

Aetna International Overview

For The Church of Jesus Christ of Latter-day Saints
Missionary Medical Program

Caribbean Islands (Jamaica and Trinidad) – Aetna International (AI) & GMMI

Welcome to Aetna International!

For the Islands of Jamaica and Trinidad ONLY, Aetna has partnered with Global Medical Management Inc. (GMMI), a large international health care administrator, with provider relationships in 20 countries in Latin America and the Caribbean. Their knowledge and experience in the Jamaica and Trinidad make them a valuable partner for both Aetna International and The Church. As members of the Aetna International program, missionaries serving on Jamaica or Trinidad will receive an ID card directly from GMMI.

For all other Islands in the Mission, Aetna International (AI), has primarily been providing healthcare solutions and networks for expatriate plans to clients around the world. Our knowledge and experience in the Caribbean Islands will provide a valuable partnership to the Church. As members of the Aetna International program, missionaries will receive an Aetna International ID card.

With AI or GMMI (*for Jamaica or Trinidad*) 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 AI and GMMI's (*for Jamaica or Trinidad*) provider network relationships with clinics and hospitals throughout the Caribbean Islands.
- Offer quality, cost-effective care with AI and GMMI's (*for Jamaica or Trinidad*) years of experience in navigating the Caribbean healthcare system.

Provider Listings for the AMA, Mission President and wife will help direct care to the appropriate clinic/hospital who accepts direct payment from AI or GMMI (*for Jamaica or Trinidad*). However, care does not have to be accessed from a provider within the network. Read more about this on the following page.

Aetna International Team for the Church

Daniela Lucas, Associate Account Manager

LucasD@aetna.com

Based in Utah, USA

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)

ID Cards

The ID cards will be mailed directly to the Missions from Aetna and GMMI (*for Jamaica or Trinidad*) and will be branded with the AI or GMMI logo. When the ID cards are received, please hand them out to the missionaries along with "Important – Missionary Instructions" (the ID Card letter). The ID card letter explains the process to request medical care. This process is the Missionary Medical process and has not changed.

When a missionary needs medical attention, they must still get approval from the Mission President or his wife, who will contact AI on their behalf.

IMPORTANT: When a Missionary leaves your Mission to return home, all ID cards for them must be collected and destroyed.

Benefit Principles

Missionary Medical has set forth some benefit principles to guide your medical care decisions.

Both "Important – Missionary Instructions" and "Benefit Principles – A guide for Mission Presidents" can be found on the custom Aetna International website for the Missions at:

www.aetnainternational.com/en/site/lds.html



How Access Care using the AI or GMMI (for Jamaica or Trinidad) Network – Requesting a Guarantee of Payment (GOP)

The Mission or missionary should make appointment directly with the facility or medical provider within AI or GMMI's (for Jamaica or Trinidad) participating network if direct settlement is required. The Mission should direct the missionary to go to AI or GMMI's (for Jamaica or Trinidad) network facilities/providers and to present his/her ID card and another form of valid ID upon arrival.

As soon as an appointment is made or as soon as a missionary is in-route to an AI or GMMI (for Jamaica or Trinidad) network facility/provider, the Mission should call the Aetna International Service Center/GMMI (for Jamaica or Trinidad) or email a request to the following email address at Aetna or GMMI (for Jamaica or Trinidad). **The Aetna International Service Center and GMMI (for Jamaica or Trinidad) are available 24 hours a day, 7 days a week.** If contacting them by email (preferred) you will need to include all of the data, outlined on the last pages (grids) of this document, in the email. You can copy and paste from this document into an email.

Island of Jamaica or Trinidad **ONLY:**

Call: 1-888-219-5950; or 1-813-775-0426 (US direct#)

Email (Preferred): aetna-lds@gmgi.com

All other areas/islands:

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

Email (Preferred): AILOA@aetna.com

For your convenience, the Young Missionary information, including Aetna ID #s, will be provided on a monthly basis (via email to the main Mission address) in Excel format, with all of the Young Missionaries assigned to your Mission listed.

Once a GOP has been successfully placed by AI or GMMI (for Jamaica or Trinidad) at the AI participating facility/provider, the missionary "should not" be asked to provide any form of payment.

If for any reason the participating provider does require any form of payment, even with a GOP in place, please do not delay care. Please pay for the care and obtain a detailed receipt that will then need to be sent to Aetna for reimbursement to the Church. Afterwards, please be sure to notify your Aetna Representative with the detail of the interaction (including copies of the LOA

issued) as soon as possible so that they can follow up with AI or GMMI (for Jamaica or Trinidad).

