



International Monetary Fund and Aetna International

Getting the most from your Aetna International benefits

Healthier happens together[®]

September 2025 (MBP)

Aetna is a trademark of Aetna Inc. and is protected throughout the world by trademark registrations and treaties. Plans and programs are underwritten or administered by Aetna Insurance Company Limited or Aetna Life & Casualty (Bermuda) Ltd.

©2025 Aetna Inc. All rights reserved.
1990753-05-05 (9/25)



Health care made simple



Getting started

- Member ID card
- Member services
- Member website
- Aetna apps



Understanding the claim process

- What to know when submitting claims.
- What to include with your claim submission
- Reasons why a claim is denied
- New tool available for claim reconciliation



Access to care and support

- Finding care
- Guarantee of Payment
- Network Partners
- Telehealth
- International Care Management
- Mental health resources
- Emergency assistance services



Understanding your plan

- How the plan works
- Medical
- Vision
- Dental
- Pharmacy



Walkthroughs

- Claim submission and tracking
- AetnaInternational.com
- Aetna.com



Getting started with your Aetna International plan

Your member ID card

✓ 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 ID card is also available digitally on the Aetna Health app or at Aetna.com

Your Member ID
Use when seeking care and registering online

Member Services
Center phone number
If you have questions

aetna Allianz Care Aetna International

MARIJANE Q SAMPLE-TESTCARD
PCP: NO ELECTION REQUIRED
Choice POS II
ID 0000 12345-01
ISSUER (80840) 9140860054
GRP: 111111-011-00101
OIV: \$00.00
SPC: \$00.00

RX BIN# 610502

MEDICAL	INDIVIDUAL
Tier 1	Tier 1
INN DED	INN DED
INN OOP MAX	INN OOP MAX
OON DED	OON DED
OON OOP MAX	OON OOP MAX

www.aetnainternational.com PAYER NUMBER 60054 0049

Talk to a doctor 24/7: Access the vHealth (Worldwide) Mobile app or at www.vhealth-teladochealth.com

AETNA PROVIDERS in North & South America Call +1-800-231-7729

ALLIANZ PROVIDERS in EU, UK, APAC, ME, Africa Call +353 16301301

MEMBERS CALL 1-866-258-6680
PRECERTIFICATION ONLY 1-866-863-4513
U.S. PROVIDER SERVICES 1-888-632-3862
RX MEMBER SERVICES 1-888-792-3862

Aetna Life Insurance Company
 Submit Claims To:
 P.O. BOX 981543
 EL PASO TX 79998-1543

Based on your plan and global location you may receive a card with different logos

aetna Allianz Care africa MEDILINK

MARIJANE Q SAMPLE-TESTCARD
PCP: NO ELECTION REQUIRED
Choice POS II
ID 0001 56789-01
ISSUER (80840) 9140860054
GRP: 706362-000-00000
OIV: \$ 00.00
SPC: \$ 00.00

RX BIN# 610502

MEDICAL	INDIVIDUAL	FAMILY
Tier 1	Tier 1	Tier 1
INN DED	INN DED	INN DED
INN OOP MAX	INN OOP MAX	INN OOP MAX
OON DED	OON DED	OON DED
OON OOP MAX	OON OOP MAX	OON OOP MAX

aetna Allianz Care AP

MARIJANE Q SAMPLE-TESTCARD
PCP: NO ELECTION REQUIRED
Open Choice PPO
ID 6700 77600
ISSUER (80840) 9140860054
GRP: 111111-011-00101
OIV: \$ 00.00
SPC: \$ 00.00

RX BIN# 610502

MEDICAL	INDIVIDUAL	FAMILY
Tier 1	Tier 1	Tier 1
INN DED	INN DED	INN DED
INN OOP MAX	INN OOP MAX	INN OOP MAX
OON DED	OON DED	OON DED
OON OOP MAX	OON OOP MAX	OON OOP MAX

aetna Allianz Care m-o

MARIJANE Q SAMPLE-TESTCARD
PCP: NO ELECTION REQUIRED
Open Choice PPO
ID 6700 77600
ISSUER (80840) 9140860054
GRP: 111111-011-00101
OIV: \$ 00.00
SPC: \$ 00.00

RX BIN# 610502

MEDICAL	INDIVIDUAL	FAMILY
Tier 1	Tier 1	Tier 1
INN DED	INN DED	INN DED
INN OOP MAX	INN OOP MAX	INN OOP MAX
OON DED	OON DED	OON DED
OON OOP MAX	OON OOP MAX	OON OOP MAX

Network partners –

To ensure access to the best quality doctor and hospitals around the world, Aetna International partners with Allianz and other regional network parties.

Region	Country	Network Partner
Sub Saharan Africa	Kenya, Tanzania, Zimbabwe	EHS
	Uganda	Africa Medilink
	Other Sub Saharan African Countries	MSO
Middle East and North Africa	Afghanistan, Algeria, Isreal, Kuwait, Libya, Pakistan	Allianz
	Jordan	NatHealth
	Bahrain, Egypt, Iraq, Lebanon, Morocco, Tunisia, United Arab Emirates	Next Care
Europe	Spain, Turkey, United Kingdom	Allianz
	Other European Countries	AP Companies
APAC	Fiji, Japan, Laos, New Zealand	Euro Center
	Indonesia	Fullerton Indonesia
	Malaysia	Mediexpress
	Singapore	Allianz
	Philippines	Avega
	South Korea	Aetna International
	Sri Lanka	Medilink Lanka
	Other APAC Countries	Allianz
Latin America	Argentina, Bolivia, Chile, Colombia, Dominican Republic, Ecuador, El Salvador, Panama, Paraguay, Peru, Uruguay	MD Abroad
	Brazil	World Assist
	Guatamala	Universales
	Mexico	Sinergia
	Other Latin American countries	Aetna International

Important Note:

Providers will be more familiar with the network partner’s name. It is important that you tell them the name of the network logo on your card.

Contact us 24 hours a day:

Telephone inquiries

866-258-6680 (Toll-free from almost anywhere in the world, using AT&T calling codes)

888-633-1055 Dedicated to IMF members **outside the U.S.** (Toll-free from almost anywhere in the world, using AT&T calling codes)

813-775-0189 (For those **who do not have access to AT&T access codes**, or cannot dial toll free, use this direct dial number. Inform the representative that you are calling internationally without toll-free and **they will call you back.**)

Some countries have **toll free numbers specific to their country.** Those numbers are listed on our website.

Email IMFCallBack@aetna.com and include your name your name, ID number and a call back number. **We will call you back** within 2 hours.

Email inquiries aiservice@aetna.com
(please allow 48 hours turn around time for inquiries)

Chat and with a customer service representative **24 hours a day, 7 days a week** through our secure member website.

AT&T calling codes instructions

1. Click on this link and locate the country from which you are calling:
<https://www.business.att.com/collateral/access.html>
(Observe the footnotes, if applicable)
2. Dial the AT&T Direct Access Code for your country
3. Dial 866-258-6680, the IMF member services number at Aetna International
4. After the tone, you will hear the automated message stating "Thank you for using AT&T." You will be connected to the IMF-specific member services line



Your member website

Make **AetnaInternational.com** the first stop on your member journey.

- Download digital ID cards
- Find a doctor near you
- See coverage details
- Manage your benefits
- Submit and track claims
- Chat with customer service



Already registered?

Click “Log in” with your username and password

Not registered yet?

Click “Create account” and follow the instructions — have your member ID number ready

Need help?

ENG

Welcome to Aetna International!

Manage claims, find care, access well-being resources and see plan documents — all in one place.

