



# Welcome to Aetna Global Benefits

AN INTRODUCTION TO YOUR  
INTERNATIONAL BENEFITS PLAN

**AETNA  
GLOBAL  
BENEFITS®**



# Experience the AGB 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.

Aetna Global Benefits<sup>+</sup> (AGB) is 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 AGB 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 30 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 AGB difference.

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

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## AGB at-a-glance

A QUICK SUMMARY OF WHAT YOU  
NEED TO KNOW ABOUT YOUR  
AETNA GLOBAL BENEFITS (AGB) PLAN

**Tear off this AGB 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 AGB plan throughout this brochure and the rest of your AGB Member Kit.**

**If you have questions regarding any of this information, please contact the AGB International Member Service Center at the contact information listed to the right.**



### Contact AGB 24 hours a day, 7 days a week

The AGB 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: 1-800-231-7729

Direct: 1-813-775-0190

#### Fax

Toll-free: 1-800-475-8751

Direct: 1-859-425-3363

#### E-mail

agbservice@aetna.com

#### Web

[www.aetnaglobalbenefits.com](http://www.aetnaglobalbenefits.com)

### Access the secure member websites

#### To register with the AGB website:

1. Visit [www.aetnaglobalbenefits.com](http://www.aetnaglobalbenefits.com).
2. Select the *For Members* tab.
3. Click on *Login/Register*.
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 AGB secure member website in the future.

#### To log in to Aetna.com:

1. Visit [www.aetna.com](http://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.

Note: By registering on [www.aetnaglobalbenefits.com](http://www.aetnaglobalbenefits.com) first, you will automatically be registered for the Aetna.com member website.

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

1. Visit [www.aetnaglobalbenefits.com](http://www.aetnaglobalbenefits.com).
2. Log in to the secure AGB 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*<sup>®</sup>.

## Initiate a direct-settlement request:

1. Visit [www.aetnaglobalbenefits.com](http://www.aetnaglobalbenefits.com).
2. Click on the *For Members* tab and log in to the secure member site.
3. Click on *Member Tools > Find Health Care > International Direct-Settlement Hospitals*.
4. Select the country and city 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.

## Submit a claim

1. Complete the appropriate claim form, which can be found on the secure AGB member website at [www.aetnaglobalbenefits.com](http://www.aetnaglobalbenefits.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 yourself 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: 1-800-475-8751, or  
Direct: 1-859-425-3363

### Submit your claim by mail/ overnight delivery to:\*

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



\*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 of Aetna Global Benefits 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 Global Benefits plans, refer to [www.aetnaglobalbenefits.com](http://www.aetnaglobalbenefits.com).

# An international health plan that works as hard as you do

**Your AGB 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 an AGB member, you have been enrolled in one of three medical plans: Open Choice® Preferred Provider Organization (PPO), Traditional Choice® Indemnity or Aetna HealthFund® Health Reimbursement Arrangement (HRA). Regardless of the medical plan, you have the freedom to visit a doctor or medical facility of your choice without a referral, anywhere in the world. Coverage levels and payment responsibilities may differ depending on the country in which you access care.

To find out which plan you are enrolled in and to learn more about your specific benefits and coverage, please check your official plan documents.

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

## 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 secure AGB website or by contacting the AGB 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.

ASSISTANCE IS AVAILABLE WHENEVER YOU NEED IT — 24 HOURS A DAY, 7 DAYS A WEEK

## Phone

- **Toll-free: 1-800-231-7729** (Refer to the toll-free calling instructions)
- **Direct: 1-813-775-0190** (Collect calls accepted)

## Fax

- **Toll-free: 1-800-475-8751**
- **Direct: 1-859-425-3363**

## E-mail:

[agbservice@aetna.com](mailto:agbservice@aetna.com)

## Web:

[www.aetnaglobalbenefits.com](http://www.aetnaglobalbenefits.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 **1-813-775-0190** collect if the country is not listed). Visit the AT&T website at **[www.att.com/business\\_traveler](http://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 **1-800-231-7729**.
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 AGB International Member Service Center.

# Online access to your health care needs

**With AGB's 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.**

## AGB SECURE MEMBER WEBSITE HIGHLIGHTS

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The secure AGB member website gives you access to a wide array of valuable tools and resources relating to your AGB 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 while on assignment. 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) and offers dosage translations.

### FAQs

Have a question regarding your AGB 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.

### Virtual Employee Meeting

On-demand virtual benefits meeting to help you make the most of your AGB coverage, tools and resources. Walk through your AGB benefits — online!

## TO REGISTER WITH THE AGB SECURE MEMBER WEBSITE:

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1. Visit [www.aetnaglobalbenefits.com](http://www.aetnaglobalbenefits.com).
2. Select the *For Members* tab.
3. Click on *Login/Register*.
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!