Accessing Care with a Facility/Provider NOT part of the AI or GMMI (for Jamaica or Trinidad) Network

Please know that in some of the Mission areas there may not be any facilities/providers that are part of AI or GMMI's (for Jamaica or Trinidad) network of facilities/providers, or AI or GMMI's network of facilities/providers may not be the ones you prefer to direct the missionaries to. For facilities/providers that are not part of AI or GMMI's (for Jamaica or Trinidad) network, you may still choose to seek or direct those needing care there.

You may attempt to arrange direct payment through AI or GMMI (for Jamaica or Trinidad) by requesting a GOP from the Aetna International Service Center or GMMI (for Jamaica or Trinidad). **The Aetna International Service Center and GMMI (for Jamaica or Trinidad) are available 24 hours a day, 7 days a week.** If contacting them by email (preferred) you will need to include all of the data, outlined on the last page (grid) of this document, in the email. You can copy and paste from this document into an email.

Island of Jamaica or Trinidad **ONLY:**

Call: 1-888-219-5950; or 1-813-775-0426 (US direct#)

Email (Preferred): aetna-lds@gmgi.com

All other areas/islands:

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

Email (Preferred): AILOA@aetna.com

However, if placement of GOP is not successful or is refused by the non-participating provider, 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.

If AI or GMMI (for Jamaica or Trinidad) do not have many providers within their network in a specific area, please do let us know and we will see if AI or GMMI (for Jamaica or Trinidad) is able to add any of your preferred providers.

Non-Emergency Care – AI or GMMI (for Jamaica or Trinidad) Network

A GOP will be required and should be requested by calling/emailing the Aetna International Service Center or GMMI (for Jamaica or Trinidad) and be prepared with the information outlined on the last pages of this document. The Aetna International Service Center or GMMI (for Jamaica or Trinidad) will coordinate to place the requested GOP as soon as possible, but this could take several hours depending on the facility/provider's availability. **The Aetna International Service Center and GMMI (for Jamaica or Trinidad) representatives are available 24 hours, 7 days a week.** If the request is made after the working business hours of the facility/provider's office, Aetna International or GMMI (for Jamaica or Trinidad) may have to wait until the office is open before confirming the GOP has been successfully placed.

Emergency Care - AI and GMMI (for Jamaica or Trinidad) Network

Contact the Aetna International Service Center or GMMI (for Jamaica or Trinidad) as soon as possible, but please know that care should not be delayed.

Island of Jamaica or Trinidad **ONLY**:

Call: 1-888-219-5950; or 1-813-775-0426 (US direct#)

Email (Preferred): aetna-lds@gmmi.com

All other areas/islands:

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

Email (Preferred): AIOA@aetna.com

Once the patient information is shared with the Aetna International Service Center or GMMI (for Jamaica or Trinidad), they will then work to try to coordinate with the facility to avoid the missionary from having to make a cash payment to the provider.

Dental/Vision Care – NOT COVERED FOR YOUNG MISSIONARIES

Dental and Vision will be covered under the plan for Young Missionaries as the result of an accident or injury **ONLY**. If any Dental or Vision care is needed as the result of an accident or injury, the Mission will need to pay for the care and submit to Aetna for reimbursement.

Physical Therapy and Chiropractic Care for Young Missionaries

Limited to 5 visits during entire term of missionary

service. Any care needed in excess of 5 visits during a missionary's service, will need to be submitted for pre-authorization and approved by Missionary Medical in order to be paid under the plan.

If not approved by Missionary Medical, the cost of any sessions in excess of the 5 visits during a missionary's service will be the financial responsibility of the missionary's family.

Applies separately to both chiropractic and physical therapy (a Young Missionary could have 5 chiropractic sessions and also have 5 physical therapy sessions).

Physical Therapy: the 5 sessions during the entire term of missionary service limit applies based on the treatment of a singular body part. For example, a missionary could need 5 visits for a knee injury and then another 5 visits for a shoulder injury.

Prescriptions

The Mission will need to be prepared to pay for all prescription drugs and submit for reimbursement to Aetna.

Over-the-Counter medicines & medical supplies are excluded from the coverage and though can be purchased using Mission funds, are not eligible for reimbursement under the plan.

Acne Medications

Missionary Department policy indicates that the Missions and Young Missionary insurance should not pay for the treatment of pre-mission conditions. It is difficult to isolate acne as not being a pre-mission condition for most 18 – 20 year-olds. However, Missionary Medical realize that changes in stress, diet, exercise, etc. (things that all happen for missionaries), can cause acne to initially occur or worsen. In these cases, it becomes a judgment call for the Mission President and his companion to determine if Church funds or insurance should be used to cover the cost of treatment for acne.

Missionary Medical does not expect the Aetna/Missionary Medical arrangements to cover the cost of "over-the-counter" medications or "first-step" efforts to treat skin conditions. But if the acne advances to the point that these simple remedies are not effective, you could arrange for formal medical treatment and that **would be covered** by the Aetna program.

