

Aetna International User Guide

For The Church of Jesus Christ of Latter-day Saints

Guatemala Missions

Welcome to Aetna International! Aetna has partnered with Universales, a large health care administrator in Guatemala. Universales has a network of more than 1200 providers throughout Guatemala which makes them a valuable partner for both Aetna International and The Church. As members of the Aetna International program, missionaries will receive an ID card directly from Universales (see page 5 for ID card image).

This benefit for the Mission President, his dependents, and young missionaries will:

- Simplify the administration of health care benefits for the Mission and the missionaries.
- Provide access to Universales' large established provider network relationships.
- Offer quality, cost-effective care with Universales' years of experience in navigating the healthcare system.

Provider Directory for the AMA, Mission President and wife, and Mission Nurse

Universales Network Providers and Pharmacies – Universales providers bill Universales for their services with no need for the missionary or mission to pay. Listing of providers and pharmacies can be found on the following link. Select the option you need depending on the kind of provider you need access to; this will be found under 'Find care during your mission'.

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

No Universales Network Providers – If no Universales provider is available in the location where the missionary needs medical attention, please pay with Mission funds, and send claim form to Aetna for reimbursement to the Church.

Universales Website – Forms

- Doctors and Specialists in the Universales network have access to all the necessary forms to order lab work, diagnostic tests, and scheduled hospitalizations.
- Missions can view the forms on www.universales.com by selecting the following:
 - Formularios, Gastos Médicos, and then Unisalud

Digital ID Cards

Missionaries are enrolled with Universales upon Missionary Medical sharing complete enrollment information with Aetna, (Passport #/DPI, Nationality, etc.) A missionary will be able to have access to the Universales network upon receiving their Universales ID #.

ID cards will be emailed directly to the Missions from Universales. When the ID cards are received, please email them to the missionaries along with the ID card letter. The ID card letter explains the Missionary Medical process to request medical care. This process has not changed. When a missionary needs medical attention, they must still get approval from the Mission President or his wife. *Image of ID card is on page 5.*

****ID card letter is on LDS website for the missions (see page 5)****

Benefit Principles

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

****Benefit Principles document is on LDS website for the missions (see page 5)****

Contact Universales (in Spanish)

- ID Cards
- Provider Search on website
- Questions about Forms and Processes

Phone Universales, 5630-3195

Email:

Authorizations, autorizaciones@universales.com
Coordination, coordinacion@universales.com

When a missionary needs to seek non-emergency medical attention:

Doctor or Specialist Appointments:

1. Select doctor, clinic, or hospital from Universales provider directory.
2. Call to make appointment.
3. Missionary shows ID card at appointment.
4. Doctor provides medical services.
5. Provider contacts Universales for payment.



Lab Tests:

1. Doctor completes, signs and stamps *Formulario de Reclamaciones//Pago Directo* in the corresponding section.
2. Missionary takes *Formulario de Reclamaciones // Pago Directo* to the lab.

Diagnostic Tests:

1. Doctor completes, signs, and stamps *Formulario de Reclamaciones//Pago Directo* in the corresponding section.
2. Missionary takes *Formulario de Reclamaciones// Pago Directo* to the diagnostic facility.

Scheduled hospitalization/surgery special exams:

1. Doctor completes, signs, and stamps the *Formulario de Reclamaciones//Pago Directo* (section 3)
2. Missionary signs (section 1, Firma del Paciente)
3. President completes and signs (section 2, Sección Empresa Contratante) of *Formulario de Reclamaciones//Pago Directo* and sends electronically for authorization to autorizaciones@universales.com
4. Universales reviews and gives authorization **within 3 days** and sends authorized form back to the Mission email address with a copy to the Mission President and AMA.
5. Missionary takes the form to the hospital the day of surgery.

