directly to you from Aetna and will be co-branded with the AI and Allianz logos.

If you do not have an ID card or it has been lost/stolen, please send your full name and Aetna W ID # (if possible) via email to LDSIDCARDS@aetna.com to request a new card.

You may also request a new card and/or print a digital version by logging into your personal Aetna Member Website at www.aetnainternational.com.

Aetna Member Website

On the SSMP, you will have access to register for and use the Aetna Member Website. Some tools and features of this site are:

- Electronic filing of claims for reimbursement back to your personal bank account.
- Access to print digital ID cards as well as order new cards as needed.
- Review and manage your personal claims.
- Access to Explanation of Benefits (EOBs) once claims have been processed.

Detailed instructions regarding how to register for the Aetna Member Website can be found on the “**Senior Missionaries**” page of the custom website Aetna has created for the Missions to use at:

<https://www.aetnainternational.com/en/site/lds.html>

Should you need any assistance with registering or accessing the Aetna Member Website you may call the Aetna International Customer Service Line at 1-877-248-3608 or 1-813-775-0381 (Direct).

How to Access Care **Outside** of the United States

In-Network/Participating Facilities/Providers:

When a direct payment arrangement is required.

Whenever possible it is always best to use facilities/providers that are within Allianz’s participating network. When using a participating provider, you will need to ensure that you are prepared to present a Guarantee of Payment along with your Aetna/Allianz ID Card upon arrival.

- You should identify a participating facility/provider using the provider listing found on the page for the Area/Location/Country that your Mission is located in, on the custom website that Aetna has created for the Missions at <https://www.aetnainternational.com/en/site/lds.html>.

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, you should make appointment directly with the facility or medical provider.
- **As soon as an appointment is made or as soon as you are in-route to a network facility/provider, you should call or email a request directly to the network partner for your area to obtain a Guarantee of Payment (GOP) letter.**

Request a Guarantee of Payment (GOP) - Allianz

Call: 1-888-219-0477; or 1-813-775-0451 (US direct#)

Email (Preferred): AILOA@aetna.com

Be prepared to share/provide the information as outlined on the last page (“*Form to request a Guarantee of Payment (GOP) for care*”) of this document. You can copy and paste from that page into an email or print, fill out and email as an attachment.

How to Access Care Outside of the United States - *Continued*

- Upon arrival at the in-network facility/provider, be prepared to present your tri-branded ID card, copy of the GOP that was obtained (*if possible*), and another form of valid ID.

Failure to follow the process as outlined above may result in the participating facility/provider requiring payment at the time of service.

IMPORTANT: If for any reason the participating facility/provider (*as found on the provider listing found on the page for the Area/Location/Country that your Mission is located in, on the custom website that Aetna has created for the Missions at <https://www.aetnainternational.com/en/site/lds.html>*) requires any form of payment, at time of service despite the you having presenting a valid ID card **AND** a GOP having been placed, 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 you.

Afterwards, please be sure to notify your assigned Aetna Account Manager with details of the interaction as soon as possible. Be sure to include your 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, and (if possible) a copy of the GOP that was placed.

Doing this will allow your 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.

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.**

- You may attempt to arrange a one-time direct payment through the Network Partner for your area by requesting a **Guarantee of Payment (GOP) letter** from them. When contacting the network partner for a GOP, please be prepared to share/provide the information as outlined on the last page ("*Form to request a Guarantee of Payment (GOP) for care*") of this document. You can copy and paste from that page into an email or print, fill out and email as an attachment.

Request a Guarantee of Payment (GOP) - Allianz

Call: **1-888-219-0477; or 1-813-775-0451 (US direct#)**

Email (*Preferred*): AILOA@aetna.com

However, if the placement of a GOP is not successful or is refused by the non-participating provider, you will need to be prepared to pay for the care up-front, obtain a detailed receipt/invoice, and submit a claim to Aetna for reimbursement.

Emergency Care:

Contact the Network Partner for your area as soon as possible, but please know that care should not be delayed. Once contacted, the network partner will coordinate with the facility/provider, participating or not, to attempt to avoid the missionary from having to make a payment to the provider at the time of service.

Non-Emergency Care:

A Guarantee of Payment (GOP) will be required and should be requested by calling/emailing the Network Partner for your area and be prepared with the information outlined on the last page of this document. The Network Partner will then work to place the requested GOP as soon as possible, but this could take several hours depending on the facility/provider's availability. If the request is made after the working business hours of the facility/provider's office, the Network Provider may have to wait until the office is open before confirming that the GOP has been successfully placed.

How to Access Care **Inside** the United States – For ALL Types of Care Needed

The utilization of your plan inside the United States is subject to in-network vs. out-of-network benefits, deductibles, and co-insurance levels.

You'll want to make every effort to choose an in-network provider in the U.S. These doctors and health care facilities are carefully selected using AI's strict quality and cost standards. By staying in-network, you can expect better quality, lower costs and an easier admissions process if a hospital stay is ever needed.

