

Aetna International Overview

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

Aetna International has primarily been providing healthcare solutions and networks for expatriate plans to clients around the world. In Brazil, we have partnered with SulAmerica, and together, our knowledge and experience in this country provides a valuable partnership to the Church.

Please be aware that while missionary medical arrangements are provided by SulAmerica, this is under the direction of DMBA Missionary Medical and Aetna International.

***Important:** *In order to comply with regulations from "Agência Nacional de Saúde Suplementar" (ANS), SulAmerica will not send physical ID cards to the missions until a CPF # has been provided by the mission to SulAmerica. If a CPF # has not been provided, then no ID card will be sent to the mission office. In the meantime, until the mission updates CPF #s as needed and missionaries receive their ID card, they will need to use their SulAmerica ID # along with a picture ID and present to the provider for medical attention.*

The following information will provide you with instructions on how to proceed in different situations.

As members of the Aetna International program, the Mission President and his companion, their dependents living with them in the mission, and young missionaries will receive a SulAmerica ID card*.

IMPORTANT: Missionaries are only covered while they are in the mission field. Once they have left the mission field they are no longer covered by the Church's missionary medical program.

- A SulAmerica ID card will provide access to the SulAmerica network across Brazil
- It is preferred that missionaries seek medical attention from providers that are part of the SulAmerica network
- Before missionaries seek medical attention, they must first receive authorization from their Mission President or the person overseeing medical in their mission.

- **Good to know** – There are different pieces of information that will be needed when accessing care, submitting claims for reimbursement, or when enrollment information is needed. Below you will find a list of them:
 - **Missionary ID #**, 6 digit number assigned by the Church to each missionary.
 - **Aetna ID #**, 10 digit number assigned by Aetna to identify each missionary. Starts with W. This will be needed when submitting claims for reimbursement. Mission President receives a monthly listing that contains missionaries' Aetna IDs.
 - **CPF #**, Cadastro de Pessoas Físicas, number required by Brazilian law for enrollment in a local Brazilian health plan. This is required for Brazilian and foreign missionaries.
 - **SulAmerica ID card**, physical ID card that will be sent to the mission office upon missionary's enrollment, IF AND ONLY IF a CPF # was provided.
 - **SulAmerica ID #**, identification number assigned by SulAmerica when a missionary has been enrolled. This number will be requested for appointment scheduling and at the appointment. SulAmerica sends a monthly report that contains all the SulAmerica ID #s for the missionaries assigned to their mission.
- **Finding and scheduling an appointment with a SulAmerica provider** – After receiving authorization from the Mission President or person overseeing medical in the mission, and a provider has been identified in the SulAmerica system, mission can arrange the appointment directly with the provider. The SulAmerica ID number for the missionary will be needed. Medical providers that are part of SulAmerica's network are highly encouraged, as they will invoice SulAmerica directly and there will be no need for the mission or missionary to make a payment.

To find providers that are part of SulAmerica's network, please refer to the section '**Accessing and Paying for Care in Brazil**' at the end of this file.

- **Higher Level of Care (Inpatient) or Emergency Situations** – Please involve SulAmerica as early as you can so a direct payment can be arranged and coordinated in advance. When it is known that a missionary needs a higher level of care or there is an emergency situation, we need to be sure the mission or the AMA is contacting SulAmerica in advance of sending a missionary on for a higher level of care and in emergency situations.

It is very common in Brazil for the hospital and/or clinic facilities to be part of the network. However, 90% of the time the surgeon and their team will NOT be part of the network, and payment arrangements either need to be made in advance or mission can pay the surgeon and their team, and then request a reimbursement from Aetna.

- **Emergency/Urgent Care Situations** – Contact SulAmerica's Service Call Center 24/7 (4004-5900 or 0800-970-0500) to alert them of the situation. When you call them you need to enter the missionary's SulAmerica ID number. By doing so you will be connected to the Prestige Contact Center and they will be able to help you.

- **Provider not part of SulAmerica's Network** – If care is needed from a provider or from a type of provider who is not part of SulAmerica, the mission will be responsible to see that payment is made for the medical expenses. In those situations, SulAmerica will try to help with payments IF the provider will agree to bill SulAmerica, but the mission is ultimately responsible to see that payments are made. When missions use non-SulAmerica medical providers, the following approach may be considered:

- Contact **SulAmerica's Prestige Contact Center** to see if SulAmerica is able to place a direct payment.

- If for any reason, the mission has to pay the provider directly and the mission does not have access to the appropriate level of funds, you may involve the Church's Area Office Finance Department directly to coordinate. If a mission needs to make a direct payment to a provider, please contact Luciano Pereira at (11) 3723-3500 or PereiraLS@ChurchofJesusChrist.org

- Certain types of providers, such as podiatry care, do not participate in SulAmerica's network. For care to be coordinated for these types of providers, requests must go directly to **SulAmerica's Prestige Contact Center** to see if they are able to arrange a direct payment. SulAmerica may not be successful due to normal provider practices in Brazil. If care is not too costly, the mission can pay for the care, and then submit a reimbursement form to Aetna. Again, you may involve the Church's Area Office Finance Department to arrange this payment.

If you are aware of any providers that appear in the SulAmerica site as being part of the network but when contacting them they seem to not participate in the SulAmerica network, please let Emmanuel de la Rosa know.

- If you have further questions about how to access care for missionaries, please refer to the section '**Accessing and Paying for Care in Brazil**' at the end of this file.

