

Aetna International: How the Program Works

for The Church of Jesus Christ of Latter-day Saints

DMBA/Missionary Medical Program ~ Argentina Missions

Network Partner: **Swiss Medical**

Welcome to Aetna International!

Since medical expenses for Young Missionaries are fully paid for using The Church's tithing funds through the DMBA/Missionary Medical-Aetna International program, it is important to understand how the program is intended to work. This "**How the Program Works**" document is intended to provide you with a high-level overview regarding the basic function of the Aetna International plan for the Young Missionaries in your area. It will also serve as a reference guide to assist you with the answers to many of the questions or situations you may encounter while securing care for the Young Missionaries. Please take the time to become familiar with this document and should you ever have any questions regarding it or how the plan works in general, please feel free to reach out to your assigned Aetna International Account Manager.

Aetna International Team for the Church

Carol Griggs, Account Manager

GriggsC@aetna.com

214-200-8568

Based in Dallas, Texas, USA

Aetna Customer Service Dedicated Team Available 24/7/365:

(for status of claims sent to Aetna International - providers paid with Mission funds)

1-888-219-0477 International Toll-free

or +001-813-775-0451 (Call U.S. Direct)

With Aetna International coverage, the advantages for the Mission President and Young Missionaries will be:

- Simplify the administration of health care benefits for the Mission and the missionaries.
- 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: Swiss Medical

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 insurance company in your area that is well known and has an established network for you to utilize. For your area, the network partner is Swiss Medical.

IMPORTANT: When presenting the insurance to a provider, it is imperative that you mention it is through Swiss Medical 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.

Swiss Medical requires each missionary's email address, nationality and either passport number (if from outside Argentina) or DNI number (if from Argentina). Each two weeks an email is sent to each mission with a list of those missionaries for whom Aetna does not have this information. Please respond as soon as possible with the needed information so that the missionaries can be enrolled with Swiss Medical. Swiss Medical has allowed Aetna to send two files per month, on the 5th and on the 20th, so information received by those dates will be sent to Swiss Medical.

Urgent Enrollment

If a missionary requires urgent attention and needs escalated enrollment with Swiss Medical, please contact your Account Manager.

ID Cards

Plastic ID cards are no longer being used with Swiss Medical. Only the digital ID card on the mobile APP will be accepted in clinics and pharmacies.

The Church through Missionary Medical has given approval for use of the Swiss Medical Mobile APP.

When each Missionary activates his Swiss Medical identification card (credential), he must use the same document that was used in his initial registration, either his ID from Argentina or his passport (without letters, periods or hyphens). The mission can log into the Swiss Medical website with your mission username and password and see which document was initially used. If you need your mission username and password, please let your Account Manager know. Also, that username and password is sent each time a mission is notified of missionaries being enrolled.

Here is a video with instructions on how to register on the APP (Only available in Spanish):

https://www.swissmedical.com.ar/smgnewsite/videos/credencial_digital/credencial_digital.mp4?dplrid=6D61746961732E6D61726963684073776973736D65646963616C2E636F6D2E6172

Once your mission office has been advised by the Account Manager that a particular missionary has been enrolled and assigned a Swiss Medical ID number, they should also be handed the “**Important – Missionary Instructions**” (*the ID Card letter*). The ID card letter is a DMBA/Missionary Medical document that iterates the responsibility of having an ID card as well as touches on how to access care. This ID card letter can be found 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>.

IMPORTANT: The DMBA/Missionary Medical-Aetna International coverage for a Young Missionary terminates on the day the mission assignment formally ends, as reported by the Missionary Department. All forms of the ID card (physical and digital) should be collected and destroyed. Failure to collect cards from a Young Missionary that has returned home could result in that missionary inappropriately using their card after their plan has ended resulting in extra Church resources being used to compensate for the cost of the services. Since no physical ID card can be collected and destroyed, missionaries should be told to no longer use their digital ID card to access care after their missionary service ends. Aetna will send the termination date to Swiss Medical so the missionary’s ID number will be de-activated soon after their departure.

How to Access Care

IMPORTANT: Whenever a Young Missionary needs medical attention, they must obtain approval from the Mission President, his wife, a Mission Health Advisor, or any aptly appointed Mission Leader. Missionaries can locate clinics and pharmacies on the Swiss Medical APP and the expenses will be paid by Swiss Medical upon presentation of the digital ID card. In the event of any emergent situation, the missionary should seek immediate care and the Mission Leaders should be notified as soon as possible.