To find an in-network provider in the U.S., log in to your Aetna Member Website at

<https://www.aetnainternational.com/> > Find Care & Pricing or call Member Services at the number on the back of your ID card.

Utilization of an out-of-network facility/provider will be subject to a higher deductible and co-insurance level that could result in higher out-of-pocket costs to you.

Prescriptions

Outside of the United States:

Prescriptions are payable/reimbursable up to 70%. The remaining 30% is your out-of-pocket share (or co-insurance portion) of the cost.

You will most likely need to be prepared to pay for all prescription drugs at time obtained and submit for reimbursement to Aetna. Reimbursement submission will be processed at 70% of the cost of the prescriptions.

In places where you find a pharmacy that is willing to direct bill Allianz, you will need to ensure that you are prepared to pay your co-insurance of 30% at the time the prescription is obtained.

Inside the United States:

US standard prescription plan for in-network/out-of-network pharmacies at the following benefit levels and % of cost to member:

- **Generic:**
 - **In-Network:** 35% copay per month supply Deductible waived.
 - **Out-of-Network:** 50% copay per month supply Deductible waived.
- **Formulary:**
 - **In-Network:** 50% copay per month supply Deductible waived.
 - **Out-of-Network:** 50% copay per month supply Deductible waived.
- **Non-Formulary:**
 - **In-Network:** 50% copay per month supply Deductible waived.
 - **Out-of-Network:** 50% copay per month supply Deductible waived.

NOTE: Whether acquired inside or outside of the United States, there is no coverage for any over-the-counter medications (pain relievers, cold medicine, vitamins, supplements, etc.).

Reimbursement/Pay and Claim Process

Whenever you do end up paying for any of your medical services or medications out of pocket, please be sure to obtain detailed receipts/invoices and then submit them **directly to Aetna** for reimbursement to your personal bank account. There are two ways you can submit your reimbursements:

- **E-mail submission to Aetna International Claims Department:** Fill out a claim form and attach it along with all associated receipts/invoices to an email and send it to aiservice@aetna.com.
- **Aetna Member Website:** Once registered on the Aetna member Website:
 - Log in at www.aetnainternational.com
 - 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.
 - Complete the online form.
 - Scan and upload your receipts.
 - Select your preferred currency and method of reimbursement in the “Payment Details” and “Banking” sections on your claim form.
 - 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.

How to track your claim

- Log in at www.aetnainternational.com and select “My Claims.”
- 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.

Claims forms for manual submissions to aiservice@aetna.com and instructions for how to register for the Aetna Member Website can be found on the “**Senior Missionaries**” page of the custom website Aetna has created for the Missions to use at <https://www.aetnainternational.com/en/site/lds.html>.

Should you need any assistance with claim inquires or the Aetna Member Website you may call the Aetna International Customer Service Line at 1-877-248-3608 or 1-813-775-0381 (Direct).

Senior Service Medical Plan Coverage Basics – Senior Missionaries Serving Outside of the United States

All medical expenses received while serving outside of the United States are covered at 100% for injury and illness. There are no limitations or exclusions, so whatever medical attention is needed will be covered. Prescription drugs are covered at 70%.

For more information regarding specific benefits under the SSMP, please refer to the Summary of Benefits for your area found on the “**Senior Missionaries**” page of the custom website Aetna has created for the Missions/Missionaries to use at <https://www.aetnainternational.com/en/site/lds.html>.

The following is **NOT COVERED**:

- **Dental** – There is **NO** Dental coverage under the SSMP
- **Teledoc and CVS Minute Clinics** – These services are available if obtaining care **inside the United States ONLY**.
- **Dermatological Products**
 - Makeup
 - Over-the-Counter Acne Medicine ***
 - Sunscreen
 - Bug spray
 - Lice Shampoos
 - Lotions and Creams
- **Dietary Products – Food Supplements**
 - Vitamins
 - Protein Shakes
 - BCAAs
 - Fitness or Energy Drinks
- **Over-the-Counter Medications - Do Not Require a Prescription *****
 - Advil (Ibuprofen)
 - Tylenol (Acetaminophen)
 - Aleve (Naproxen-Sodium)
 - Excedrin (Acetaminophen and Aspirin)
 - Cold Medications
 - Allergy Medications
 - Nasal Sprays
- **Non-Prescription Medical Supplies**
 - Gloves
 - Face Masks
 - Hand Sanitizer
 - Healing Ointment
 - First Aid Supplies (*Band-Aids, Gauze, Tape, Alcohol, Hydrogen Peroxide, etc.*)

***** For care and services received in ASIA ONLY, over-the-counter medications can be covered only if prescribed as part of a consultation with a doctor or when received from an in-hospital pharmacy.**

Senior Service Medical Plan Coverage Basics – Senior Missionaries Serving Inside of the United States

All medical expenses received while serving inside of the United States are covered but will be subject to in-network vs. out-of-network benefits, deductibles, and co-insurance levels.