- **Reimbursement, 3 different Claim Forms** – Three claim forms have been customized for the Church. Please select the appropriate claim form depending on the method of reimbursement being 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.*****

Claim forms can be found on Aetna's site for the Church under 'Claim Forms' section, <https://www.aetnainternational.com/en/site/lds/regions/br.html>

- **SulAmerica Monthly Enrollment Lists** – During the first week of every month, SulAmerica will share a listing of the missionaries enrolled in the SulAmerica system. The files include instructions of what needs to be done, please make sure to follow them. These lists will provide you with the SulAmerica ID number for each covered missionary in your mission, should medical care be needed. Please go over the list and check if there are any names you do not recognize or names of missionaries that have already left the mission. Should that be the case, please share those names along with their corresponding SulAmerica ID # with Emmanuel de la Rosa at delarosam6@aetna.com He will either cancel their SulAmerica account or assign to the correct mission in Brazil in the SulAmerica system respectively.
- **Monthly Aetna Enrollment Lists** – For your convenience you will also receive a listing from Aetna on a monthly basis. Listing includes all the missionaries assigned to your mission with their corresponding missionary information, including the Aetna ID #s. You will likely use this information when submitting claims for reimbursement.
- **SulAmerica ID Card Replacement** – Please keep in mind what was mentioned above about the need of a CPF # for an ID card to be created and sent to the mission.
 1. If a missionary is already enrolled but no CPF has been provided yet, then an ID card will not be sent by SulAmerica.

2. If a missionary already received an ID card and needs a replacement, please email SulAmerica Relacionamento Administrado at relacionamento.administrado@sulamerica.com.br Please indicate that a 'segunda via' is needed and provide the SulAmerica ID # along with the missionary's name.

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

- **SulAmerica Service Call Centers (24/7) –**
In and around state capitals: 4004-5900
All other regions of Brazil: 0800-970-0500
To be connected with **SulAmerica's Prestige Contact Center** caller will need to provide the missionary's SulAmerica ID number.
- **Daniela Cruz** – *SulAmerica Account Representative for the Church:* daniela.cruz@sulamerica.com.br or via telephone (during business hours) 55 (11) 3779-7526.
If Daniela is not available during business hours and you need urgent assistance, contact SulAmerica's Prestige Contact Center, instructions in the following page.
- **Emmanuel de la Rosa** – *Aetna Associate Account Manager for Brazil Missions:* delarosam6@aetna.com or via telephone (in Utah, USA) +801-256-7006

Senior Missionary Access to SulAmerica's 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 SulAmerica's provider network.



Accessing and Paying for Care in Brazil

Find a Provider who is part of SulAmerica's Network

1. Find a SulAmerica provider in the network by accessing the online provider directory at:
<http://portal.sulamericaseguros.com.br/home.htm>
2. Instructions to register on the SulAmerica site provider directory can be found here:
<https://www.aetnainternational.com/content/dam/aetna/pdfs/aetna-international/lds/HowTo-Access-Providers-Brazil.pdf>
3. You could also call **SulAmerica's Prestige Contact Center** to ask SulAmerica to help you find a network provider for your needs. The Prestige Contact Center can also try to find a provider in a nearby city or town. The Prestige Contact Center can be reached by calling:
4004-5900 – from State Capitals and metropolitan regions (not a toll free number)
0800-970-0500 – from other locations

You will need to have the missionary's SulAmerica ID number and to type this number when requested by the Contact Center's Interactive voice response (IVR). By following this step your call will be directed to a Prestige Contact Center representative.

If there is no provider who is part of SulAmerica's Network (Non-urgent care)

1. If care is not urgent, **contact SulAmerica's Prestige Contact Center** and ask for their help to find an in-network provider. If the prestige representative cannot find an in-network provider in the city the missionary lives and the missionary has an out-of-network provider of his/her preference, the prestige representative will get the provider contact information and forward to Daniela Cruz in order to have him to try to negotiate with provider to accept payment from SulAmerica.
2. SulAmerica will try to contact provider and discuss with him/her the option to invoice SulAmerica directly. Please allow SulAmerica 2-3 full business days to arrange this. If successful, SulAmerica will provide you with instructions.
3. If SulAmerica is not successful in negotiating with the provider, *the mission must be prepared to pay for the care.* When the mission office pays for medical services, those expenditures should be coded to mission account #XXXX900-5949. When this is done, the funds come directly from a Headquarters Missionary Department medical budget, and the individual mission's budget is not affected. If the missionary pays directly, the mission must then reimburse the missionary.

The Area Office should not be asked to pay medical bills on behalf of missions.
4. If the missionary pays for the care, the mission will reimburse the missionary and the mission will submit a claim to Aetna. Aetna will reimburse Missionary Medical.
5. The mission will then submit a claim to Aetna and Aetna will reimburse Missionary Medical. A claim form to submit to Aetna can be found here (on the right-hand side):
<http://www.aetnainternational.com/sites/lds/br/index.html>
6. DMBA Missionary Medical will forward funds to the Headquarters Missionary Department to reimburse the medical budget from which the funds were taken. Aetna does not reimburse individual missions.

If there is no provider who is part of SulAmerica's Network (Urgent care)

1. If there is no provider in Sul America's network and the care is urgent (needed same day or next), direct missionary to the provider's office. The *mission must be prepared to pay* for the care. When the mission office pays for medical services, those expenditures should be coded to mission account **#XXXX900-5949**. When this is done, the funds come directly from a Headquarters Missionary Department medical budget, and the individual mission's budget is not affected. If the missionary pays directly, the mission must then reimburse the missionary.

The Area Office should not be asked to pay medical bills on behalf of missions.

2. If the missionary pays for the care, the mission will reimburse the missionary and the mission will submit a claim to Aetna. Aetna will reimburse Missionary Medical.

3. A claim form to submit to Aetna can be found here (on the right-hand side):
<http://www.aetnainternational.com/sites/lds/br/index.html>

4. DMBA Missionary Medical will forward funds to the Headquarters Missionary Department to reimburse the medical budget from which the funds were taken. Aetna does not reimburse individual missions.