In-Network/Participating Facilities/Providers: When a direct payment arrangement is required.

- Mission should identify a participating facility/provider using either the Swiss Medical Mobile APP or the Swiss Medical website (using the Mission's username and password).

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, the Mission or the missionary should make an appointment directly with the facility or medical provider. The Lab, Radiology and Imaging Facilities require a doctor's order.
- Once missionary arrives at the facility or pharmacy, they need only present their digital ID card to have cashless services.

IMPORTANT: If for any reason the participating facility or pharmacy requires any form of payment at time of service despite the missionary presenting a valid digital ID card, 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 to the Church.

Walk-In Clinics, Programmed Consultations and Lab, Radiology Services:

With the simple presentation of the digital ID card and either passport or DNI, missionaries will be met at any of the Swiss Medical Centers and clinics, as well as make an appointment with any provider in the network. The Lab, Radiology and Imaging Facilities require a doctor's order.

Appointment Requests:

From the provider network list please choose a specialty and call the provider directly for an appointment without the need for a referral, or call 0810-333-8876 for help in making the appointment.

Authorizations:

Certain practices such as elective surgery, any procedure which requires the use of anesthesia or some studies of high complexity (Resonance of the heart, coronary angiography) require prior authorization. Any authorization requires a doctor's order. Permission is managed within 72 hours and sent to the medical provider directly.

Authorizations can be requested through the following channels:

1. Online: entering the missionary's personal information on the website by selecting "Tramites online", "Autorizaciones". Remember, the missionary must be registered and have the medical order in digital format (photo-scan).
2. Using the Swiss Medical Mobile APP.
3. Walking into a Swiss Medical branch with a medical order in hand.

Emergencies at Home:

In an emergency or situation requiring medical care at home please call 0800-777-7800.

These operators will request personal data, telephone, where you are and symptoms.

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, however, the Mission 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:

Care should not be delayed. Missionary should go to the nearest facility to receive care.

Swiss Medical contact information:

Appointments: 0810-333-8876

Emergencies (to call Ambulance): 0800-777-7800

Questions about plan, coverage, participating providers or any other information: 0810-444-7700 (24 hours 365 days a year)

Swiss Medical Plan: 41AE00M

Web: <https://www.swissmedical.com.ar/empresas/inicio>

If you need your mission username and password, please let your Account Manager know. Also, your Account Manager sends that username and password each time a mission is notified of missionaries being enrolled.

Mobile: Swiss Medical Mobile APP

Video with instructions on how to register on the APP (only available in Spanish):

https://www.swissmedical.com.ar/smgnewsite/videos/credencial_digital/credencial_digital.mp4?dplrid=6D61746961732E6D61726963684073776973736D65646963616C2E636F6D2E6172

Reimbursement/Pay and Claim Process

If a Young Missionary uses personal funds to pay for medical expenses that should have been covered by the DMBA/Missionary Medical-Aetna International plan, the Mission office should reimburse that missionary. If the Mission office reimburses a missionary for medical expenses, or if the Mission office pays medical bills directly to a provider, the Mission Financial Secretary should code those expenses to Mission account code #XXXX900-5949. When this is done, the funds come from a headquarters Missionary Department medical budget and the local Mission's budget is not affected. The Mission office should then submit a reimbursement claim form to Aetna so that Aetna can reimburse the headquarters account from which the funds came. **Aetna does not send reimbursements to individual mission offices.**

Claim Forms

Three (3) claim forms have been customized for the Church that are located on www.missionarymedical.org or www.aetnainternational.com/en/site/lds.html. Please choose the appropriate claim form depending on the method of reimbursement being requested.

1. **Claim Form – Mission President** (*Reimburse President*): Reimburse Mission President if personal funds were used to pay provider directly.
2. **Claim Form – Reimburse Church** (*Reimburse Church*): Reimburse the Church if Mission funds were used. This is a per missionary standard claim form that can be used if missionary pays for a service.
3. **Claim Submission Spreadsheet – English/Spanish** (*Reimburse Church-Preferred*): Reimburse the Church if Mission funds were used. This worksheet allows for multiple claims submissions for multiple Young Missionaries under one form.

NOTE: Any time a Young Missionary pays for care, they should obtain and turn in the receipt/invoice to the Mission. Upon presentment of the receipt/invoice, Mission funds should be used to reimburse the missionary. The Mission should submit the receipts for reimbursement to the Church using either of the forms from #2 and #3 above.