More advanced acne treatment that involves powerful medications such as "Accutane" (Isotretinoin) is subject to specialized policies from the Missionary Department. Here is a link to a document about this: <https://www.dmba.com/sc/missionarymedical/contentviewer.aspx?c=mdguidelines/pdf/Acne.pdf> (this document is found under the "Policies" tab in "www.missionarymedical.org")."

Reimbursement – 3 Claim Forms

Three (3) claim forms have been customized for the Church. 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 or 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** (*Reimburse Church-Preferred*): Reimburse the Church if Mission funds were used. This worksheet allows for multiple claims submissions for multiple Young Missionaries under on one form.

*****Anytime 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.*****

MissionaryMedical.org

The Missionary Medical website has set up a section focused entirely on the Aetna International program, with training, information 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.

Submitting the Claim

1. Complete the appropriate claim form.
(Claim forms located on www.missionarymedical.org or www.aetnainternational.com/en/site/lds.html)
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 or services performed.
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).
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 (PREFERRED) to:**
aiservice@aetna.com

Pre-Authorization of care for Young Missionaries by 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 preauthorization from Missionary Medical for certain care. Following this process is vital as it ultimately provides 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 preauthorization requirement does not apply to life-threatening emergency situations or procedures not identified below.

Preauthorization should be requested from 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 5 physical therapy visits
5. Cancer treatment including biopsy and pathology evaluation
6. 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, Missionary Medical will coordinate appropriate review and approvals with the Missionary Department.

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

This change was made for the following reasons:

1. To promote global consistency in the preauthorization 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 Missionary Medical by email at MMInternationalTeam@dmba.com or by telephone at 801-578-5650 after dialing the appropriate country code(s).

Young Missionary Plan Coverage Basics

All medical expenses 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 also covered at 100% (**EXCEPT** for “*prescription biologic medications,*” which are not covered). If a doctor prescribes a certain medication for a missionary, it will be covered.

The following are **NOT COVERED**:

- **Elective Procedures**
- **Pre-Mission Conditions**
- **Prescription Biologics (*Refers to any type of medical therapy that is derived from a living organism such as humans, animals or micro-organisms*)**
 - **EXCEPTION:** Covered only if Pre-Certified/Pre-Approved by Missionary Medical.
- **Routine Vaccinations (*except flu*)**
- **Routine Dental**
 - **EXCEPTION:** Urgent or emergency eye care is covered for the Young Missionaries only if the result of an injury or accident.
 - Mission Presidents and their families **ARE COVERED** for routine and emergency dental care needs.
- **Routine Eye Exams and Hardware (*Glasses or Contacts*)**
 - **EXCEPTION:** Urgent or emergency eye care is covered for the Young Missionaries only if the result of an injury or accident.
 - Mission Presidents and their families **ARE COVERED** for routine and emergency vision care needs.
- **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.*)

Resources for the AMA, Mission President and Wife

- **Aetna International Overview (this document)**: CRITICAL INFORMATION FOR UNDERSTANDING THE PROCESS
- **ID Card Letter**: Outlines the 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 location/country on the custom website that Aetna has created for the Missions at <https://www.aetnainternational.com/en/site/llds.html>
- **Benefit Principles**: Benefit principles set forth by 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 location/country on the custom website that Aetna has created for the Missions at <https://www.aetnainternational.com/en/site/llds.html>
- **Three (3) claim forms**: The forms are housed on the page for your Mission's location/country on the custom website that Aetna has created for the Missions at <https://www.aetnainternational.com/en/site/llds.html> or can also be found at www.missionarymedical.org.
- **Young Missionary Listing in Excel format**: Monthly listing 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 #
Jamaica Kingston Mission	299775-23-005	Trinidad Port of Spain Mission	299775-23-009

- **AI and GMMI Provider Listing**: The most current version of this listing, as provided by AI and GMMI (*for Jamaica or Trinidad*), 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/llds.html>
- **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 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/llds.html>
- **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 Missionary Medical.

If medical assistance is needed, the IFR will contact the DMBA 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. Extended medical coverage and 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 custom website that Aetna has created for the Missions at <https://www.aetnainternational.com/en/site/llds.html>

Aetna International (AI)
All Areas/Islands EXCEPT Jamaica or Trinidad
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:

GMMI

Island of Jamaica or Trinidad ONLY

Form for requests for Letter of Authorization (LOA) 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): aetna-lds@gmmi.com

or Call: 1-888-219-5950; or 1-813-775-0426 (US direct#)

For Urgent requests (care needed in 24 hours or less), please call 1-888-219-5950; or 1-813-775-0426 (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: