

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetnaSM

Welcome to Aetna **Your international benefits plan**

www.aetnainternational.com



Experience the Aetna difference.

Your health and wellness play an important role in your everyday life, and we know how important it is to be able to receive quality and timely medical care, no matter when or where you need it.

That’s where we come in.

| | |
|---|----|
| Your medical plan | 2 |
| Online resources | 3 |
| Special discount programs | 4 |
| 24-hour health information | 5 |
| Global provider community | 6 |
| Claims submission and reimbursement | 8 |
| Member services | 10 |
| Common insurance terminology | 11 |

Aetna at-a-glance

A quick summary of what you need to know about your Aetna benefits plan

Tear off this at-a-glance page and keep it handy for quick reference — or keep as a part of this brochure — it's up to you! You will find more detailed information about your plan throughout this brochure and the rest of your Member Kit.

If you have questions regarding any of this information, please contact the Aetna International Member Service Center at the contact information listed below.

Contact us 24 hours a day, 7 days a week

The Aetna International Member Service Center is available 24 hours a day, 7 days a week and 365 days a year. We can assist you with:

- Locating quality health care around the world
- Answering questions regarding claims, benefit levels and coverage
- Processing claims in virtually any language
- Coordinating reimbursement, offering options in over 180 currencies and payments through electronic reimbursement directly to bank accounts

Phone

Toll-free: 855-273-0633

Fax

Toll-free: 800-475-8751

Direct: 859-425-3363

E-mail

agbservice@aetna.com

Web

www.aetnainternational.com

Access the secure member websites

To register:

1. Visit www.aetnainternational.com.
2. Click *Member* under *Secure login*.
3. Click on *Login/Register* under *Members on U.S. based plans, start here*.
4. Click on the *Register* button and follow the on-screen prompts to set up a user name and password.

Once you've registered, you can enter your user name and password and click the *Log In* button to access the Aetna International secure member website in the future.

This also automatically registers you for the Aetna.com secure member website.

To log in to Aetna.com:

1. Visit www.aetna.com.
2. Click on *Member Log In* on the left-hand side of the webpage.
3. Enter your *User Name* and *Password* in the designated fields.
4. Click the *Log In* button.

The Aetna logo, featuring the word "aetna" in a bold, lowercase, sans-serif font, with a small "SM" trademark symbol to the upper right.

Find a health care provider and/or a direct-settlement facility

1. Visit www.aetnainternational.com.
2. Log in to the Aetna International secure member website.
3. Select the *Member Tools* tab at the top of the page.
4. Click the *Find Health Care* link.
 - To find a provider, click on *International Direct-Settlement Hospitals* or *International Doctor Directory*, as appropriate.
 - To find a provider in the U.S., click on *DocFind*®.

Initiate a direct-settlement request:

1. Visit www.aetnainternational.com.
2. Log in to the Aetna International secure member website.
3. Click on *Member Tools* > *Find Health Care* > *International Direct-Settlement Hospitals*.
4. Select the country in which you plan to receive care.
5. Select the facility of your choice by clicking on *Send Request* next to the name of the facility.
6. Follow the instructions to fill out the Web-based form.

*This is the contact information for submitting standard Medical/Dental/Vision/Pharmacy claims. Please double check your claim form to ensure appropriate contact information prior to submitting.

Health insurance plans and programs are offered, underwritten or administered by Aetna Life & Casualty (Bermuda) Ltd. or Aetna Life Insurance Company (Aetna).

Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features are subject to change. Information subject to change. For more information about Aetna International plans, refer to www.aetnainternational.com.

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46.02.330.1 B (3/12)

Submit a claim

1. Complete the appropriate claim form, which can be found on the Aetna International secure member website at www.aetnainternational.com (*Resources* > *Forms*).
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 your member identification number on each document submitted with your claim form (refer to your ID card).
4. Be sure to indicate the name of the person who received care (either you or your dependent).
5. Include contact information (phone or fax) where you can be reached in case we have any questions about your claim.