Submitting the Claim

1. Complete the appropriate claim form.
2. Copy all receipts on a single piece of paper (or as many as necessary). Be certain that all receipts are legible. Receipts must be fully itemized bills and/or detailed receipts that include diagnosis (nature of illness) and the procedures/services performed as well as the name of any medications obtained.
3. Write the missionary's full name (first, last) and their Aetna Member identification number (starts with a "W") on each document submitted with the Claim form (*refer to the Aetna International ID Card or the monthly enrollment listing sent to the Mission to obtain this information*).
4. Include contact information (phone and email address) where the Mission office can be reached in case Aetna has any questions about the Claim.
5. Submit the completed the Claim form with all associated receipts:
 - a. **via FAX to:**
Toll-free: 800-475-8751
Direct: 859-425-3363
 - b. **by mail to:**
Aetna; P.O. Box 981543
El Paso, TX 79998-1543 USA
 - c. **In an Email, 10mb limit (PREFERRED) to:**
aiservice@aetna.com

Pre-Authorization of Specific Care for Young Missionaries by DMBA/Missionary Medical

This is a REQUIRED process in your area. It requires that the Mission President, Area Medical Advisor, or whomever at the Mission is responsible for the care of the Young Missionaries to request pre-authorization from DMBA/Missionary Medical for certain care. Following this process is vital as it ultimately provides DMBA/Missionary Medical the opportunity to review potentially complex medical cases for any impacted Young Missionaries and assist with finding and providing the best options for care.

This process **does not apply** to the Mission President, his family or to any Senior Missionaries.

Also, please note that this pre-authorization requirement does not apply to life-threatening emergency situations or procedures not identified below.

Pre-authorization should be requested from DMBA/Missionary Medical for the following treatments:

1. MRI of head or spine
2. Colonoscopy or Endoscopy
3. Scheduled, non-emergency surgery (**Inpatient and Outpatient**)
4. Requests for **more than** 10 physical therapy visits
5. Requests for **more than** 9 mental health counseling visits
6. Cancer treatment or cancer diagnostics (PET scan, biopsy, mass removal)
7. Biologics

When any of these treatments are needed, the process will be for the Mission President, Mission President's Wife, Mission Health Advisor, the Area Medical Advisor or whomever has been authorized by the Mission President to complete an online template at:

www.dmba.com/mmprecert

Once the request is submitted, DMBA/Missionary Medical will coordinate appropriate review and approvals with the Missionary Department.

DMBA/Missionary Medical monitors these notifications and anticipates providing a response within 24 hours of receipt of your communication.

Pre-authorization for these specific treatments is required for the following reasons:

1. To promote global consistency in the pre-authorization of care.
2. Reduce the amount of extensive in-field care provided in the mission. If a missionary's health is insufficient to serve, Missionary Department policy is that they should return home.
3. To protect missionaries, their companions and mission leaders from managing complex treatments which are better addressed by the missionary's family at home.
4. To identify pre-existing conditions that should not be treated using tithing funds.

If you have any questions, please contact DMBA/Missionary Medical by email at MMInternationalTeam@dmba.com or by telephone at 801-578-5650 after dialing the appropriate country code(s).

