

Aetna International Overview

For The Church of Jesus Christ of Latter-day Saints Mexico Missions

Welcome to Aetna International! Aetna has partnered with Sinergia Médica – a large domestic health care administrator in Mexico. Sinergia Médica has a network of more than 339 hospitals and more than 8,000 physicians throughout Mexico. As members of the Aetna International program, missionaries will receive a digital ID card directly from Sinergia Médica (*see page 6 for ID card example*).

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 Sinergia Médica's large established provider network relationships.
- Offer quality, cost-effective care with Sinergia Médica's years of experience in navigating the healthcare system.

[Provider Directory for the AMA, Mission President and wife, and Mission Nurse](#)

Network Providers and Pharmacies – Sinergia Médica's providers bill Sinergia 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/mx-en.html>

No Sinergia Médica Network Providers – If no Sinergia Médica 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.

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)****

Digital ID Cards

Missionaries are enrolled with Sinergia Médica upon Missionary Medical sharing complete enrollment information with Aetna. A missionary will be able to have access to the Sinergia Médica network upon receiving their ID card.

ID cards will be emailed directly to the Missions from Sinergia Médica. 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. (*see page 6 for ID card example*).

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

Contact Sinergia Médica (in Spanish)

- Locate medical providers, help scheduling appointments
- Request a letter of authorization for care with providers in the network
- Talk to the doctor on duty who can prescribe medication if necessary

Non-emergency medical attention:

Should a missionary need non-emergency medical attention, after receiving authorization from the Mission President or person overseeing medical in the mission, contact Sinergia Médica, through any of the 3 following channels:

- Call center, 55 52 49 83 83 o 800 000 0277
- Email, servicio@sinergiamedica.com
- Website, www.soporte.sinergiamedica.com

When reaching out to Sinergia Médica, you will need to provide the following information:

- Name of missionary in need of medical attention
- Date of birth
- Mission Number — 299775-17-xxx (**see page 5**)
- Type of medical attention needed
- Your contact information



Please keep the following response time present:

- Letter of authorization (LOA) for a medical consultation, lab or imaging is 1 hour between 9 a.m. to 9 p.m. as long as Sinergia has a doctor in the area.
- For surgery, the response time is 72 hours.

Emergency Medical Care:

In the event that the missionary needs emergency medical care, please do your best to refer them to a doctor or hospital within the Sinergia network. By doing so, the provider will bill Sinergia Médica directly without the mission having to cover the expenses.

Should there be no providers in the Sinergia network nearby, the mission must be prepared to complete the payment directly to the provider. Once you have completed the payment you can request a reimbursement from Aetna. Aetna will in turn reimburse the Church for these medical expenses.

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 Sinergia.

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

Sinergia Médica has a network of participating pharmacies that will bill Sinergia 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 or Sinergia**.

You will find a list of the most frequently purchased over-the-counter non-covered medications. (**see page**

Prescription Medication Process

THIS IS NOT FOR OVER-THE-COUNTER MEDICATION

The process to have the prescription medication benefit is very simple, it is generated when a missionary seeks urgent care or external consultation and a Letter of Authorization is generated through Sinergia Médica; derived from emergency or office care, the missionary receives a prescription with which he goes to the pharmacy, presenting both the prescription and their Sinergia Médica digital ID card.

This means that in order to have access to the prescription medication service it is necessary:

1. Have received a consultation with a Sinergia Médica provider and a Letter of Authorization has been issued for that attention.
2. Present the Sinergia Médica digital ID card and the prescription at a pharmacy with an agreement with Sinergia Médica.

If these requirements are not met, medication services cannot be provided.

Reimbursement

Three claim forms have been customized for the Church. Select the appropriate claim form based on the method of reimbursement requested.

1. **Claim Submission Spreadsheet – (Reimburse Church-Preferred)** Reimburse the Church if Mission funds were used. This form allows for multiple claim submissions for multiple Young Missionaries under one form.
2. **Claim Form – Young Missionaries (Reimburse Church)** Reimburse the Church if Mission funds were used. This is a per missionary standard claim form that can be used if mission or missionary pays for a service.
3. **Claim Form – Mission President (Reimburse President)** Reimburse Mission President if personal funds were used.

*****Anytime a Young Missionary pays for care that was authorized by the Mission President, 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, mission should then submit the receipts to Aetna for reimbursement of funds to the Church using either of the forms #1 or #2 above.*****

Submitting a Claim Reimbursement

1. Complete the appropriate claim form. Located in the following link under the 'Claim Forms' section: <https://www.aetnainternational.com/en/site/lds/regions/mx-en.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.

Important: Questions should be directed to Sinergia or Aetna, and the Area Office and Area Presidency should NOT be contacted for general questions. Please direct all questions as follows.

Contacts for escalated issues:

The following Sinergia Médica and Aetna contacts can assist you with any provider access issues or ID card questions.

Lourdes Neria – *Sinergia Médica Service Manager for the Church*, located in México (speaks Spanish)

lneria@sinergiamedica.com

55 5249-8317

Emmanuel de la Rosa – *Aetna Associate Account Manager for Mexico Missions*, located in Utah, USA, (speaks Spanish and English)

delarosaM6@aetna.com

801-256-7006

Senior Missionary Access to Sinergia Médica's Network:

Senior missionaries have the option to participate in the Senior Service Medical Program. If you are participating in this program, you will be able to access Sinergia Médica's network of providers once the Church has shared your coverage information with Aetna and Sinergia.

The medical care process is the same, through coordination of care as indicated on page 1.

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 medications, this includes all those that, although they have been prescribed by the doctor, do not require a prescription for their purchase.
- Dermatological products: Makeup, Protective Creams, Sunscreen, Shampoos or Lotions for lice, Acne Treatments, Insect Repellents.
- Vitamins and nutritional supplements
- Care for eye defects: Lenses of all types (contact or frame), eye exams for decreased visual acuity, unless as a result of an accident or injury
- Dental services: Extraction of third molars (wisdom teeth), Caries, other extractions, Orthodontics, etc. Emergency dental care only covered unless as a result of an accident or injury.
- Pre-Mission Conditions – physical or mental condition diagnosed or treated during the two years prior to arriving on Mission. The Church does not pay for treatment of physical or mental conditions that existed before the mission, or medications to treat those 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_Emails_Instructions_English.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/mx-en.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)*

Chihuahua	299775-17-001	Oaxaca	299775-17-018
Cuernavaca	299775-17-002	Puebla Norte	299775-17-019
Culiacán	299775-17-003	Puebla Sur	299775-17-020
Guadalajara	299775-17-004	Tijuana	299775-17-021
Guadalajara Este	299775-17-005	Torreón	299775-17-022
Hermosillo	299775-17-006	Tuxtla Gutiérrez	299775-17-023
Aguascalientes	299775-17-007	Veracruz	299775-17-024
Monterrey Este	299775-17-008	Villahermosa	299775-17-025
Monterrey Oeste	299775-17-009	Xalapa	299775-17-026
Merida	299775-17-010	Ciudad Juárez	299775-17-027
Ciudad de México Este	299775-17-011	Cancún	299775-17-029
Ciudad de México Norte	299775-17-012	Ciudad de México Chalco	299775-17-030
Ciudad de México Noroeste	299775-17-013	Pachuca	299775-17-031
Ciudad de México Sur	299775-17-014	Querétaro	299775-17-032
Ciudad de México Sureste	299775-17-015	Saltillo	299775-17-034
Ciudad de México Oeste	299775-17-016		
Tampico	299775-17-017		

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Sinergia ID Card Example



The ID card is created by Sinergia Médica and sent directly to missions each week. They are sent when the Church shares coverage and eligibility information with Aetna and Sinergia Médica.