Log in

Create account

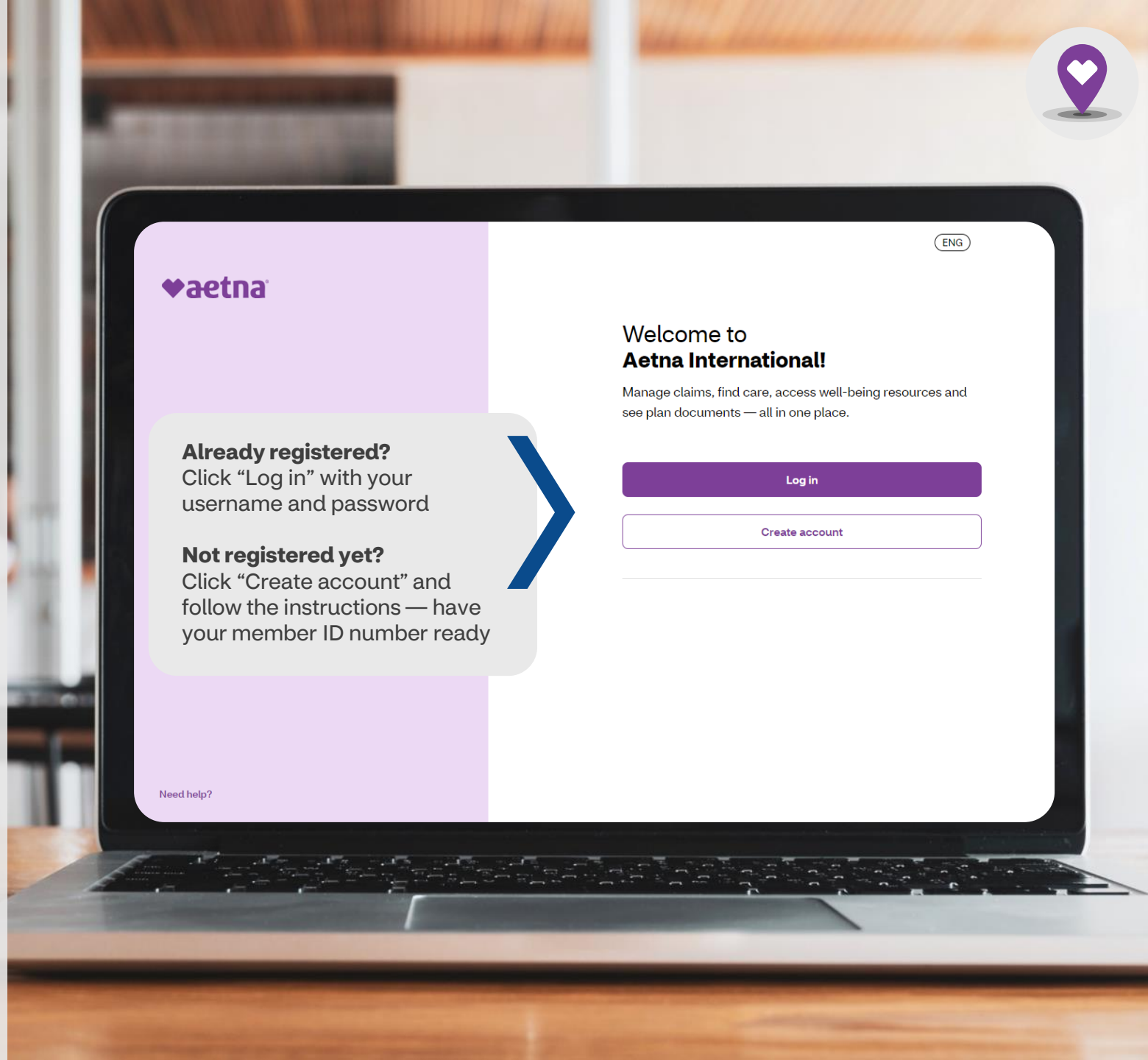
Important Note:

- Please be sure to
- register at
- AetnaInternational.
- com if you have
- not done so
- already!

Registration Tips (if you have not registered)

When registering on AetnaInternational.com, please use the following tips.

1. Use your IMF badge ID number, including a zero before and double zero at the end. For example: 012345600.
2. If your IMF badge ID contains a letter, please replace that letter with a zero (0).
3. If you were previously an Aetna member, please contact member services and ask them to delete your previous registration so that you may create a new one.
4. When registering, please only enter data in the “Required” fields.
5. Be sure to create a username with both letters and numbers. The username and password you set up will also be used on Aetna.com and the mobile apps.
6. Secure emails (Mimecast) require a separate username and password.



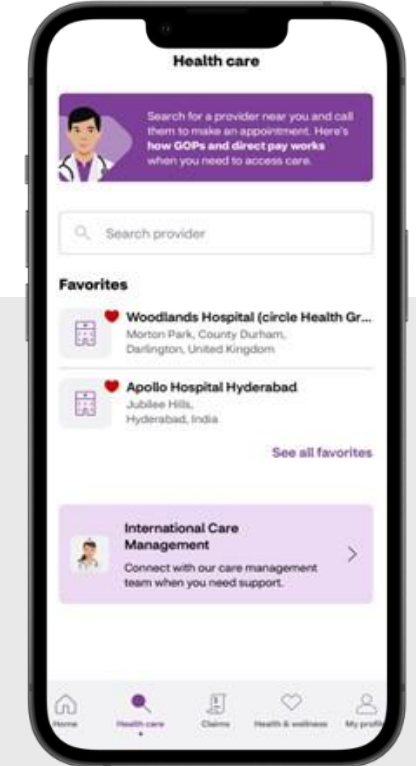
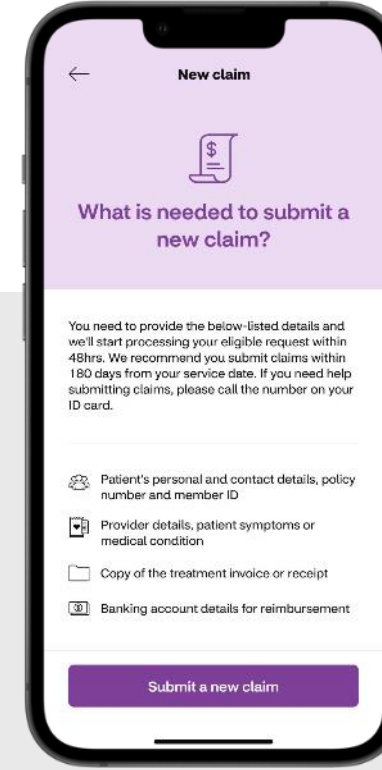
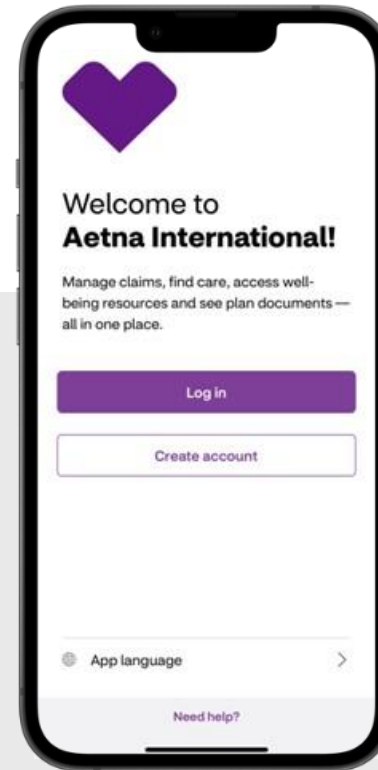
Manage your health care when you live outside the U.S. – Aetna International



Simply register on our member website, download the **Aetna International** app and log in using the same username and password.

Use the Aetna International app outside the U.S. to:

- **Submit** claims online without printing forms
- **Manage** existing claims
- **Search** for providers in our direct-pay network
- **View** policy details and plan information
- **Access** well-being apps, articles and tools



Scan to download



App Store



Google Play

Manage your health care when you live outside the U.S.



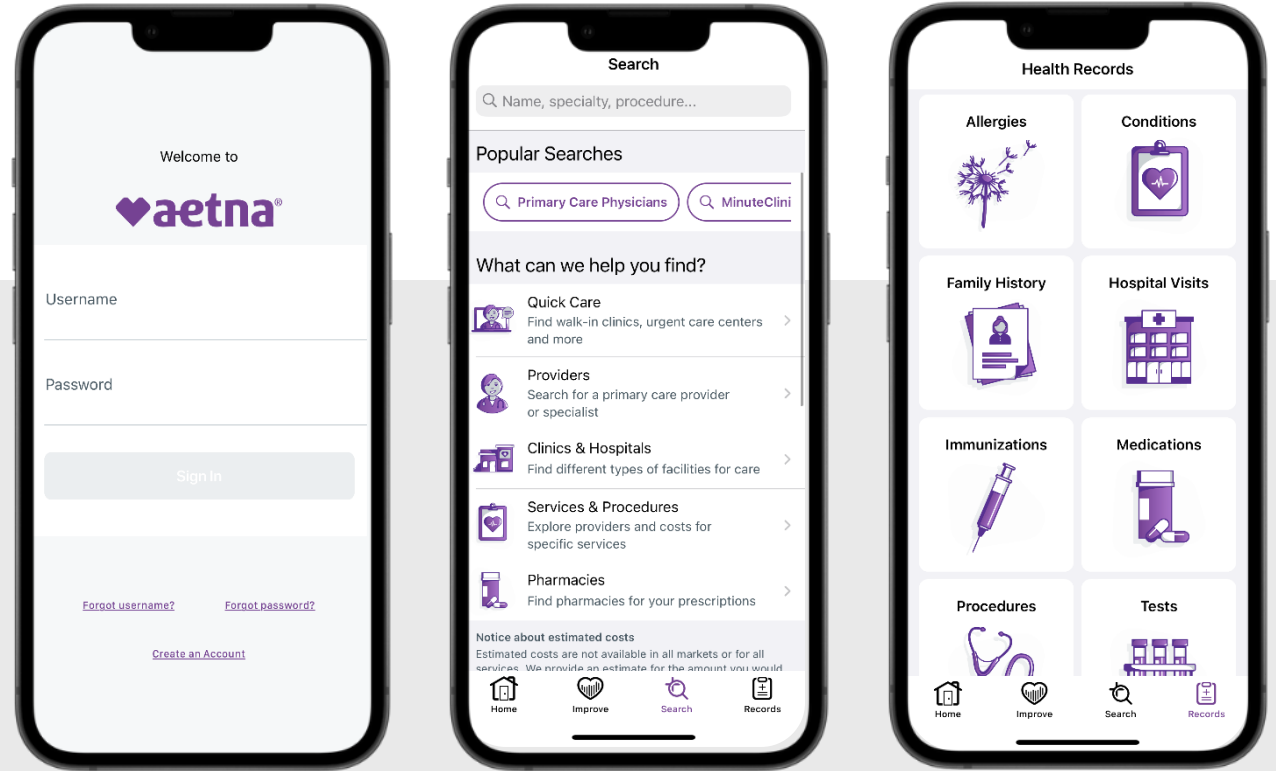
Simply register on our member website, download the **Aetna Health**SM app and log in using the same username and password.