Resource Quick List for Mission Leaders

- **Aetna International How the Program Works (this document):** CRITICAL INFORMATION FOR UNDERSTANDING THE PROCESS
- **Young Missionary Plan Coverage Basics:** **Simplified details regarding services that are limited or NOT covered under the plan as instructed and directed by DMBA/Missionary Medical.** This document can be found on the “Home” page of the custom website that Aetna has created for the Missions at <https://www.aetnainternational.com/en/site/lds.html>
- **MissionaryMedical.org:** The DMBA/Missionary Medical website has set up a section focused entirely on the Aetna International program, with training, informational materials, claim forms, contact information, FAQs, and a link to the Aetna International website. The Aetna International reimbursement forms (*claim forms*) can be found on the www.missionarymedical.org website. On the site’s home page, click on “**Provider Information and Mission Office Materials.**” At the bottom of the page under “**Aetna International Forms and Materials,**” click on any of the three separate links to access the appropriate reimbursement form outlined above.
- **eMed:** eMed is a DMBA/Missionary Medical website. No access to that site is given to anyone at Aetna International or to any Network Partner. The information found in eMed is maintained by DMBA/Missionary Medical and the Missions only. **Any provider listing that exists in eMed was created by those serving at the Mission, are not maintained by Aetna or their network partners, and may not reflect current participation with the DMBA/Missionary Medical-Aetna International program.** See “*In-Network/Participating Provider Listing*” below for how to locate an in-network/participating provider.
- **ID Card Letter:** Outlines the DMBA/Missionary Medical process for the missionary on how and when to seek medical care. This letter is found under the “**Important – Missionary Instructions**” link on the page for your Mission’s Area/Region and Location/Country on the custom website that Aetna has created for the Missions at <https://www.aetnainternational.com/en/site/lds.html>
- **Benefit Principles:** Benefit principles set forth by DMBA/Missionary Medical to guide your medical care decisions. This letter is found under the “**Benefit Principles – A guide for Mission Presidents**” link on the page for your Mission’s Area/Region and Location/Country on the custom website that Aetna has created for the Missions at <https://www.aetnainternational.com/en/site/lds.html>
- **Three (3) claim forms:** The forms are housed on the page for your Mission’s Area/Region and Location/Country on the custom website that Aetna has created for the Missions at <https://www.aetnainternational.com/en/site/lds.html> or can also be found at www.missionarymedical.org.
- **Young Missionary Listing in Excel format:** For your convenience, a monthly listing is sent to the main Mission email address, with missionary name (as enrolled with Aetna), date of birth, Aetna ID#, and Aetna-assigned account number.

| Mission Name | Aetna Account # | Mission Name | Aetna Account # |
|------------------------------|-----------------|-----------------------|-----------------|
| Argentina-Bahia Blanca | 299775-11-001 | Argentina-Neuquen | 299775-11-008 |
| Argentina-BsAs North | 299775-11-002 | Argentina-Resistencia | 299775-11-010 |
| Argentina-BsAs South | 299775-11-003 | Argentina-Rosario | 299775-11-011 |
| Argentina-BsAs West | 299775-11-004 | Argentina-Salta | 299775-11-012 |
| Argentina-Comodoro Rivadavia | 299775-11-005 | Argentina-Santa Fe | 299775-11-029 |
| Argentina-Cordoba | 299775-11-006 | Argentina-BsAs East | 299775-11-030 |
| Argentina-Mendoza | 299775-11-007 | Argentina-Tucumán | 299775-11-031 |

- **In-Network/Participating Provider Listing:** Swiss Medical providers and pharmacies can be found by using either the Swiss Medical website with your mission's username and password, or by using the Swiss Medical APP.
- **Medical Assistance:** When a missionary is to be given an early medical or emotional release to return home in order to receive treatment associated with an injury or illness that occurs during missionary service outside of the United States, the Mission President contacts the IFR (In Field Representative) at the Church's Missionary Department. A Missionary Change Form is sent to DMBA/Missionary Medical.

If post-Mission Medical Assistance is needed, the IFR will contact the DMBA/Missionary Medical Nurse Team by phone (801-578-5775 or 801-578-5767) or e-mail (MissionaryMa@dmba.com) to formally request medical assistance. The nurse team will retrieve all needed information from the Missionary Inquiry system. If approved, post-Mission Medical Assistance covers the specific injury or illness that began during the missionary's service.

Additional information and resources regarding Medical Assistance can be found on the Medical Assistance pages (available in English, Spanish, French and Portuguese) of the custom website that Aetna has created for the Missions at <https://www.aetnainternational.com/en/site/lds.html>.

- **Senior Missionaries enrolled on the Senior Service Medical Plan (SSMP):** Senior Missionaries are responsible to purchase their own medical insurance. Many Senior Missionaries will purchase the Aetna SSMP insurance. Senior Missionaries should understand their personal medical insurance plans, and they should coordinate their personal medical needs with their specific insurance companies.

The Aetna SSMP plan, and those Senior Missionaries who have elected to purchase it, 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 these individuals will handle the coordination of services needed and any payment needed for their own care as well as seeking reimbursement from Aetna when their 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/lds.html>.

- **In Argentina, Senior Missionaries are supported by MDabroad, not Swiss Medical.**
- Senior Missionaries can find specific instructions on this webpage:
<https://www.aetnainternational.com/en/site/lds/regions/ar-sm.html>

For any inquiries regarding coverage under the SSMP or those related to Medicare upon return to the states, please refer them to:

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