Emergency Medical Care:

1. Missionary should proceed directly to an Universales provider/facility and present their Universales ID card.
2. The provider will contact Universales and Universales will coordinate the direct payment to the provider.
3. If the missionary does not have a Universales ID card, call Universales and provide the missionary's information and Aetna ID number. If missionary does not have the ID number but has some form of ID, Universales will be able to verify coverage to the provider.
4. Universales will coordinate the direct payment to the provider.

Emergency Dental Care:

****IMPORTANT**** The Mission will need to pay for Dental care (accidents only) and the Mission will need to submit a Claim form to Aetna for reimbursement. **ONLY dental procedures as a result of an accident will be covered by the Missionary Medical program.** Any urgent dental needs – such as extractions, root canals, pain relief procedures, abscesses, etc., should NOT be arranged or paid for by Aetna or our partners.

For that type of care, the mission president or his wife or the mission nurse or medical advisor should help the missionary access the dental care needed; however, the mission president will then need to determine if the missionary's family will pay those bills or if the Church funds will be used to cover those costs (**by using mission account #XXXX900-5949**).

Prescription Drugs purchased at Pharmacy

Universales has a network of participating pharmacies that will bill Universales for prescription drugs purchased through the corresponding process. This covers medication that can ONLY be purchased with a written prescription. This means that even if the doctor prescribes it but it isn't covered by the missionary medical plan because it is over-the-counter, then it is not reimbursable and cannot be obtained through this process at the pharmacy.

Over-the-counter medications **are not covered by the plan**, so those will need to be paid with cash or by the mission and **are not reimbursable by Aetna**.

Aetna has given Universales a list of the most frequently purchased over-the-counter **non-covered** medications. (see page 4)

Prescription Medication Process

THIS IS NOT FOR OVER-THE-COUNTER MEDICATION

Missionary should request a Guarantee of Payment (GOP) to get the medical attention they need:

- Request can be sent to the authorizations area via email to (autorizaciones@universales.com) or WhatsApp (56303195 available 24 hours)
- Complete *Formulario de Reclamaciones//Pago Directo* by the following:
 - Section 1 – Missionary's info
 - Section 2 – Completed by mission nurse or Mission President
 - Section 3 – Completed by the provider
 - The medication section should include doctor's signature and stamp. Or with the signature of the mission nurse or mission president, detail the medications prescribed, their dosage and frequency.
- Universales will issue an authorization for eligible prescription medication within a maximum period of 2 hours, the authorization service is available 365 days a year.

IMPORTANT: If the missionary does not have a written prescription but does have a Guarantee of Payment (GOP), they only need to submit to autorizaciones@universales.com or to 56303195 using WhatsApp, a copy of the GOP, Universales will create an authorization to pick up the prescription at the pharmacy, within a maximum period of 2 hours.

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When direct-payment arrangements cannot be made through Aetna's provider network and mission presidents must use their personal funds to pay for their own medical needs, reimbursement should be done by filling out the # 7 U

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Submitting the Claim

1. Complete the appropriate claim form. Located in the following link under the Claim Forms section: <https://www.aetnainternational.com/en/site/lds/regions/gt.html>
2. Include scans of receipts in a Word document. 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 Aetna ID on each document submitted with the Claim form (refer to the missionary listing sent to you monthly).
4. Be sure to indicate the name of the missionary who received care.
5. Include contact information (phone and email address) where the Mission office can be reached in case Aetna has any questions about the Claim.

Send the Claim form/receipts via FAX to:

Toll-free: 800-475-8751

Direct: 859-425-3363

Send the Claim form/receipts by mail to:

Aetna; P.O. Box 981543

El Paso, TX 79998-1543 USA

Or Email to: AISERVICE@AETNA.COM

Monthly Listing of Paid Claims by Mission: Monthly listing is sent to the Mission and Mission President email address, which contains all claims paid by missionary name, dates of service, and amount, plus whether paid to provider or reimbursed to the Church.

Contacts for escalated issues:

The following Universales and Aetna associates can help you with any provider access problems or ID card questions.