With just a few clicks, you can get the answers you need, when you need them.

## 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, by registering on **www.aetnaglobalbenefits.com** first, you will automatically be registered for **www.aetna.com**. You can use the same user name and password on both sites.



# A healthy dose of savings

**Vision and hearing tests, chiropractic care, vitamins and supplements — these all can play a role in keeping you healthy, but those costs can add up quickly.**

**To help you keep those costs in check, we provide you with access to the following discount programs while you are in the U.S.:**



## AETNA NATURAL PRODUCTS AND SERVICES<sup>SM</sup> PROGRAM

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Our Aetna Natural Products and Services Program provides a variety of alternative approaches to preventive care. 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, we provide you with reduced rates on services for chiropractic, acupuncture, massage therapy, nutrition counseling, aromatherapy, homeopathy and more.

You can also enjoy special rates on over-the-counter vitamins and herbal and nutritional supplements.

In the U.S., you may purchase these items from vendors via mail order, phone and the Internet.

## AETNA FITNESS<sup>SM</sup> DISCOUNT PROGRAM

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Regular exercise helps maintain physical health and rejuvenate mental well-being. Through GlobalFit<sup>TM</sup>, you'll have access to discounted membership rates to over 1,500 clubs in the United States, as well as discounts on certain home exercise equipment.

**These AGB discount programs provide access to a variety of value-added features that can help improve your overall health and save you some money.**

## AETNA HEARING<sup>SM</sup> DISCOUNT PROGRAM

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We've partnered with HearPO<sup>®</sup>, a national hearing benefits provider, to offer our members 40 percent off the retail price of hearing exams and hearing aid services in the U.S. You'll also save on the latest styles and technologies of hearing aids.

## AETNA VISION<sup>SM</sup> DISCOUNT PROGRAM

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The Aetna Vision discount program offers you valuable savings on eye exams and eye care products at participating locations throughout the U.S. Through the EyeMed network, you have a wide selection of optical centers to select from, including Target Optical<sup>®</sup>, participating Sears Optical<sup>®</sup>, Pearle Vision<sup>®</sup> and LensCrafters<sup>®</sup> locations. You also have a broad range of independent optometrist and ophthalmologist offices at your service.

And if you are considering LASIK surgery, you can save up to 25 percent on the procedure. You'll also receive education, an initial screening and follow-up care — all wrapped into the discounted price.

**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 AGB medical plan.**



# 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 which 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.**

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

## USE A DIRECT-SETTLEMENT PROVIDER AND WE'LL COORDINATE PAYMENT

When you access care at an AGB 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 AGB 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 secure AGB member website:
  1. Log in to the secure AGB member website at [www.aetnaglobalbenefits.com](http://www.aetnaglobalbenefits.com).
  2. Click on *Member Tools > Find Health Care > International Direct-Settlement Hospitals*.
  3. Select the country and city in which you plan to receive care.
  4. Select the facility of your choice by clicking on *Send Request* next to the name of the facility.
  5. Follow the instructions to fill out the Web-based form.
- Contact the AGB International Member Service Center at the number on your AGB member ID card.



Note: For non-emergency medical attention, it is recommended that you contact AGB at least five business days before your scheduled visit to ensure that your treatment and payment of services is not delayed. AGB will generate a Verification of Benefits 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.

# The doctor is in — wherever you are

## Want to find a health care provider?

1. Visit [www.aetnaglobalbenefits.com](http://www.aetnaglobalbenefits.com).
2. Log in to the secure AGB 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*.