Submit your claim by fax to:*

Toll-free: 800-475-8751, or
Direct: 859-425-3363

Submit your claim by mail/ overnight delivery to:*

Aetna
P.O. Box 981543
El Paso, TX 79998-1543
USA

aetnaSM



We are here to make sure you have access to the care that you need in the event of a routine or emergency medical situation. Our service model places you at the center of everything we do, ensuring that you receive the care you need with ultimate convenience.

With Aetna as your health benefits provider, you can rest assured that you will have reliable services and world-class resources when you need them.

For over 155 years, we have been working to make it as easy as possible for our members to access quality health care wherever they go.

Now, it's time for you to experience the Aetna difference.

Within this guide, you will find valuable information on the programs and services available to you as a member. We encourage you to read these materials to better acquaint yourself with your plan and to understand how to use your benefits.

An international health plan that works as hard as you do

Your health benefits provide portable and comprehensive medical coverage that offers you the flexibility to access care from the provider of your choice anywhere in the world.

About your medical plan

As a member, you have the freedom to visit a doctor or medical facility of your choice, anywhere in the world. Coverage levels and payment responsibilities may differ depending on the country in which you access care.

To learn more about your specific benefits and coverage, please check your official BahamaHealth plan documents.

Additional information

- Some services may be subject to out-of-pocket expenses, such as deductibles and coinsurance, which you will have to pay before any expenses are paid under the plan.
- Benefit maximums and lifetime maximums may also apply to your plan.

Know before you go

Find specific health and security information about the country of your choice by using the Aetna International secure member website or by contacting the Aetna International Member Service Center. Our International Health Advisory Team (IHAT) can assist you with pre-trip planning, obtaining your prescription medication and more — to help ensure that you bring all the health and wellness essentials with you wherever you go.

To find out your specific medical plan coverage, please refer to your official BahamaHealth plan documents or contact the Aetna International Member Service Center.

Assistance is available when you need it — 24 hours a day, 7 days a week

Phone:

- Toll-free: 855-273-0633

Fax

- Toll-free: 800-475-8751
- Direct: 859-425-3363

E-mail:

agbservice@aetna.com

Web:

www.aetnainternational.com

Toll-free calling instructions:

1. Locate your country's AT&T Direct Access Number listed for the country from which you are calling (please call 813-775-0190 collect if the country is not listed). Visit the AT&T website at www.att.com/business_traveler for the most recent international toll-free dialing instructions and access codes.
2. When prompted for the number you are calling, dial 855-273-0633.
3. After the tone, you will hear an automated message stating, "thank you for using AT&T," and your call will be directed to the Aetna International Member Service Center.

Online access to your health care needs

With our online resources, you have access to a world of information on various health and travel topics that can help you whether you're at home or a world away.

Aetna International secure member website highlights

The Aetna International secure member website gives you access to a wide array of valuable tools and resources relating to your plan — any time of day! Check out some of the helpful information that's available:

Find Health Care

Search our extensive database for information on doctors, specialists and hospitals.

Wellness Center

Access a variety of health and wellness information, including tips and tools you can use to be the healthiest you.

Global Health Information

The CityHealth Profiles database gives you access to critical information including health risks, required vaccinations, local health systems, emergency telephone numbers and currency information about hundreds of international destinations.

Security

Before you leave on assignment, check out security-related information for the country to which you are traveling and obtain travel tips to help keep you safe during your trip.

Medical Terms and Phrases Translation Databases

Medical terms can be difficult to understand in any language — and translating medical phrases like “Hay Fever” and “CAT Scan” can become a real challenge. The Medical Translation Databases can help explain confusing medical terms and translate them into more common, everyday speech in a variety of languages.

Drug Translation Guide

Brand-name pharmaceuticals are often sold under different names in different countries — or may not be available at all. The Drug Translation Guide provides information on how the drugs are prepared in the host country (e.g., capsules, tablets, etc.) and offers dosage translations.

FAQs

Have a question regarding your plan? We've developed a list of frequently asked questions to assist you in obtaining the answers you need.