Mariela Bonilla – Universales Account Manager for the Church, located in Guatemala, (speaks English and Spanish) mdemartinez@universales.com
2384-7400 ext. 1560

Jose Juarez – Manages Universales ID card process/distribution, located in Guatemala, (only speaks Spanish) jjuaraz@universales.com
2384-7400 ext. 1586

Emmanuel de la Rosa – Aetna Associate Account Manager for Guatemala Missions, located in Utah, USA, (speaks English and Spanish) delarosaM6@aetna.com
801-256-7006

Senior Missionary Access to Universales' Network:

Senior missionaries have the option to participate in the Senior Service Medical Program. If you are participating in this program, please contact Emmanuel de la Rosa directly to request an enrollment form for access to Universales' provider network.

Aetna International will reimburse for the following:

- Prescription drugs
- Medical services given due to sickness or injury
- Medications can be purchased in bulk and sent to Aetna for reimbursement – please use the Mission President’s name and Aetna ID to submit the claim

Not reimbursable through Aetna International:

- Over-the-counter medication
- Dermatological helps such as makeup, acne medicine, sunscreen, bug spray, lice shampoos and lotions
- Vitamins
- Eye exams or eye care, unless as a result of an accident or injury
- Dental services, unless as a result of an accident or injury
- Elective procedures – any medical, dental or eye care that is not associated with sickness or injury
- Pre-mission conditions – physical or mental condition that was diagnosed or treated, or that had treatment recommended, within two years before the missionary entered the mission field. The Church does not pay for treatment of physical or mental conditions that existed before a mission, or for prescriptions resulting from these conditions.

Medical Assistance (30 to 90-day continuation of coverage)

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. Once approved by the IFR, a Missionary Change Form is sent to Missionary Medical who in turn contacts Aetna to allow the additional 90 days of coverage.

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. Aetna will receive notification of these missionaries through an established workflow administered by Missionary Medical.

Please see the Aetna LDS website for checklists for the Mission President, and other helpful tools and resources.

<https://www.aetnainternational.com/en/site/llds/global/medical-assistance-en.html>

Open a Secure Email

Follow these instructions to be able to open secure emails you receive from Aetna.

https://www.aetnainternational.com/content/dam/aetna/pdfs/aetna-international/llds/Secure_Email_Instructions_Spanish.pdf

Resources for the Mission President and Wife, Area Medical Advisors and Church Doctors

Aetna International Overview (this document): Most critical information to know about medical care and how to seek reimbursement from Aetna.

ID card Letter: Outlines the Missionary Medical process for the missionary on how and when to seek medical care.

<https://www.aetnainternational.com/content/dam/aetna/pdfs/aetna-international/lds/Important-Information-for-Young-Missionaries.pdf>

Benefit Principles: Benefit principles set forth by Missionary Medical to guide your medical care decisions.

<https://www.aetnainternational.com/content/dam/aetna/pdfs/aetna-international/lds/BenefitPrinciples.pdf>

Claim forms and Claims spreadsheet: Electronic version provided by Aetna during training. The forms are located on the following website for your reference:

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

Missionary Listing in Excel format: Monthly listing sent to the Mission email address, with missionary name (as enrolled with Aetna), date of birth, Aetna ID, and Mission number (in 299775-24-XXX format). The last three digits identify your specific Mission. *(Please refer to Secure Email instructions)*

Guatemala City Central	299775-24-005	Guatemala Quetzaltenango	299775-24-009
Guatemala City East	299775-24-006	Guatemala Retalhuleu	299775-24-010
Guatemala City	299775-24-007	Guatemala Antigua	299775-24-020
Guatemala Coban	299775-24-008		

Monthly Listing of Paid Claims by Mission: Monthly listing sent to the Mission and Mission President email address, which contains all claims paid by missionary name, dates of service, and amount, plus whether paid to provider or reimbursed to the Church. *(Please refer to Secure Email instructions)*

Universales ID Card Example



MBR_CUMB_ID is the corresponding Aetna ID of the missionary