



Health care made simple

Get the most from your
Aetna International benefits

[AetnaInternational.com](https://www.aetnainternational.com)

1364609-19-02 (3/23)

 aetna®

Welcome to Aetna International

Let's get started

Around the world and every day, people just like you choose to pursue their health and wellness journey with us. Wherever your journey takes you, we'll be right there.

Get going by following these steps:

1.

**Look out for
your member
ID card**

2.

**Register for
your member
website**

3.

**Sign-up for
pre-trip planning
and support**

4.

**Learn about
your care
options**

Step 1

Look out for your member ID card

To-dos



Keep an eye out for your ID card; it will be coming in the mail



Always keep your ID card with you so you have it when you need it



Present your ID card every time you receive care

Your member ID number — use this when seeking care and registering for your member website

Member Services phone number — if you have questions

aetna™ Network partner logo(s) may appear here **Aetna International**

PLAN SPONSOR NAME LINE ONE
PLAN SPONSOR NAME LINE TWO
GRP: 111111-011-00101
ISSUER (80840) 9140860054 OPEN CHOICE PPO

ID W1234 56789

NAME
01 JENNIFER Q
02 JONATHAN Q
03 CAITLIN Q
04 EMILY Q S
05 KARA Q SA
RX BIN# 6

www.aetnainternational.com PAYER NUMBER 60054 0049
TALK TO A DOCTOR 24/7: 1-855-TELADOC OR TELADOC.COM/AETNA
U.S. PROVIDERS - 1-888-632-3862
OUTSIDE U.S. PROVIDERS - ATT Access Code + 855-829-9558
FAX CLAIMS- ATT Access Code + 800-475-8751
Providers, this card does not guarantee coverage; call the numbers above to verify eligibility.

Precertification of a U.S.A hospitalization is required to receive full benefits.
U.S.A. Emergency admissions must be certified within 48 hours

Mail Claims to the following address:

Aetna Life Insurance Company
P.O. BOX 981543
EL PASO TX 79998-1543

MEMBERS CALL AT&T ACCESS CODE+ 1-800-231-7729
FAX CLAIMS AT&T ACCESS CODE 1-800-475-8751

Did you know?

Member Services are available 24/7. They can communicate in over 240 different languages. To reach them, call the number on the back of your member ID card.

Step 2

Register for your member website at [AetnaInternational.com](https://www.aetna.com)

Your personalized, secure member website is fast and easy to use on any device. Once you register for the site and log in you'll be able to:



View your ID card



Search for doctors and hospitals



Access your plan documents



Find health and wellness tools and resources



Track and submit your claims

Register today

1

Go to [AetnaInternational.com](https://www.aetna.com), click “Log In / Register”

2

Under “**Don’t have an Account**” click “**Register**”

3

Fill in the required information and make sure to select “**Aetna International Plan Member**” as your plan type

Next, get the apps

Once you’re registered on the member website, download the apps to your phone and use them wherever you are.



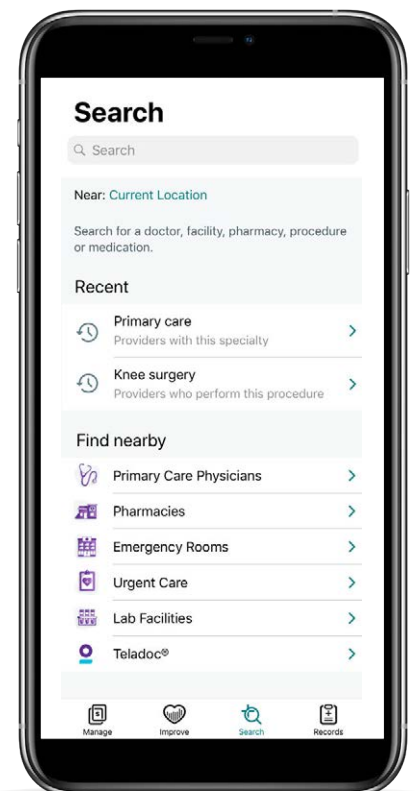
Use the Aetna Health app when you’re inside the United States to:

- Search for doctors, hospitals, urgent care centers and walk-in clinics in the United States
- Estimate your costs
- Track your claims
- Access your digital ID card



Use the Aetna International app when you’re out of the United States to:

- Submit your claims
- Search for doctors and hospitals outside of the United States
- Find forms, health care resources and more



Step 3

Engage with our care management team for pre-trip planning

It's natural to feel a little nervous before leaving on an exciting journey like the one you're about to take. Gain peace of mind from our team of experts with pre-trip planning services.

Are you wondering things like:

- Are there certain vaccines that are recommended for the country I am going to?
- Am I able to take my medicine with me? Is it allowed in the country I'm going to?
- How will I get my prescription medicine filled or refilled while I'm there?
- Am I able to take my medical supplies with me, like my sleep apnea machine or syringes for insulin?
- Can I speak to a therapist regularly while I'm away, like I do now? How do I find one?
- If I need care, how do I find doctors or hospitals in the country I'm going to?

Our International Care Management team can help with these types of questions and more.

Get started today!