Forms

Easy access to forms for submitting claims, making enrollment changes and more.

To register:

1. Visit www.aetnainternational.com.
2. Click *Member* under *Secure login*.
3. Click on *Login/Register* under *Members on U.S. based plans, start here*.
4. Click on the *Register* button and follow the on-screen prompts to set up a user name and password.

After you register, the next time you visit the site simply enter your user name and password and click *Go* to access a world of resources!

Aetna.com secure member website highlights

The Aetna.com member website is a secure, online resource that gives you access to your personalized benefits and health information. Take full advantage of the interactive website to complete a variety of self-service transactions online, including:

- View detailed claims status and Explanation of Benefits (EOB) statements

• View and print temporary member ID cards or request replacement ID cards

- View your own personal health-related information
- Find U.S. health care professionals and facilities that participate in your plan using DocFind®

To log in to Aetna.com:

1. Visit www.aetna.com.
2. Click on *Member Log In* on the left-hand side of the webpage.
3. Enter your *User Name* and *Password* in the designated fields.
4. Click the *Log In* button.

Remember, you can use the same user name and password on this site as the Aetna International secure member website.

A healthy dose of savings

Stay healthy with savings that come with your Aetna health plan. We provide you with access to the following programs to help you be well and save money **while you are in the U.S.:**

Aetna Natural Products and ServicesSM Discount Program

While in some countries these programs are considered standard care, natural products and services programs are increasingly gaining popularity in the United States. As a result, through the ChooseHealthy[®] program*, we provide you with reduced rates on massage therapy, acupuncture, chiropractic care and dietetic counseling.

You can also enjoy discounts on over-the-counter vitamins, yoga equipment, homeopathic remedies and more. You can also access savings through the Vital Health Network, a network of medical doctors who provide online consultations and alternative remedies for a variety of conditions. Topics include headache, joint pain, allergies and more.

Aetna FitnessSM Discount Program

Regular exercise helps maintain physical health and rejuvenate mental well-being. Through GlobalFit[®], you have access to preferred membership rates at over 10,000** gyms in the United States and Canada, as well as discounts on home fitness options. You can also try out an at-home weight-loss program and get one-on-one health coaching*** to help you quit smoking, lower stress, lose weight and more.

Aetna HearingSM Discount Program

We offer two programs to meet your hearing needs, including Hearing Care Solutions and HearPO[®]. Depending on your needs, you can save on a large choice of hearing aids, as well as batteries, maintenance and replacements and/or exams.

Aetna VisionSM Discount Program

This program offers you valuable savings on eye exams, contact lenses and prescription and non-prescription eyeglasses at participating locations throughout the U.S. Through the EyeMed network, you can save at JCPenney[®] Optical, LensCrafters[®], Target Optical[®], Sears Optical[®] and Pearle Vision[®], plus many doctors in private practice.

You can also save on LASIK surgery. You'll receive education, an initial complementary screening and follow-up care — all wrapped into the discounted price.

More healthy savings

Enhance your healthy lifestyle with even more discounts. Save on:

- Sonic toothbrushes and water-jet flossers from Waterpik[®]
- Gum, toothpastes and mouth rinses from Epic dental
- An automatic Home Blood Pressure Monitor with ComFit[™] Cuff
- ZAGAT.com memberships
- Books and other items from the American Cancer Society Bookstore and MayoClinic.com Bookstore
- Yoga DVDs, books and online videos through Pranamaya

How to save with every program:

1. Log in to the aetna.com secure member website at www.aetna.com
2. Choose *Health Programs*, then *Get Discounts*
3. Follow the steps for each program you want to use

These discount programs are not considered insurance, so there are no claims and no referrals. Rather, these are valuable discounts you can access while in the U.S. and covered by an Aetna medical plan.

Discount programs provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Aetna may receive a percentage of the fee you pay to the discount vendor.

*The ChooseHealthy program is made available through American Specialty Health Networks, Inc. (ASH Networks) and Healthyroads, Inc., subsidiaries of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.