Prescription Drug coverage will follow the standard Generic, Formulary and Non-Formulary benefit levels as well as being subject to in-network vs. out-of-network benefits, deductibles, and co-insurance levels.

For more information regarding specific benefits under the SSMP, please refer to the Summary of Benefits for your area found on the “Senior Missionaries” page of the custom website Aetna has created for the Missions/Missionaries to use at <https://www.aetnainternational.com/en/site/lds.html>.

The following are **NOT COVERED**:

- **Dental – There is no Dental coverage under the SSMP**
- **Dermatological Products**
 - Makeup
 - Over-the-Counter Acne Medicine ***
 - Sunscreen
 - Bug spray
 - Lice Shampoos
 - Lotions and Creams
- **Dietary Products – *Food Supplements***
 - Vitamins
 - Protein Shakes
 - BCAAs
 - Fitness or Energy Drinks
- **Over-the-Counter Medications - *Do Not Require a Prescription* *****
 - Advil (Ibuprofen)
 - Tylenol (Acetaminophen)
 - Aleve (Naproxen-Sodium)
 - Excedrin (Acetaminophen and Aspirin)
 - Cold Medications
 - Allergy Medications
 - Nasal Sprays
- **Non-Prescription Medical Supplies**
 - Gloves
 - Face Masks
 - Hand Sanitizer
 - Healing Ointment
 - First Aid Supplies (*Band-Aids, Gauze, Tape, Alcohol, Hydrogen Peroxide, etc.*)

Resource Quick List for Senior Missionaries Enrolled on the SSMP

- **Important Note for Senior Missionaries enrolled on the Senior Service Medical Plan (SSMP):** SSMP plans 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 you will handle the coordination of services needed and any payment needed for your own care as well as seeking reimbursement from Aetna when your 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/lids.html>
- **Aetna International Overview (this document):** **CRITICAL INFORMATION FOR UNDERSTANDING THE PROCESS**
- **SSMP Summary of Benefits:** Detailed information regarding what is covered under the plan and at what benefit level (Outside US, US In-Network, US Out-of-Network) are available on the “**Senior Missionaries**” page of custom website that Aetna has created for the Missions at <https://www.aetnainternational.com/en/site/lids.html>.
- **Claim form:** a downloadable copy of the claim form is housed on the “**Senior Missionaries**” page of custom website that Aetna has created for the Missions at <https://www.aetnainternational.com/en/site/lids.html>.
- **How to Open a Secure Email:** Instructions on how to open secure emails being sent to and from Aetna International are available on the “**Senior Missionaries**” page of custom website that Aetna has created for the Missions at <https://www.aetnainternational.com/en/site/lids.html>.
- **Teledoc Resources (Inside the United States ONLY):** Instruction and details concerning how to access Teledoc in the United States.
- **CVS Minute Clinic Information (Inside the United States ONLY):** Instruction and details concerning how to locate and access services at CVS Minute Clinic locations in the United States.
- **AI and Allianz Provider Listings:**
 - **Outside the United States (Allianz):** The most current version of this listing, as provided by Allianz, can be found on the page for the Area/Location/Country that your Mission is located in, on the custom website that Aetna has created for the Missions at <https://www.aetnainternational.com/en/site/lids.html>
 - **Inside the United States (AI):** To find an in-network provider in the U.S., log into your Aetna Member Website at <https://www.aetnainternational.com/> > **Find Care & Pricing** or call Member Services at the number on the back of your ID card.
- **Post-Mission Medicare Assistance:** For assistance in coordination of benefits between your SSMP plan and getting back onto Medicare:

DMBA/Missionary Medical Senior Missionary Assistance

Toll free phone: 1-800-777-1647

Local/International phone: 801-578-5650

Fax: 801-578-5907

Email: srmiss@dmba.com

Aetna International/Allianz
Form to Request a Guarantee of Payment (GOP) for Care.
Information needed whether request is made via Email or Phone

Instructions: Complete below or be prepared to provide this information when emailing or placing a phone call **before** each missionary goes to seek care.

Email (preferred): AILOA@aetna.com
or Call: 1-888-219-0477; or 1-813-775-0451 (US direct#)

For *Urgent requests* (care needed in 24 hours or less), please call 1-888-219-0477; or 1-813-775-0451 (US direct#) and be prepared to provide the following information:

Caller's Name & Relationship to the Mission (position/role):
Caller's email and Phone Number and email (including Country & City Code):
Caller's Location (City/Country):
Patient Name *:
Patient's Aetna ID *:
Patient Date of Birth * (mm/dd/yyyy):
What is the nature of the illness/injury? (brief explanation <i>necessary</i>):
Requested Place of Service (if applicable):
Provider name:
Provider address:
Provider phone number:
Planned Date of Service/Admission *:
Type of service requested: