

Helpful tips

Using your health plan



Have questions using your new health plan? We are here to help! Use these helpful tips and if you still have questions, please call the member services number on your ID Card.

Getting started with your member website

1. When registering for the website, make sure you use your IMF badge ID number, including the zero (0) before and the double zero (00) at the end. For example, OXXXXXX00. Do not use the numbers after the dash. If your IMF ID number includes a letter, please replace the letter with a zero.
2. If you were previously a member of an Aetna plan and are having difficulties registering, please call member services and ask them to delete your previous registration so you may create a new one.
3. When registering for the site, you only need to enter data in the "Required" fields. For example, you do not need to enter a phone number.
4. When you initially log into AetnaInternational.com, the ID card that appears in the top right corner may have an ID number that is different than the ID number on your card. Please disregard the ID number on the initial home screen.

What to know about the provider network

You may live in an area where Aetna partners with a different company to access the best provider network. The other company logos should appear on your ID card. If you see another logo on your ID card, in addition to the Aetna logo, your provider should be familiar with the name of that company. In addition to a plastic card, you also have access to your digital ID card online or via the Aetna app.

When checking with your provider if they're in the network, you can ask, "Do you work with Allianz?" or "Do you work with MSO?". Other examples, could be NextCare, AP Companies, MDabroad, etc.

What to know about GOPs and claims

Before seeing a direct-pay network provider, apply for direct pay online by requesting a Guarantee of Payment (GOP) letter at least 5 days before your scheduled appointment. If your appointment is less than 5 days away or you have an emergency, please call our members services to request a GOP.

The GOP will be sent directly to the provider. You'll only need to pay any deductible and coinsurance at the time of your appointment.

If no GOP is requested, the provider will request full payment upfront from you and you'll need to submit paid receipts and itemized statements for reimbursement later.

GOPs only apply to inpatient and high-cost medical services and medications over \$200 USD.

What to know about contacting member services

Aetna International member services is available 24 hours a day, 7 days a week. If you are having difficulty calling Aetna International toll free, please email us at aiservice@aetna.com.

If you have an escalated issue, Staff must submit a case through myHR. Retirees and Locals should email MBPQueries@IMF.org. An Aetna representative will be assigned to your case and will reach out to you.

What to know about submitting claims

When submitting claims, please include claim form, detailed invoice, description of services provided and proof of payment. Proof of payment can be a credit card receipt or bank statement. If paying by cash, please show an invoice from the provider that indicates the bill has been paid in full.



When you submit your first online claim

Make sure to set up your Recurring Reimbursement Election at the time of your first online claim. Be sure to indicate that you'd like that banking information to be used on future claims.

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