**GlobalFit website, www.globalfit.com/fitness, 1/12.

***Offered by WellCall, Inc., through GlobalFit.

Need some health information, stat?

With Informed Health® Line, you have 24-hour access to valuable health information provided by qualified, registered nurses, as well as a variety of useful health reference materials. These tools enable you to take a more active role in seeking health care, and to better identify the most appropriate care for your individual needs.

When you call the Informed Health Line, you have two ways to get the information you need:

1. Call and speak with one of our Informed Health Line nurses.*

Informed Health Line nurses use the Healthwise® Knowledgebase, one of the most advanced health databases.

The registered nurses can:

- Answer your questions about health concerns
- Provide current information regarding a wide-range of health issues such as common prevention strategies, chronic conditions and complex medical situations
- Discuss options for seeking medical attention
- Help you prepare for appointments with your doctor(s)
- Assist multilingual callers

2. Access our toll-free Audio Health Library.

Upon calling the Informed Health Line, you can opt to speak to a nurse immediately or access the audio health library that contains information on thousands of health topics, including common conditions and diseases, available in English and Spanish.

*Informed Health Line services are provided by Informed Health Line Inc. Informed Health Line nurses cannot diagnose, prescribe or give medical advice. Members should first contact their physicians with any questions or concerns regarding their health care needs. Please check your plan documents to ensure that this service is included in your plan.



Direct-settlement facilities — easing the burden on your wallet

Figuring out how to pay for your medical expenses can be even more stressful than your actual treatment. But wait ... we're all about convenience, remember? Just decide which of our direct-settlement medical facilities is the right choice for your procedure and we will help pay your eligible large-scale medical costs.

Use a direct-settlement provider and we'll coordinate payment

When you access care at an Aetna contracted direct-settlement medical facility or provider, your out-of-pocket expenses may be reduced because you will generally be responsible for a smaller portion of the bill. We will pay the facility directly for any remaining covered expenses according to your specific benefits coverage. Add in the extra convenience of not having to worry about paying for your eligible medical expenses up front, and you can see what great value our direct-settlement relationships bring to you.

If you do not find the specific facility that you are looking for in our direct-settlement database, you can request that we coordinate a one-time direct-settlement arrangement with that facility. If we are able to successfully arrange for payment, we will evaluate the opportunity to add that facility to our list of regular direct-settlement providers.

You can initiate a direct-settlement request two ways:

- Visit the Aetna International secure member website:
 - Log in at www.aetnainternational.com.
 - Click on *Member Tools > Find Health Care > International Direct-Settlement Hospitals*.
 - Select the country in which you plan to receive care.
 - Select the facility of your choice by clicking on *Send Request* next to the name of the facility.
 - Follow the instructions to fill out the Web-based form.
- Contact the Aetna International Member Service Center at the number on your member ID card.

Note: For non-emergency medical attention, it is recommended that you contact us at least five business days before your scheduled visit to ensure that your treatment and payment of services is not delayed. We will generate a Letter of Authorization notice that will be sent both to you and the facility, which you may take with you on the day of your scheduled appointment. In the event of an emergency, seek the care you need first and then submit the direct-settlement request as soon as you are able.

For additional details on direct-settlement requests, click on the *Direct-Settlement Procedures* link under *Member Tools > Find Health Care*.

The doctor is in — wherever you are

We've established relationships with leading medical facilities throughout the world to make it as easy as possible for you to get proper medical attention, when you need it.

So, whether you use our online resources to find the right physician or you take advantage of one of our direct-settlement relationships with a hospital in your area, rest assured that you'll always have convenience when accessing care.

With our growing list of medical facilities and individual providers around the globe, you will also have plenty of options to choose from to make sure you're selecting the provider that best meets your specific medical needs.

When seeking routine medical care:

- Find the medical facility or doctor you want to visit using our online resources or by calling the Aetna International Member Service Center.
- Schedule an appointment with the health care provider, identifying yourself or your dependent as a Aetna member.
- Submit your claim to us for the services you received (as applicable).

Want to find a health care provider?

1. Visit www.aetnainternational.com.
2. Log in to the Aetna International secure member website.
3. Select the *Member Tools* tab at the top of the page.
4. Click the *Find Health Care* link.
 - To find a provider, click on *International Direct-Settlement Hospitals* or *International Doctor Directory*, as appropriate.
 - To find a provider in the U.S., click on *DocFind*.



When it's time to get reimbursed, you make the decision

We've made it easy for you to submit your claims for timely processing. And, with a variety of payment methods and currencies, you can decide the most convenient way to receive your reimbursements.

Submitting your claim is easy

1. Complete the appropriate claim form, which can be found on the Aetna International secure member website at www.aetnainternational.com (*Resources > Forms*).
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 your member identification number on each document submitted with your claim form (refer to your ID card).
4. Be sure to indicate the name of the person who received care (either you or your dependent).
5. Include contact information (phone or fax) where you can be reached in case we have any questions about your claim.

The choice is yours

We are able to reimburse your covered health expenses via check, wire or electronic funds transfer (EFT) — it's your choice. We can even wire the money directly to your bank account and we'll cover any applicable fees!*

To select your method of reimbursement and preferred currency, simply complete the "Summary of Reimbursement" and, as applicable, "Banking" section(s) on your claim form.

Recurring Reimbursement Election (RRE)

Set up a Recurring Reimbursement Election (RRE) and you'll be reimbursed the same way — for all of your claims!

Provided through the Aetna International secure member website, this online resource enables you to create, view and update your banking details, which will help to automate and expedite your claim payments.

This resource also provides real-time banking validation to ensure the accuracy of bank details kept on file and minimize the number of failed payments.

To access the online Recurring Reimbursement Election resource:

1. Log in to the Aetna International secure member website at www.aetnainternational.com.
2. Click on the *Resources* tab at the top of the page.
3. Select the *Forms* link.
4. Select "Online Recurring Reimbursement Election Form" under the header Recurring Reimbursement Election (RRE).
5. Complete the online form.

Alternatively, if you prefer to submit your RRE request via mail, you have two options:

- Make sure to complete the "Summary of Reimbursement" and "Banking" section(s) on your next claim form and check the box next to "Use the information in Sections 5 and/or 6 to establish an RRE," or
- Complete a "Recurring Reimbursement Request" form (downloadable from www.aetnainternational.com), and either send it along with your next claim or on its own.

For more information on the currencies and payment methods we offer for claim reimbursement, please log in to the Aetna International secure member website or contact the Aetna International Member Service Center.

*Aetna does not charge a fee for Wire Transfers ("direct deposits"); however, your financial institution may charge a processing fee to receive the wire transfer. You should verify any applicable fees with your financial institution.

Completing your claim form

To ensure timely claim reimbursement, please make sure to fill out the claim form completely and sign it. Any missing information may result in a delay in reimbursement.

While it is important to fill out your claim form in its entirety, here are some fields in particular to pay close attention to:

A Patient's Name

The person who received the care/service(s). Please indicate if it is you or your eligible dependent that received the service(s).

B Dates of Service

The date(s) that you or your dependent received the service(s). Please list in the following format: MM/DD/YYYY.

C Description of Service

The service(s) that were received (e.g., office visit, x-ray, etc.)

D Diagnosis (reason for visit)

The reason for obtaining the service(s) (e.g., well-visit checkup, broken wrist, influenza, etc.)

E Summary of Reimbursement

Select the appropriate checkbox to indicate your preferred method of reimbursement (e.g., electronic funds transfer, check or wire). Please also indicate:

- If you prefer to be reimbursed the same way every time that you submit a claim in the future or if you prefer to use the chosen method of reimbursement for your current claim only.
- The preferred country and currency type for reimbursement (e.g., Hong Kong/Hong Kong dollars, United States/ U.S. dollars, etc.)

Important: To ensure timely claim reimbursement, please make sure to fill out the claim form completely. Any missing information may result in a delay in reimbursement.

If you have any questions regarding claim submission, please contact the Aetna International Member Service Center.