**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.**

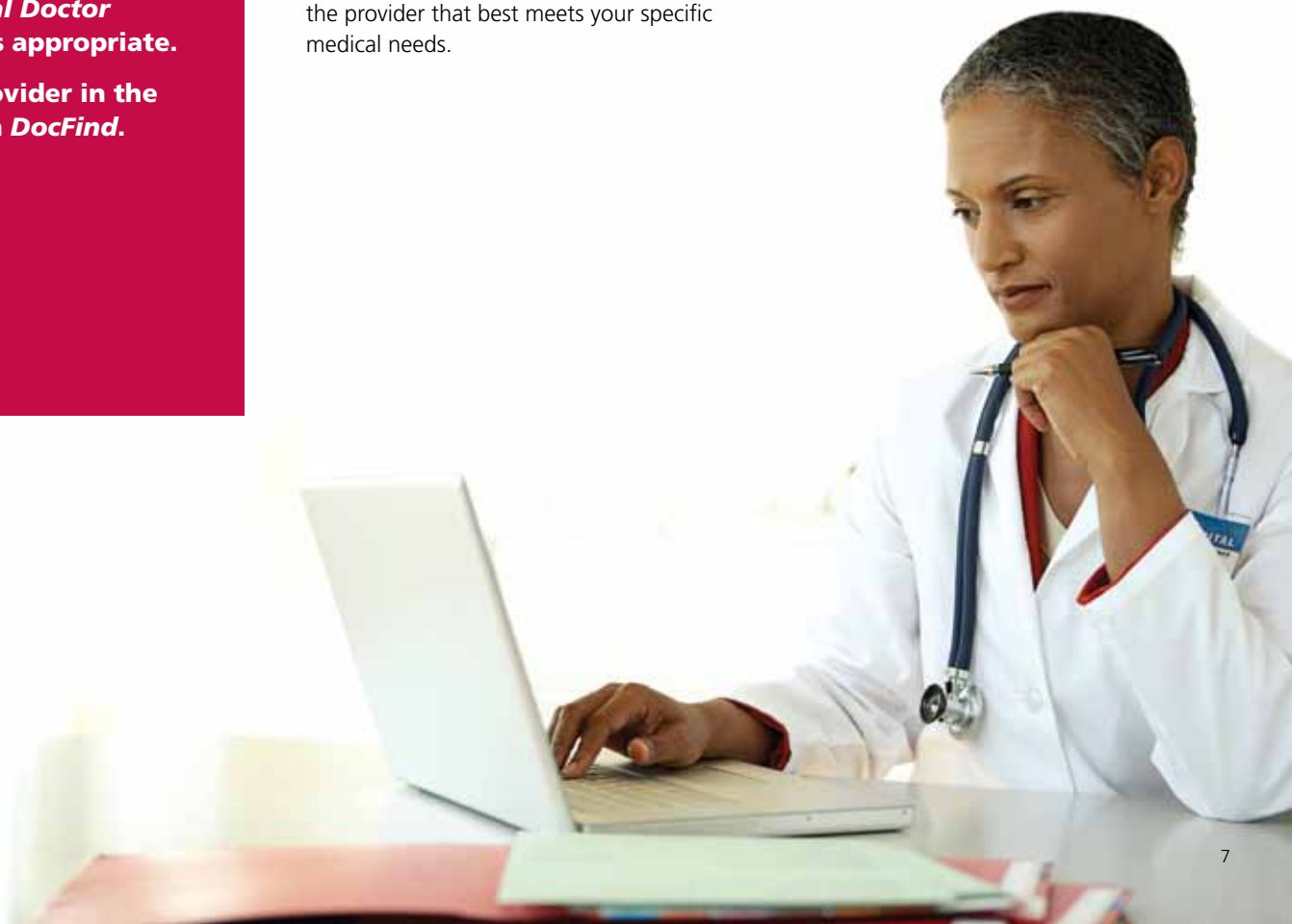
So, whether you use our online resources to find the right physician or you take advantage of one of our direct-settlement relationships with a hospital in your area, rest assured that you'll always have convenience when accessing care.

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:

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



# 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

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1. Complete the appropriate claim form, which can be found on the secure AGB member website at [www.aetnaglobalbenefits.com](http://www.aetnaglobalbenefits.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 yourself 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

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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 secure AGB 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 and modulus checking to ensure the accuracy of bank details kept on file and minimizes the number of failed payments.

## TO ACCESS THE ONLINE RECURRING REIMBURSEMENT ELECTION RESOURCE:

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1. Log in to the AGB secure member website at [www.aetnaglobalbenefits.com](http://www.aetnaglobalbenefits.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.aetnaglobalbenefits.com](http://www.aetnaglobalbenefits.com)), and either send it along with your next claim or on its own.

For more information on the currencies and payment methods in which AGB can provide claim reimbursement, please log in to the secure AGB member website or contact the AGB International Member Service Center.

\*AGB 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.

**Aetna** **Claim Form** Aetna Global Benefits®  
\* 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 Global Benefits/Aetna  
P.O. Box 981543  
El Paso, TX 79998-1543  
USA  
Telephone: +1-800-231-7729 (outside the USA, via AT&T + access)  
+1-813-775-0190 (direct or collect outside the USA)  
Facsimile: +1-800-475-8751 (outside the USA, via AT&T + access)  
+1-859-425-3363 (inside the USA)  
E-mail: [AGBSERVICE@AETNA.COM](mailto: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  
City \_\_\_\_\_ State/Province \_\_\_\_\_  
Country \_\_\_\_\_ Postal/Zip Code \_\_\_\_\_  
Employee's Telephone Number (Include Country Code) \_\_\_\_\_  
Employee's Primary E-Mail Address \_\_\_\_\_  
(Email 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) **A** \_\_\_\_\_  
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.)**

- For prosthetic services (crowns, bridges or dentures) the following information must be supplied:
  - The x-rays. (If x-rays are not available, provide the dentist's narrative report.)
  - For all dental claims (other than preventive services, e.g. oral exams, x-rays, cleanings, fluoride, etc.) complete the Dentist's Statement (GC-14423) and attach to this claim form. Be sure to identify the related tooth number for all dental procedures and include extraction dates or original placement date and reason for replacement of denture or bridge replacement.
  - If the claim is for a bridge or denture, we will need a chart of all other missing teeth in the mouth, and their dates of extraction.
- For periodontal services (gum disease), member must submit x-rays and periodontal charting.
- For orthodontic services, the following information must be provided: date appliance placed, number of months of treatment, months of treatment remaining.
- For services related to an accidental injury, the patient must always include pre-treatment x-rays and details of the accident.

Dates of Service (mm/dd/yyyy)	Provider's (physician, clinic, hospital, pharmacy) Name and Address (If the Provider's name and address is 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>B</b>		<b>C</b>	<b>D</b>			

**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 (11-09) A-POD Coverage underwritten by Aetna Life Insurance Company and Aetna Life & Casualty (Bermuda) Ltd. Page 1 of 2

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

**5. Summary of Reimbursement - Your Aetna Global Benefits (AGB) 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. AGB reserves the right to issue the benefit reimbursement in the mode of payment which is 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

<b>E</b> Requested Reimbursement Method	Country/Currency Type for Reimbursement (i.e., Great Britain / Pounds)
<input type="checkbox"/> 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 AGB.	If the currency you have elected is not available for the method requested, we will default reimbursement to US\$.
<input type="checkbox"/> 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. AGB 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 Transfers(€).**

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, 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 Members 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 their affiliated companies ("Aetna") and/or their dedicated 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, pharmacies/pharmacists, 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 (11-09) Coverage underwritten by Aetna Life Insurance Company and Aetna Life & Casualty (Bermuda) Ltd. Page 2 of 2

## There are three ways to submit your claim:

1. MAIL
2. OVERNIGHT DELIVERY
3. FAX

Visit the [Resources>Forms](#) section of the secure AGB member website to download the claim form that meets your needs. Check the claim form for information on where to submit your claim.

## 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 yourself 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).
- D Diagnosis (reason for visit)** — The reason for obtaining the service(s) (e.g. well-visit checkup, broken wrist, influenza).

## 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)

**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 AGB International Member Service Center.

# Concierge-level 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 AGB is 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 concierge-level 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

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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

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At the heart of our concierge-level 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 Aetna Global Benefits. 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 AGB has established with leading hospitals and clinics throughout the world to facilitate admissions and payment processes for AGB members. When you go to an AGB 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 the plan of benefits that your employer has selected.

## Health Reimbursement Arrangement (HRA) Plan

Aetna HealthFund HRA blends together traditional health coverage with the benefit of a pre-established fund to help you pay for covered medical expenses. This fund can be used to pay for eligible health expenses that you incur anywhere around the world.

## Indemnity Plan

AGB's Indemnity plan, called Traditional Choice, allows members flexibility in their choice of recognized health care providers for covered expenses. Members are responsible for seeking care, initiating precertification (if required when accessing care in the U.S.), paying for services rendered, and submitting claims for reimbursement of covered services. Indemnity plans traditionally have out-of-pocket expenses such as deductibles and coinsurance, which the member must pay before any expenses are paid under the plan. Benefit maximums and lifetime maximums may also apply to the plan.

## Precertification

Precertification is sometimes required for certain health care services obtained in the United States, such as hospitalization or outpatient surgery, to ensure your plan covers those services. Health care providers that participate in the Aetna network generally obtain precertification for you. However, if your plan covers out-of-network benefits and you seek care from an out-of-network provider, you are responsible for obtaining the precertification. You can do so by contacting the AGB International Service Center using the telephone number displayed on your member ID card.

**Important note:** Precertification (also known as Authorization, Certification, or Prior Authorization) is not required for care that is received outside of the United States.

## Preferred Provider Organization (PPO) Plan

AGB's Preferred Provider Organization (PPO) plan is called Open Choice. Members may choose any licensed health care provider for covered expenses. However, they will have lower out-of-pocket expenses when they use in-network providers in the United States. If you are enrolled in a PPO plan, network access and discounts are only applicable when you seek care in the United States and in accordance with your plan of benefits. When you are outside of the United States, your plan acts as an indemnity plan, meaning you can seek care from the provider of your choice.

# Frequently asked questions

## Where can I find what is covered by my AGB 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 AGB International Member Service Center using the telephone number indicated 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 secure Aetna.com member website. Also on the secure site (under *Claims & Balances*>*Claims*), you can select the *Watch a video* 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 AGB International Member Service Center using the telephone number indicated on your member ID card to check on the status of a claim.

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

\*Health insurance plans and programs of Aetna Global Benefits 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 Global Benefits plans, refer to [www.aetnaglobalbenefits.com](http://www.aetnaglobalbenefits.com).