We recommend getting started with pre-trip planning as soon as possible before your departure date. Even if you don't have your member ID card with your member ID number yet, you can call or email us to get started.

There are several ways to engage with our care management team and get started with pre-trip planning:

- 1** Log in at **AetnaInternational.com** (register first if haven't already) and use the "Contact Us" form
- 2** Email **AetnaInternationalCaseManagement@Aetna.com** and note that you're seeking pre-trip planning services (remember not to include personal health information in the email)
- 3** Call Member Services at the number on the back of your member ID card

Learn more and sign-up for a free consultation today!

Get started

We look forward to supporting you for a most successful assignment!

Step 4

Know where to go for care



Care options when you're in the U.S.



Choosing your primary care provider

The primary care provider (PCP) you choose will get to know your health history and help coordinate your care. They can also:

- Administer wellness assessments and preventive screenings
- Prescribe treatment and help you make important health decisions
- Direct you to a specialist



Walk-in clinics and urgent care centers

If you have a minor, non-life-threatening health concern, walk-in clinics and urgent care centers can be a great choice. They will often have:

- Shorter wait times than the emergency room (ER)
- Night and weekend hours
- Lower costs than the ER



MinuteClinic®

MinuteClinic is located inside select CVS Pharmacy® locations across the U.S. Most are open nights and weekends. MinuteClinic providers can:

- Diagnose, treat and write prescriptions
- Treat minor wounds, cuts, sprains and skin conditions
- Provide vaccinations, routine lab tests and educational resources



International Care Management team

No matter where you are in the world, our clinical care team is at your service for 24/7 health support. They can help with:

- Pre-trip planning
- Locating providers and specialists
- Getting medical devices or prescription medications
- Assistance navigating the U.S. health care system

Contact our care management team by calling the number on the back of your member ID card.



Telehealth through Teladoc®

You have 24/7 access to board-certified doctors by phone, video or mobile app. Talk to a doctor in minutes and get a diagnosis, treatment, and prescription (when needed), for non-emergency medical needs. Call **1-855-Teladoc** or visit **Teladoc.com/Aetna** to get started.



Care options when you're outside the U.S.



How to find care

We have developed partnerships with accredited health care providers around the world. When you're outside the United States, we recommend seeing a direct pay provider, but we can still issue a Guarantee of Payment (GOP) if you choose not to. This helps guarantee procedures will be covered and your provider will settle the charges with us.

To search for direct pay providers, log in at **AetnaInternational.com** and click "Find health care."



Direct pay advantage

Aetna International has a broad direct-pay network made up of health care providers around the globe. This means, when you receive care, the bills are sent to us to take care of directly. If any copay or coinsurance is due from you, they'll ask you for it at the time of service or send you a bill afterward.

To ensure a smooth direct pay process:

1. Contact us at least five days before your appointment to request a Guarantee of Payment (GOP)
2. Show the GOP and your member ID card at your appointment

Remember, in emergency situations, get the care you need first.



International Care Management team

When you're outside the United States and have questions about your health, you can call our care management team to get answers. These clinicians are available around the clock to help with:

- Finding doctors and hospitals in your specific region
- Providing culturally-appropriate care recommendations
- Coordinating and supervising emergency medical evacuations
- Offering support in multiple languages
- Getting medical devices or prescription medications



Telehealth through vHealth

Whatever questions or concerns you have about your physical health, experienced doctors are available to speak to you wherever you are in the world, 24/7. You can also get support for your mental health too, if you're experiencing emotional symptoms like stress, anxiety, changes in mood, or negative thinking patterns. Call **+442034992851** or visit vhealth-teladochealth.com to get started.



Submitting a claim

When claims are required

If you choose a doctor in our direct pay network in the U.S., you can usually access care without having to submit a claim. If you choose to go outside the network for care or you are seeking care outside of the U.S., you may need to pay at the time of service and then submit a claim for reimbursement.

Before you submit your claim

- Submit your claim within 12 months from the day of your treatment
- Have all supporting documents on hand, including original receipts, certificates and X-rays
- Put your member ID number on each document you submit
- Be ready to provide complete details of your visit, including the reason for it and a description of services provided
- Know what currency and method — check, wire or electronic funds transfer (EFT) — you'd like to be reimbursed in. (We don't charge processing fees for EFT, wire transfers or direct deposits, but your bank might, so make sure you check.)

How to submit a claim

1. Log in at **AetnaInternational.com**.
2. Click “My Claims,” then select “New claim” to be taken to your online claim form. It's prefilled with as many details as we have.
3. Complete the online form.
4. Scan and upload your receipts.
5. Select your preferred currency and method of reimbursement in the “Payment Details” and “Banking” sections on your claim form.
6. Submit your claim, noting your reference tracking number to check your claim status.

After being submitted, your claim will show up in the claim center section under “Online submission history.” Keep your original receipts in case they're needed for verification purposes.

You can also submit a claim by mail or fax. But, you'll usually get your money faster by submitting your claim electronically.

How to track your claim

1. Log in at **AetnaInternational.com** and select “My Claims.”
2. Select “Check claim status.” You'll be taken to a screen where you can view the status of your claims and your Explanation of Benefits.



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