There are three ways to submit your claim:

1. MAIL

2. OVERNIGHT DELIVERY

3. FAX

Visit the *Resources > Forms* section of the Aetna International secure member website to download the claim form that meets your needs. Check the claim form for information on where to submit your claim.

aetna **Claim Form** Aetna International
☐ Medical* ☐ Pharmacy* ☐ Dental* ☐ Vision* Please also complete Page 2 of this form.
*Refer to your plan documents to verify the coverage(s) that are available through your Plan.

Please mail or fax completed Claim Form with itemized bills and receipts. A separate Claim Form is needed for each family member. Please tape small receipts on a full size sheet of paper.

Aetna International/Aetna
P.O. Box 981543
El Paso, TX 79998-1543
USA

Telephone: 855-273-0633
Facsimile: +1-800-475-8751 (outside the USA, via AT&T + access)
+1-859-425-3363 (inside the USA)
E-mail: AGBSERVICE@AETNA.COM

1. Employee Information
Employer Name/Group Number _____
Employee's Name (First Name, Middle Initial, Last Name/Surname as displayed on Aetna ID Card) _____
Identification Number (Use the number specified on your Aetna ID card) _____
Employee's Birthdate (mm/dd/yyyy) _____ Gender ☐ Male ☐ Female
Street _____ State/Province _____
Country _____ Postal/Zip Code _____
Employee's Telephone Number (Include Country Code) _____
Employee's Primary E-Mail Address _____
(E-mail addresses are strongly encouraged in the event additional information is needed to process your claim.)

2. Patient Information
Patient's Name (First Name, Middle Initial, Last Name/Surname) _____
Relationship: ☐ Self ☐ Spouse ☐ Child ☐ Other _____
Patient's Birthdate (mm/dd/yyyy) _____ Gender ☐ Male ☐ Female
Report cards, tuition statements & other forms of school attendance verification may be required once per school year, if your plan includes eligibility guidelines that require school attendance as a condition of coverage for dependents in excess of a specific age. See your plan documents for additional details.

3. Summary of Medical, Pharmacy, Dental, and Vision Services (Please include diagnosis or reason for treatment for each service received.)

| Dates of Service (mm/dd/yyyy) | Provider's (physician, clinic, hospital, pharmacy) Name and Address (If the provider's name and address are on receipts, write "see receipts") | Description of Service/ Name of Medication/ Drug/Device (If hospital, indicate inpatient or outpatient) | Diagnosis (Reason for visit) | City/State/ Province/Country of Claim | Currency of Claim | Total Charge |
|-------------------------------|--|---|------------------------------|---------------------------------------|-------------------|--------------|
| B | | C | D | | | |

4. Claim Information
If Yes is answered to either question below, c and d in this section must be completed.
a. Is the claim related to a work related accident or condition? ☐ Yes ☐ No
b. Is the claim related to an accidental injury? ☐ Yes ☐ No
c. Accident Date (mm/dd/yyyy) _____ Time _____ ☐ AM ☐ PM
d. Description of Accident (How and Where) _____

Please Retain A Copy For Your Records
GR-68069 (8-11) A Coverage underwritten by Aetna Life Insurance Company and Aetna Life & Casualty (Bermuda) Ltd. R-POD

Page 2

Employee's Name (First Name, Middle Initial, Last Name/Surname) _____

5. Summary of Reimbursement - Your Aetna plan of benefits includes the option of claim reimbursements in a variety of currencies and disbursement methods. Establish your selected option in the sections below. We reserve the right to issue the benefit reimbursement in the mode of payment available for the currency type, as circumstances dictate.
If you elect to be reimbursed in a U.S. dollar check, skip to Section 8. All other reimbursement methods continue with Sections 5, 6 and 7.
Please check one of the following (as applicable) - If left unchecked we will observe for this claim submission only:
☐ Use the Recurring Reimbursement Election (RRE) information currently on file.
☐ Use the information provided in Sections 5 and/or 6 to establish an RRE.
☐ Update the current RRE information on file with the information provided in Sections 5 and/or 6.
☐ Use the information provided in Sections 5 and/or 6 only for expenses related to this claim form.

Summary of Reimbursement (Method/Currency Type) - Only one method of reimbursement and currency will be honored per claim form. (Unless otherwise indicated, reimbursements will be made via US\$ check and payable to the party to which payment is sent.)

Use the information provided below to send any applicable reimbursement payment to: ☐ Employee ☐ Provider

E Requested Reimbursement Method
☐ Funds Transfer (Preferred)
The most efficient method of receiving your benefits reimbursement is via Funds Transfer. Please check with your bank for help with providing the appropriate instructions to Aetna.
☐ Check (Complete the Country/Currency and go to Section 8.)

6. Bank Information
Primary Bank - The following information is required if you have elected Funds Transfer as your preferred method for reimbursements. We will transfer funds to your bank at no cost to you; however, we encourage you to check with your bank to determine any additional fees your bank may charge you for receiving Funds Transfer(s).
Bank Account Number _____
Name of Accountholder (As it appears on the Bank Statement) _____
Bank Identification Code/Routing Number _____
☐ S.W.I.F.T./BIC Code (wire only) ☐ CHIPS UID ☐ Federal ABA ☐ Bank Sort ID ☐ IBAN ☐ Other _____
Bank Name _____
Bank Address (Include Country) _____
Bank Telephone Number (Include Country Code) _____

7. Other Health Coverage/Scheme
Are any family members' expenses covered by another health plan/scheme, Medicare, or any U.S. Federal, U.S. State, National, or Social government plan? ☐ Yes ☐ No If "Yes," please complete information below.
Name and Relationship of the Family Member (First Name, Middle Initial, Last Name/Surname) _____
Family Member's Birthdate (mm/dd/yyyy) _____ Gender ☐ Male ☐ Female
Name of other Insurance Company or Type of Insurance _____

8. Authorization (Required)
For All Electronic Deposits: I hereby authorize Aetna Life & Casualty (Bermuda) Ltd., Aetna Life Insurance Company, and any of its affiliated companies ("Aetna") and/or their designated Agents to make payments of any benefits payable to me and/or my dependents, by crediting such payments to my account at the bank or financial institution named on this form. I agree to notify Aetna in writing of any changes relating to the information provided on this form or withdrawal of this authorization. I agree that if, for any reason, unearned benefit payments are deposited into my account, I will immediately repay the full amount of any such payments. I further agree that if I do not immediately repay such payments, I will personally be liable for all costs of collection (including reasonable attorney's fees and the maximum interest permitted by law).
Medical, Pharmacy, Dental, and Vision Authorization. Must be signed and dated: I authorize all physicians, other health professionals, pharmacists/pharmacies, hospitals and health care institutions to provide Aetna and any independent parties acting on Aetna's behalf or with whom Aetna has contracted, information concerning health care, advice, treatment or supplies provided to the Patient (including that related to mental illness and/or AIDS/HIV). This information will be used for the purposes of evaluating and administering claims. Aetna may provide the employer named on this form with any benefit calculation used in the payment of this claim for the purpose of reviewing the experience and operation of the policy/contract. This authorization is valid for the term of the policy or contract under which a claim is submitted. I know I have a right to receive a copy of this authorization upon request and agree that a copy of this authorization is as valid as the original.
Warning: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to claim was provided by the applicant. You may elect to use an electronic form of signature on this claim form confirming your verification and declaration to the details given above. For the avoidance of doubt such electronic signature will be valid and binding as if you had provided your original signature. We may rely on such electronic signature as a binding verification and declaration confirming that the information above is accurate and not misleading in all respects.
Patient's or Authorized Person's Signature _____ Date (mm/dd/yyyy) _____

Please Retain A Copy For Your Records
GR-68069 (8-11) A Coverage underwritten by Aetna Life Insurance Company and Aetna Life & Casualty (Bermuda) Ltd.

First-class service at its finest

Navigating your way through a health care system that you know is challenging enough — just think about the added complexities when you're facing different standards of care, language barriers and unfamiliar practices. That's what we are here for.

If you find yourself in need of some assistance, just give us a call and we'll use our resources as a leading international health benefits carrier to take care of your needs.

To provide the ultimate convenience to our members, we have pioneered the concept of first-class international service. We work daily to connect you to the care you require. Whether we are helping to make a doctor's appointment, arranging a direct-settlement to a medical facility or coordinating a medical evacuation, we will do what it takes to ensure you get the help you need, when you need it.

24/7 International Member Services

Our multilingual member service professionals are available year-round and trained to respond to your specific international benefits needs. Support is available 24 hours a day, 7 days a week to assist you with:

- Locating quality health care around the world
- Answering questions regarding claims, benefit levels and coverage
- Processing claims in virtually any language
- Coordinating reimbursement, offering options in over 180 currencies and payments through electronic reimbursement directly to bank accounts

International Health Advisory Team

At the heart of our first-class service is the International Health Advisory Team (IHAT) — a group of trained clinicians that provide the highest level of support to meet your specific needs.

IHAT offers you a single point of contact for accessing a higher standard of care anytime, anywhere, including:

- Pre-trip planning specific to your host country
- Worldwide coordination of routine and urgent medical care during your assignment
- Assistance with locating providers and in obtaining medical devices or prescription medications
- Coordination and supervision of medical evacuations and other emergency assistance

Just think of us as your own personal health care concierge.



Common insurance terminology

Coinsurance

Coinsurance describes the cost sharing between a member and us. Specifically, coinsurance refers to the percentage of a covered medical expense for which the insurer and the member must pay. For example, in an 80 percent plan, the insurer pays 80 percent of covered expenses and the member pays 20 percent. Refer to your plan documents to determine the coinsurance rate for your plan.

Copayment

Copayment refers to a fixed dollar amount that the member is responsible for at the time services are rendered. Not all plans have a copayment component. Refer to your plan documents to determine if a copayment is required as part of your plan.

Deductible

A deductible is the amount that a member must pay for covered services before the plan will begin to pay. For example, if a covered expense of \$500 is submitted for payment under a plan with a \$200 deductible, the member must pay the first \$200 of covered expenses before the insurer pays the remaining \$300 expense. The deductible must be met once each calendar year. Please refer to your plan documents to determine the deductible for your plan.

Direct-settlement

Direct-settlement refers to arrangements that we have established with leading hospitals and clinics throughout the world to facilitate admissions and payment processes for our members. When you go to an Aetna direct-settlement hospital, your out-of-pocket expenses may be reduced because you are generally responsible for a smaller portion of the bill, depending on your plan of benefits.

Frequently asked questions

Where can I find what is covered by my plan?

Your “Summary of Coverage” and “Group Plan Booklet” contain details of your covered benefits. Please consult these documents for specific information about your benefits. If you are unable to find answers to your questions, contact the Aetna International Member Service Center at the telephone number on your member ID card.

How long will it take for my claim to be paid?

The way you submit your claim and the method that you choose for reimbursement will ultimately decide how quickly you are able to receive your payment. A claim submitted by mail with a request for a check payment mailed to an international destination will take longer than a claim submitted by fax for electronic reimbursement. No matter what option you choose, we will always work to get your claim processed as accurately and timely as possible.

How can I check on the status of a claim?

You can check your claim status online by logging on to the Aetna.com secure member website. Also on the secure site (under *Claims*), you can select the *How Claims Work* link to view a video on Aetna’s claim process. This video provides helpful information on:

- Viewing recent claims
- Understanding the Explanation of Benefits (EOB)
- Searching for claims
- Downloading claims

You may also contact the Aetna International Member Service Center at the telephone number on your member ID card to check on the status of a claim.

For additional answers to frequently asked questions, log in to your Aetna International secure member website and click on *Resources > FAQs*.

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Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features are subject to change. Information subject to change. For more information about Aetna International plans, refer to www.aetnainternational.com.

www.aetnainternational.com