Use the Aetna Health app inside the U.S. to:

- **Search** for doctors, hospitals, urgent care centers and walk-in clinics
- **Access** your digital ID card
- **Track** existing claims
- **Access** well-being apps, articles and tools



Scan to
download



Or text “**AETNA**” to **90156** to receive a download link. Message and data rates may apply.*

*Terms and Conditions: <http://bit.ly/2nIJFYG>. Privacy Policy: <https://www.aetna.com/legal-notices/privacy.html>.



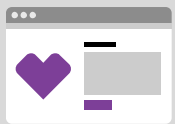
Understanding the claim process

What to know about claims

- Translation services available in-house--You are not required to translate or do any currency conversions!
- We provide reimbursement in **126** currencies by EFT, wire transfer or check.
- Make sure to indicate your **Recurring Reimbursement Election**
- We will not assess a member for any fees to process a wire
- Please allow up to 14 days to process your claim. This will take longer if your claim is pended because it is missing information.
- **Most common reason for a pended* claim is lack of information**

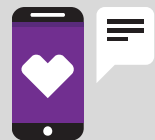
** A pended claim is a claim that requires additional information before it can be processed and/or paid*

You have options...



Online

Quicker process
with faster
reimbursement



International mobile app

Submit on the go or
track status



Mail or email

Separate forms and
reimbursement
takes longer

Enhancements:

- Reduced the number of required fields during claim submission process
- Added guidance throughout the online claim submission process regarding banking options and how best to avoid fees from your bank.
- Increased file attachment capacity from 10MB to 20 MB on portal and mobile app.
- Developed and released a reconciliation tool so you can reconcile the payments received in your bank accounts to the claims that were processed.

What is required when submitting a claim

- Include your **name and ID number** on every page
- Completed **claim form**
- A **detailed description** of the service provided and the date of service
This should include a description of your **diagnosis** and the **procedure** or reason for visit.
- An **itemized invoice** from your provider
This should include the name, address and phone number of your provider
- **Proof of payment**
This could be a **credit card receipt** or bank statement
If you pay in cash, please include an invoice or **receipt showing that the bill was paid in full** and has a zero balance.
- **Supporting documentation** such as X-rays or medical notes may be required.
- **Pharmacy claims** should include the **paid invoice** or receipt, **pharmacy name, patient name, medication name** and **dosage** and the **amount paid**. Please also include a **copy of the prescription**.

Pro tips:

- Submit your claim by December 31 of the year following the date of service. For example, if you incur a claim on March 15, 2025, you have until December 31, 2026 to submit your claim.
- Be ready to provide complete details of your visit, including the reason and a description of services
- Know how you want to be reimbursed — check, wire or electronic funds transfer (EFT). We don't charge processing fees for EFT, wire transfers or direct deposits. But check with your bank, as they might.



Reasons a claim may be delayed or denied

Important!



- **Information is missing.**
- **Receipts or invoices are not detailed enough.**
- **We are unable to identify the services received or the reason for your visit.**
- **The treatment or service is not covered by your plan.**
- **Proof of payment is not included.**

If information is missing, Aetna will pend your claim and request the additional information. You may receive a secure email from Aetna. You may be able to add additional documents to claims you submitted online by clicking on the “Edit” button on the claim. The “Edit” button is only enabled for claims with a status of “Action Needed”.

If the “Edit” button is not enabled, please use the email aiservice@aetna.com to send your additional information. When sending by email, please include the reference number (starting with UAG) in the subject line.

If the requested information is not received, Aetna will deny your claim after 45 days. However, once the requested information is provided, we will reprocess the claim.



Items to consider regarding your reimbursement

- Once you update your banking details in Aetna's system, you will not need to enter it again. The information will be saved for future use on your next claim.
- Reimbursement is available in most currencies. However, if the currency you wish to receive is not listed, please contact customer service. If your preferred currency is unavailable, we may suggest getting reimbursed in an alternative available currency. Or, we may be able to add your banking details outside the normal channel.
- If the payment fails, we will email you to confirm the details. If we do not receive a response, the payment will default to a US dollar check. Please be sure to reply to any email we send you!
- If a claim says "Completed" in the status column, but you have not received your payment, please contact customer service.
- There may be a delay between the date the payment is issued and when it is received in your bank account.
 - The delay could be up to 3-5 days for USD or 7-10 days for other currencies.
 - This does not include weekends or holidays.

New Tool for Tracking your claims and reimbursements on AetnaInternational.com

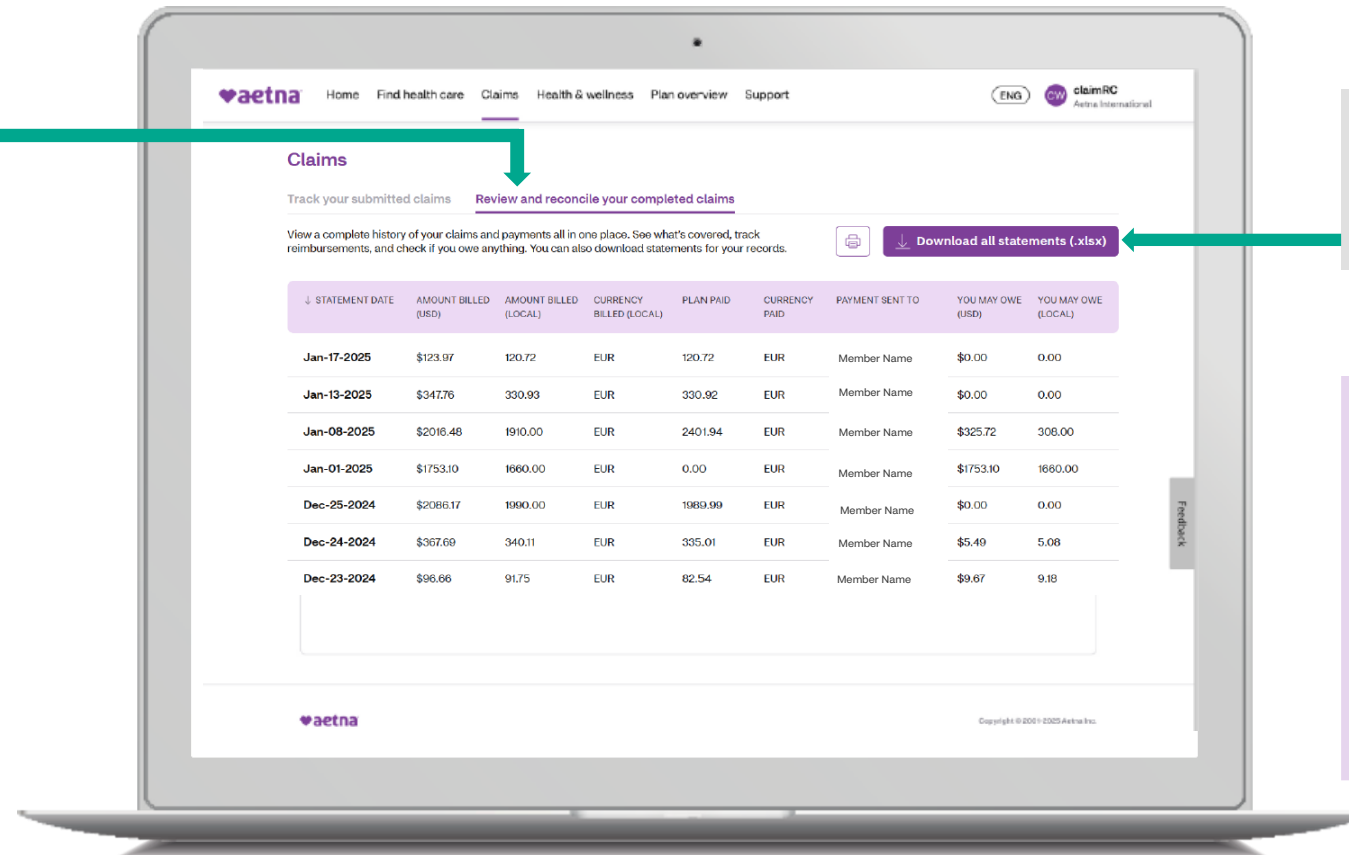
NEW!

On the Claims page of the Aetna International member website, click on “Review and reconcile your completed claims”.

You’ll see a list of all your Explanation of Benefits (EOBs) arranged in order of the date they were created, known as the “Statement Date”. You can click on each line to see the details associated with that EOB.

Within the EOB details, you can now see:

- the amount billed in the local currency and the U.S. Dollar equivalent
- how much was applied to your deductible and coinsurance
- how much was paid and to who



You can also download all information into an Excel file to help you filter and sort EOBs.

If you have any questions, Aetna International is available 24 hours a day, 7 days a week. Reach them by calling the number on the back of your member ID card.

Aetna® is a trademark of Aetna Inc. and is protected throughout the world by trademark registrations and treaties. Plans and programs are underwritten or administered by Aetna Life & Casualty (Bermuda) Ltd. or Aetna Life Insurance Company (Aetna).



Access to care and support



Finding and getting care when you live outside the U.S.

1

Find a direct-pay provider

Online: Log in to AetnaInternational.com, click on “Find health care” and enter your location

Mobile App: Use the Aetna International app and tap “Health care”

Phone: Call Member Services at the number on your member ID card

2

Make an appointment

Schedule your visit by calling the provider directly.

Tell them you’re an Aetna International member and give them your member ID number.

3

Let us know — get a GOP

A GOP or Guarantee of Payment lets the provider know we’ll pay them directly for your care. That way we get billed when you go, and you won’t.

You can request a GOP online while searching for your provider or call Member Services.

Enhancements:

- Providers have been educated and reminded of the Aetna/Allianz/Network relationship, how the GOP process works and who to contact should they have any questions or concerns.
- Providers have been added to our network based on IMF member utilization and nominations.



We recommend submitting the GOP request to the Aetna International Service Center at least five business days prior to your planned date of service to expediate your treatment and payment. In the case of emergency, call Customer Service and we will place an urgent GOP.

You may be asked to pay your deductible or coinsurance at the time of your visit. Then the provider will bill us directly for the balance.

If you need to pay the entire bill at the time of service, just submit a claim and we’ll reimburse you based on your benefits plan coverage.

How plans work - Direct pay and Guarantee of Payment (GOP)



- Aetna International and our regional partners have established arrangements with health care providers.
- Your Guarantee of Payment (GOP) is the document that verifies your coverage and your share of the cost.
- When a GOP is requested prior to the visit, it is sent directly to the provider or facility. The provider sends their bills directly to Aetna. We will pay the provider directly.
- **You will not need to pay the full bill up front** and your claim will be processed faster.
- If you owe a deductible or coinsurance, they will ask you for that at the time of service or will send you a bill afterward.
- GOPs are critical when you are hospitalized or are receiving a high-cost treatment. With this GOP, you will not be required to pay the full bill at the time of service.
- Some providers may accept a GOP and agree to direct pay for office visits and lower cost outpatient services.
- We **recommend requesting a GOP at least 5 business days prior to your planned date of service** to expedite your treatment and payment. **In the case of emergency, call Customer Service and we will place an Urgent GOP.**

When to use the GOP process

- Scheduled inpatient stays
- Urgent hospital admissions with less than five days notice (e.g., childbirth, urgent surgery)
- Planned outpatient procedures
- Prescription drugs costing over \$200 USD

GOP is not available for

- Dental
- Vision
- Prescription drugs costing less than \$200 USD

For these services, you are expected to pay for services at the time of visit and submit a claim for reimbursement.



Telehealth outside the U.S.

Save time and money when you need care

When you're outside the U.S., you have access to unlimited, confidential virtual visits with internationally accredited doctors — at no additional cost.

Our international telehealth with vHealth, offers you and your enrolled family members support for your physical health and mental health.

Get access to:



24/7 video and phone appointments



Referral letters and support in accessing secondary care



Central medical record, with all consultation notes in one place



Global prescription service, sending scripts direct to mobile



Appointments in your preferred language (English, Spanish, French, Japanese, Mandarin, Korean, Cantonese and more)



Register at any time, so you're ready when you need us

1

Visit **vHealth-TeladocHealth.com** or download the 'vHealth (Worldwide)' app from [Google Play](#) or the [App Store](#)

2

Follow the registration instructions to create an account

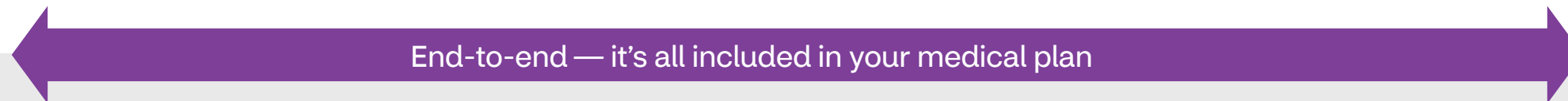
3

Use access code **IMF1234** during registration

International Care Management



Our International Care Management program and integrated team of nurses and specialists are here to support you wherever you are in your health journey.



Pre-trip to repatriation consultation, planning and support — like vaccines you'll need and what to expect before you go



Help finding local providers or specialists and coordinating routine and urgent care



Support for acute and chronic conditions as well as for mental and emotional well-being



Health coaching and education and enhanced maternity support



Medication management, prescription guidance or getting medical devices



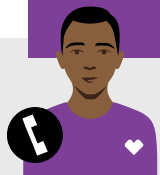
Emergency services including medical evacuation

Expertise in local care coordination

Single point of contact oversees each care plan

Multilingual clinicians provide culturally-relevant support

24-Hour Nurse Line to discuss health questions*



To access the Care Management team, please call Member Services anytime or, email AetnaInternationalCaseManagement@aetna.com

*Available only in the U.S.

Emotional and mental health support

As part of your Aetna International benefits, you have access to mental health that meets you where you are.



With Wysa you'll get confidential, emotional well-being support through an easy-to-use, award-winning mobile app.*

- 24/7 conversational support with a text-based chat bot buddy, giving you an anonymous safe space to vent and be heard, anytime, anywhere
- 150+ self-help tools and exercises to develop mental strength and resilience
- A professionally trained human coach when you want a more personal approach



When you're ready, so is Wysa

1

Visit **WysaBuddy.App.Link/AetnaMember** from your mobile device to download the app

2

Or scan this QR code to download



3

Choose a nickname and enter the referral code: **Aetna205NW**

*Wysa is not available in China.



**When every minute counts,
our care management team
of experts join forces for you.**

Emergency assistance and medical evacuation

We're prepared for the unexpected — In the event of a medical emergency while on personal travel abroad, our global, clinical and operational teams mobilize immediately to deliver necessary treatment and life-saving care.

To access emergency assistance services, please call Aetna International Member Services.

1



We're notified
care is needed
and not locally
available

2



We locate the closest
center of excellence,
arrange travel, and
make sure you have the
best treatment options

3



We work to arrange
direct payment for
your care which
reduces your out-
of-pocket costs

4



We stay in touch with
your doctors, you or a
family member every
step of the way

5



When it's time to
go home our team
coordinates your
safe return



APPENDIX



Understanding your plan



Your plan design overview (MBP)

How your plan works



Your options	Pick your provider	How it works
Outside the U.S.	Go to any provider No referrals required	We recommend using a provider in our direct-pay network. Here's why: • Access to our broad global network of direct-pay providers • Lower out-of-pocket costs at the point of service • Bill is submitted directly to us, so you don't need to pay the full bill upfront • Faster claim submissions • Additional reimbursement and prepayment choices • Guarantee of Payment (GOP) documents sent directly to the treatment facility If you choose to go outside of our direct-pay network for care, you'll have to pay for the charges at the time of service and submit the claim.
U.S. – In network	Go to any provider in the network No referrals required Health care providers contract with Aetna to offer rates that are often much lower than their regular fees	Your network doctor will: • Provide care • Get approval from us before giving you certain services • File claims for you You may pay a portion of your doctor's charges. This could be in the form of a copay (a fixed amount) or coinsurance (a percentage). This option typically costs you less.
U.S. – Out of network	Visit any licensed providers without a referral	You may have to: • Get approval from Aetna before receiving certain services • Pay the full amount at the time of service • File your own claims We will process your claim and reimburse you based on your specific plan and benefits details. For example, if you have not met your deductible yet, that will be subtracted from your reimbursement amount. As will any copay or coinsurance you owe. In the U.S., out-of-network provider charges are eligible for coverage up to the usual and customary allowed amounts, which vary depending on the geographic area services are rendered. This option typically costs you more.

Your plan design: Medical and vision benefits



Key plan features	Outside of the U.S.	Preferred benefits (In Network U.S.)	Non-preferred benefits (Out-of-Network U.S.)
Deductible			
Single	\$300 per calendar year	\$300 per calendar year	\$300 per calendar year
Family	\$600 per calendar year	\$600 per calendar year	\$600 per calendar year
Out-of-pocket maximum			
Single	\$2,500	\$2,500	\$2,500
Family	\$5,000	\$5,000	\$5,000
Lifetime maximum	Unlimited	Unlimited	Unlimited
Preventive services			
• Child wellness (up to age 36 months, no frequency limit; 36 months and older, one exam per calendar year)	No charge	No charge	No charge
• Adult physical exam (1 exam per calendar year)	No charge	No charge	No charge
PCP office visits	No charge	No charge after \$20 copay	80% after deductible
Specialist office visits	No charge	No charge after \$20 copay	80% after deductible
Emergency room	90% after deductible	90% after deductible	90% after deductible
Inpatient hospital	90% after deductible	90% after deductible	80% after deductible
Outpatient hospital	90% after deductible	90% after deductible	80% after deductible
Vision			
Routine exam (1 exam per calendar year)	No charge	No charge	No charge
Vision supplies (Maximum applies every 24 consecutive months for purchase of eyeglass lenses, frames and contact lenses)	No charge up to \$600 maximum	No charge up to \$600 maximum	No charge up to \$600 maximum

Your plan design: Dental



Key plan features	Benefit
Deductible	
Individual	\$200
Family	\$500
Coinsurance	
Preventive services	No charge
Basic services	80% after deductible
Major services	80% after deductible
Calendar year maximum	\$5,000
Orthodontic treatment	
Adult and child	80%
Orthodontic lifetime maximum	\$2,400



Your plan design: Pharmacy – Outside the U.S.



Key plan features	
Individual coinsurance limit (this is separate from the medical payment limit)	\$1,000 per calendar year
Family coinsurance limit (this is separate from the medical payment limit)	\$2,000 per calendar year
Retail (365-day maximum supply) Includes contraceptives	90% coinsurance No deductible applies
Mail order – if drugs are not available locally, through EPS (365-day maximum supply) Includes contraceptives	90% coinsurance No deductible applies



Your plan design: Pharmacy-In the US



Key plan features	Preferred benefits (In Network U.S.)	Non-preferred benefits (Out-of-Network U.S.)
Individual coinsurance limit (this is separate from the medical payment limit)	\$1,000 per calendar year	No Coverage
Family coinsurance limit (this is separate from the medical payment limit)	\$2,000 per calendar year	No Coverage
Retail generic drugs (365-day maximum supply) Includes contraceptives	90% coinsurance No deductible applies	No Coverage
Retail formulary brand drugs (365-day maximum supply) Includes contraceptives	85% coinsurance No deductible applies	No Coverage
Retail non-formulary brand drugs (365-day maximum supply) Includes contraceptives	75% coinsurance No deductible applies	No Coverage
Mail order - generic drugs (365-day maximum supply) Includes contraceptives	93.33% coinsurance No deductible applies	No Coverage
Mail order - formulary brand drugs (365-day maximum supply) Includes contraceptives	90% coinsurance No deductible applies	No Coverage
Mail order - non-formulary brand drugs (365-day maximum supply) Includes contraceptives	83.33% coinsurance No deductible applies	No Coverage

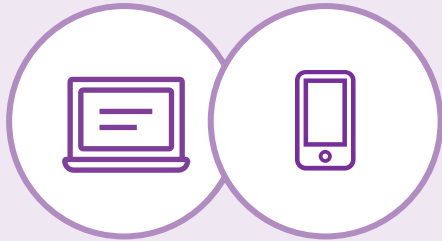


Walk-through of Online Claim Submission

Online claim submissions

1

Submit



Submit claims through
AetnaInternational.com
or on the Aetna
International mobile app

*Have your provider info, treatment
date(s) and paid invoices/receipts
ready before you start.*

2

Follow



Monitor and check
your claim **status**
anytime by logging into
your member website.

3

Get paid



Reimbursements
made directly to any
bank account by EFT
or wire transfer.*

95%

of claims are paid
within 14 days¹

Get paid

2-3 days

faster with online
claim submission

*Reimbursement by check is available but takes longer.

¹Aetna International Americas Operations results for January through December 2023.

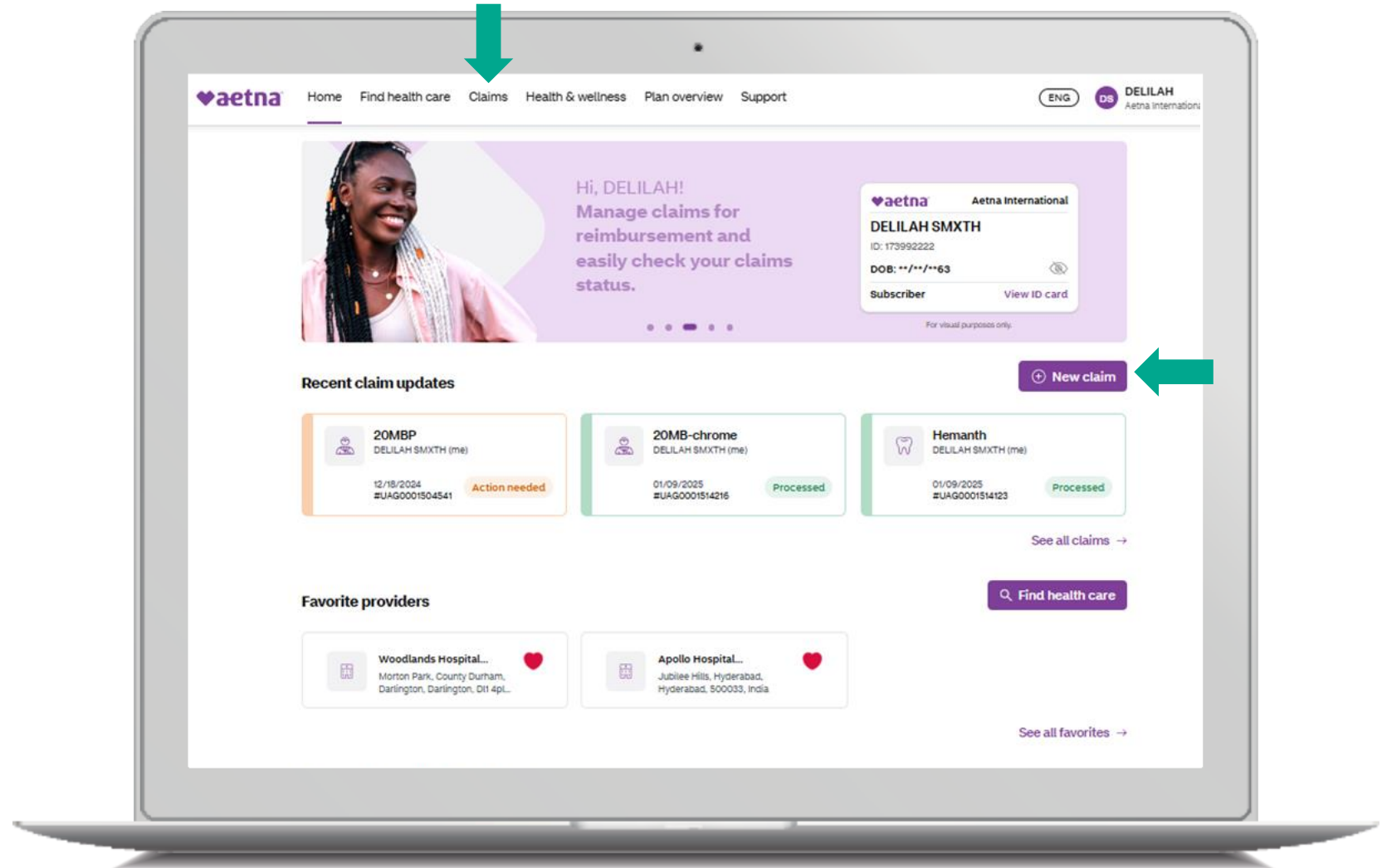
How to get to “Claims”

Get started — go to
AetnaInternational.com
click “Log in/Register”

Go to “Claims”:

- Submit claims
- Browse claims history
- View status of submitted claims

Or use the quick access “New claim” button to go directly to the claim submission form.

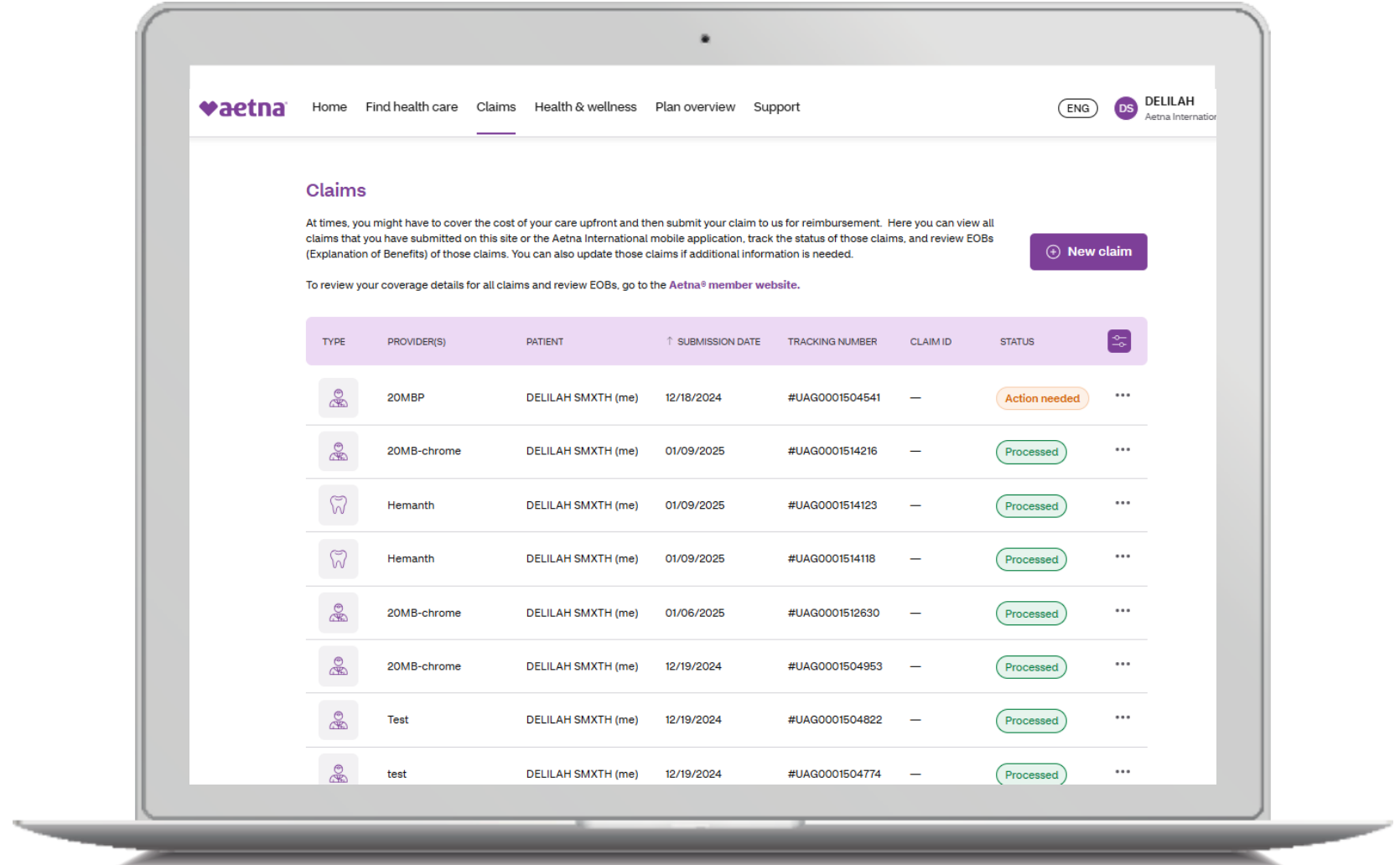


Get started

You have options

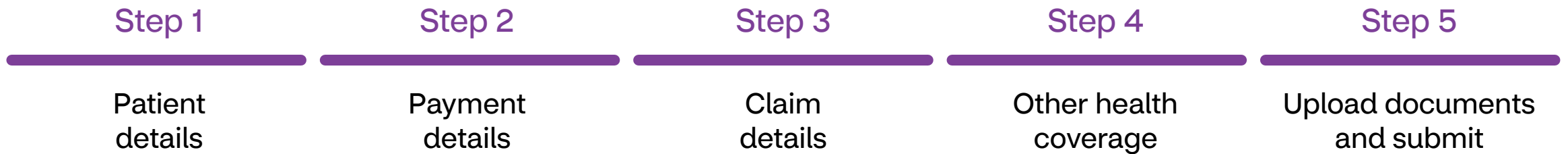
- Start a new claim
- Continue with a saved claim — this option will only show if you started a claim without submitting it
- Copy an existing claim

Your form will be prefilled with as many details as we have.



Claims form

Your online claim submission form has five steps:



You can also track your claims status and view your Explanation of Benefits (EOB)

Step 1

- 1. Select the patient from the dropdown menu.
- 2. Enter and confirm your email address.
- 3. Click “Continue” to move to the next step of the form. If you choose “Cancel” any progress you made will be lost.

← Claims / New claim

Step 1

New claim

What is needed to submit a new claim?

To submit a new claim, fill in the details on the form on the next few pages. Once your claim is successfully submitted we'll begin processing your request within 48 hours. We recommend you submit claims within 180 days from your service date. If you need help assistance call the Member Services team at the number on your member ID card or [check common claim submission issues and how to solve them](#).

*Indicates a response is required

Patient details

Who is the patient?*

Enter who is the patient

Email address* ?

Enter email address

Confirm email address*

Confirm email address

Cancel

Continue >

Payment details

Step 2

Select the payment method you prefer

1. If you select “To the provider” and click “Continue”, you’ll move to the next step.
2. If you select “To the member (subscriber)”, select a payment method below already on file or click “Add new method” to provide a new reimbursement method.

← Claims / New claim

Step 2

Payment details

Where would you like payment to be sent?*

☐ To the member (subscriber)

☒ To the provider

Cancel Back Continue >

Payment details

Where would you like payment to be sent?*

☒ To the member (subscriber)

☐ To the provider

Reimbursement details

Please provide your preferred method to be reimbursed for the service.

Add new method

☒  **** * 8985  NEW >

 INR | Alternate bank

☐  MBRFUSER MBRUSER >

 USD | By check

This will display only if you have saved payment methods.

Payment details

Step 2

Setting up a new payment method

1. Select your payment country from the dropdown menu
2. Select your payment method bank details
3. Enter the beneficiary information and click “Continue”
4. Fill in the form with your bank details and click “Validate”

New Method
Reimbursement methods are used for processing submitted claims. You will need your beneficiary and/or banking account information to add a new method.

*Indicates a response is required

1 **Set up your account location**
Select your account's location for accurate reimbursement processing.

Bank account country*
Australia

2 **Choose your method**
Select the appropriate type of bank account to receive your reimbursements.

☐ Electronic ACH ☐ Local-Wire ☐ Non-Local Wire ☐ By check

Cancel Continue

3 **Electronic ACH**

Beneficiary
Complete the details of the person receiving the reimbursement. This would be the bank account holder.

☐ I am the beneficiary

First name*
Enter first name

Middle initial
Enter middle initial

Last name*
Enter last name

Phone number
+00

Email address*
Enter email address

Cancel Back Continue

4 **Electronic ACH**

Destination Bank
Complete your destination bank account details so we can validate your account information.

Destination currency
Australian Dollar

BSB number*
Enter BSB number

Account number*
Enter account number

Account type*
Enter account type

Validate Clear

Form fields will vary based on bank detail selection. It's good to have this information ready:

- Destination currency
- BSB number
- Account number/type
- SWIFT BIC
- Destination bank name/address

Claim details

Step 3

1. Select the type of claim from the dropdown menu
2. If you select either of the accident-related questions, you'll be asked for more details
3. Click the "Add treatment summary" button to enter all treatments you received during the visit. Only select the "Inpatient" service type for hospital stays over 24 hours. Then fill in the appropriate details.

← Claims / New claim

Step 3

Claim details
Refer to the invoice from your provider or facility for these details.

Type of claim*
Medical

Related to:*
Select one option
Work related accident
Accidental injury
None of the above

Treatment summary
Make sure to include all treatments you received during the visit so they can be reimbursed altogether.*

Claim details
Refer to the invoice from your provider or facility for these details.

Type of claim*
Medical

Related to:*
Accidental injury

Date of accident*
Select date

Time of the accident*
HH : MM

How and where did the accident occur?*

Enter description

0 / 500

Treatment summary
Make sure to include all treatments you received during the visit so they can be reimbursed altogether.*

Add treatment summary

Claim details

Step 3

Adding treatment summaries

1. You can add more than one treatment, just click “Add treatment summary” and enter the info
2. All treatment details you enter will show here
3. Click the “trash” icon to remove a treatment summary or click the “pencil” to edit a treatment summary
4. Once complete, click “Continue”

Treatment summary
Make sure to include all treatments you received during the visit so they can be reimbursed altogether.*

1 [Add treatment summary](#)

TREATMENT DATE	TOTAL CHARGE	SERVICE TYPE	ADMITTED DATE	DISCHARGED DATE	ACTIONS
2 02/15/2024	100 USD	Outpatient/Office Visit	-	-	3

[Cancel](#) [Back](#) [Continue >](#) **4**

Other health coverage

Step 4

1. Is anyone in your family covered by another health plan? Choose “Yes” or “No”
2. If yes, fill in the additional form fields
3. Click “Continue”

The screenshot shows a web form titled 'Claims / New claim' with a progress bar indicating 'Step 4'. The form is titled 'Other health coverage' and contains the following fields:

- A question: 'Is the patient covered by another health plan? (e.g., Medicare, U.S. Federal, U.S. State, National or Social government)*' with radio buttons for 'Yes' (selected) and 'No'. A green arrow labeled '1' points to this question.
- Two input fields: 'Name or type of insurance*' and 'Policy number*'. The 'Policy number*' field has a character count '0 / 255'. A green arrow labeled '2' points to the 'Name or type of insurance*' field.
- Two input fields: 'Family member name*' and 'Date of birth*'. The 'Date of birth*' field has a calendar icon and the text 'Select date'.
- A dropdown menu: 'Relationship to member*' with the text 'Select relationship to member' and a downward arrow.
- At the bottom, there are three buttons: 'Cancel', 'Back', and 'Continue >'. A green arrow labeled '3' points to the 'Continue >' button.

Upload documents

Step 5



Tip: Scan or take pictures of your receipts and documents and ahead of time

1. Upload at least one supporting document
2. If needed, click the “X” to remove a file
3. Answer if any supporting documents are not in English, if “Yes”, select the other language(s) from the menu
4. Read and accept the legal terms by checking the box and clicking “Submit”
5. Click “Yes, submit my claim” to complete your submission

Note:

We have increased the file attachment capacity on our portal and mobile app from 10MB to 20MB.

Upload documents and submit

Step 5



Tip: Be sure to keep your original receipts in case you need them for verification.

Submission complete!

1. Take note of your claim's reference tracking number to check status
2. Click "Go to Claims" to view claims submission history and to track claim status



Claim submitted successfully

You will receive an email confirmation. Our team will be processing your claim within the next 48 hours. Please keep your tracking number for use if you have questions about your claim status, or [check common claim submission issues and how to solve them](#).

Your tracking number is: UAG0000022899

Receipt date and time: 02/16/2024 12:38:37 am

Uploaded files

Screenshot (2094).png (272.23 KB)

[+ Submit new claim](#)

[Go to Claims](#)



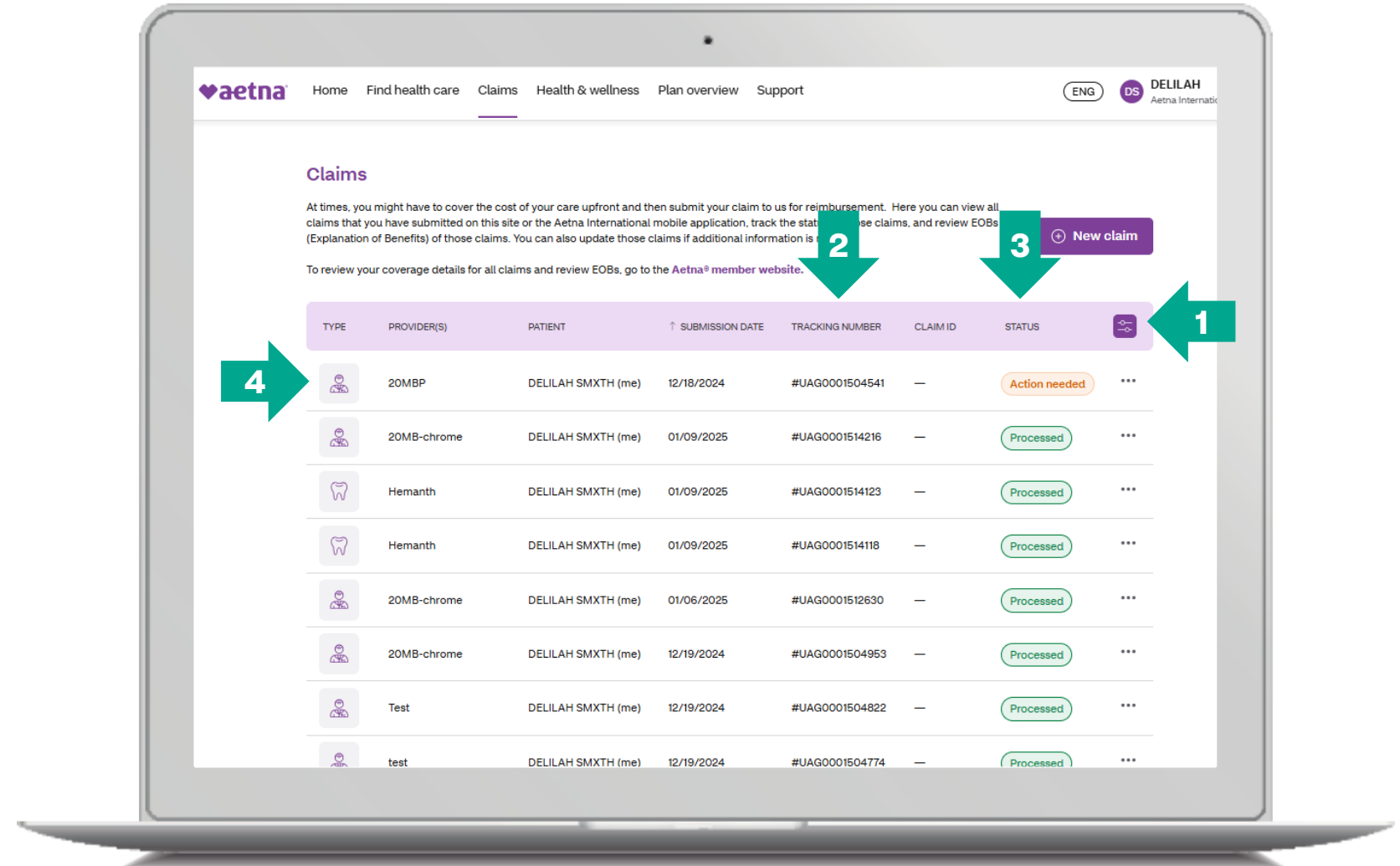
Claims — view and track status

View and track claims you've submitted from the "Claims" page

1. Use the advanced filtering options if needed
2. Find your claim tracking number
3. See claim status
4. Click on a claim to see more details

Key features

- Use the filters to tailor your search results
- Check status
- See cost breakdowns
- Download claims



Claims - Review and reconcile your completed claims

IMF User Enhancement! A new tab in the Claims section, “**Review and reconcile your completed claims**” — makes it easier to view the cost break down of processed claims in a clear, user-friendly format, with options to print and download statements in Excel format.¹

You’ll see a list of all your Explanation of Benefits (EOBs) arranged in order of the date they were created, known as the “Statement Date”.

You can click on each line to see the details associated with that EOB.

Within the EOB details, you can now see:

- the amount billed in the local currency and the U.S. Dollar equivalent
- how much was applied to your deductible and coinsurance
- how much was paid and to who

¹ These statements do not replace EOBs, which remain accessible under the “Track your submitted claims” tab.

Aetna® is a trademark of Aetna Inc. and is protected throughout the world by trademark registrations and treaties. Plans and programs are underwritten or administered by Aetna Life & Casualty (Bermuda) Ltd. or Aetna Life Insurance Company (Aetna).

Claims

Track your submitted claims **Review and reconcile your completed claims**

View a complete history of your claims and payments all in one place. See what's covered, track reimbursements, and check if you owe anything. You can also download statements for your records.

[Download all statements \(.xlsx\)](#)

↓ STATEMENT DATE	AMOUNT BILLED (USD)	AMOUNT BILLED (LOCAL)	CURRENCY BILLED (LOCAL)	PLAN PAID	CURRENCY PAID	PAYMENT SENT TO	YOU MAY OWE (USD)	YOU MAY OWE (LOCAL)
Jan-17-2025	\$123.97	120.72	EUR	120.72	EUR	Member Name	\$0.00	0.00
Jan-13-2025	\$347.76	330.93	EUR	330.92	EUR			
Jan-08-2025	\$2016.48	1910.00	EUR	2401.94	EUR			
Jan-01-2025	\$1753.10	1660.00	EUR	0.00	EUR			
Dec-25-2024	\$2086.17	1990.00	EUR	1989.99	EUR			
Dec-24-2024	\$367.60	340.11	EUR	335.01	EUR			
Dec-23-2024	\$96.66	91.75	EUR	82.54	EUR			

May 31, 2024 Statement [Download this statement](#)

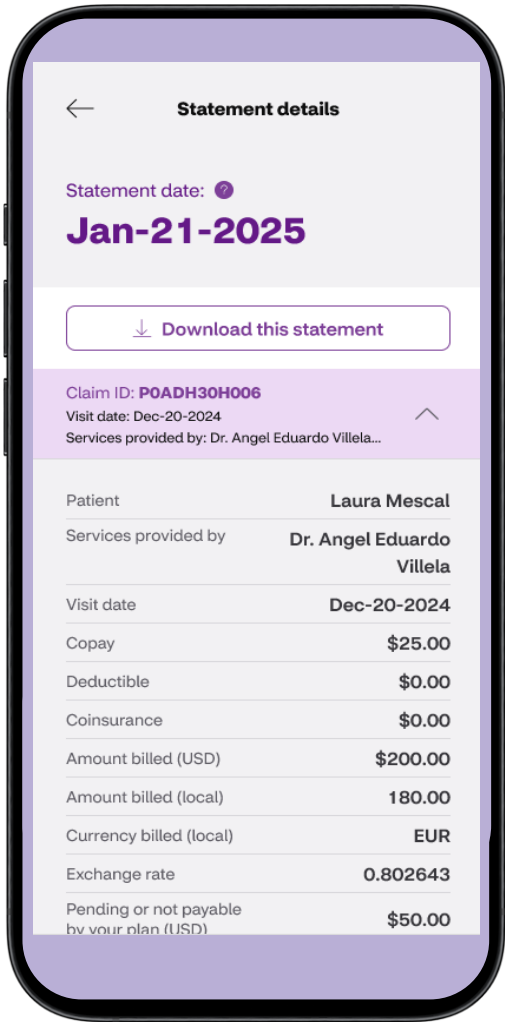
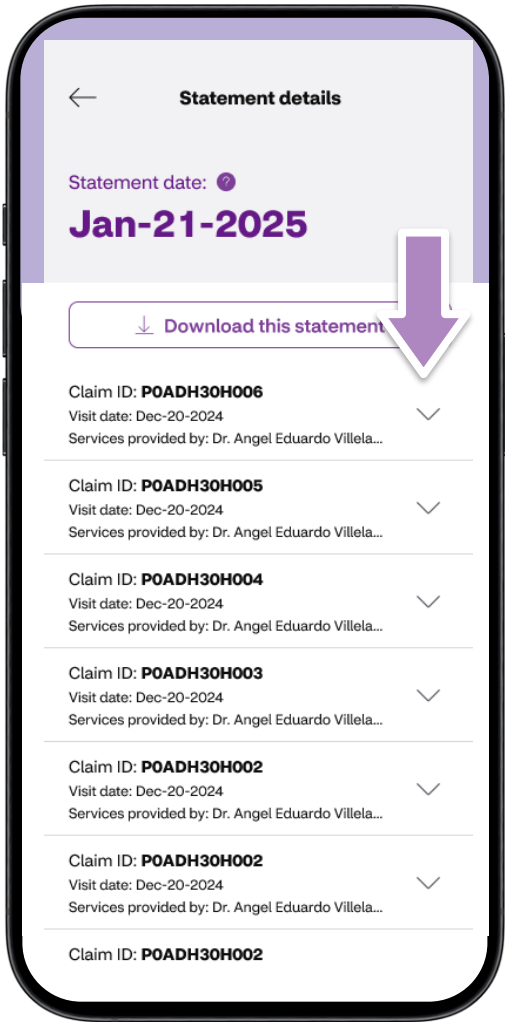
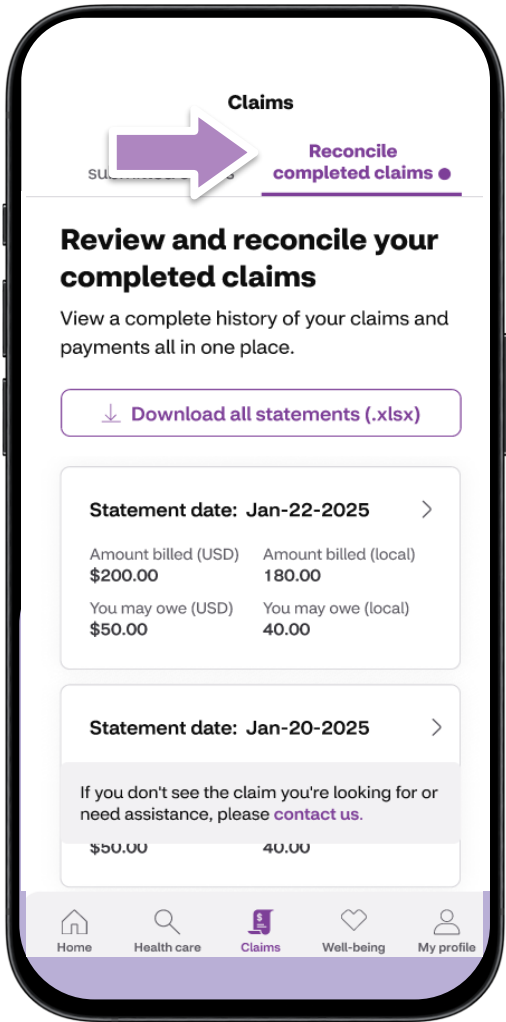
Claim ID	Patient	Services provided by	Visit date	Copay	Deductible	Coinsurance	Amount billed (USD)	Amount billed (local)	Currency billed (local)
POADH30H006	Laura Mescal	Dr. Angel Eduard...	May-15-2024	\$ 0.00	\$ 0.00	\$ 0.00	\$ 43.13	39.99	EUR
POADH30H005	Laura Mescal	Dr. Angel Eduard...	May-15-2024	\$ 0.00	\$ 0.00	\$ 0.00	\$ 55.81	51.75	EUR
POADH30H004	Laura Mescal	Dr. Angel Eduard...	May-15-2024	\$ 0.00	\$ 0.00	\$ 0.00	\$ 15.72	14.58	EUR
POADH30H003	Laura Mescal	Dr. Angel Eduard...	May-15-2024	\$ 0.00	\$ 6.98	\$ 0.00	\$ 6.98	6.47	EUR
POADH30H003	Laura Mescal	Dr. Angel Eduard...	May-15-2024	\$ 0.00	\$ 145.80	\$ 0.00	\$ 145.80	135.20	EUR
POADH30H003	Laura Mescal	Dr. Angel Eduard...	May-15-2024	\$ 0.00	\$ 47.22	\$ 23.25	\$ 163.45	151.57	EUR
POADH30H003	Laura Mescal	Dr. Angel Eduard...	May-15-2024	\$ 0.00	\$ 0.00	\$ 32.69	\$ 163.45	151.57	EUR
Total:							\$ 594.34	551.13	EUR

Show 10 of 11 results Page 1 of 2

This list includes claims from the past two years or since your coverage began, whichever is more recent. For information on older claims, call Member Services at the number on the back of your member ID card.

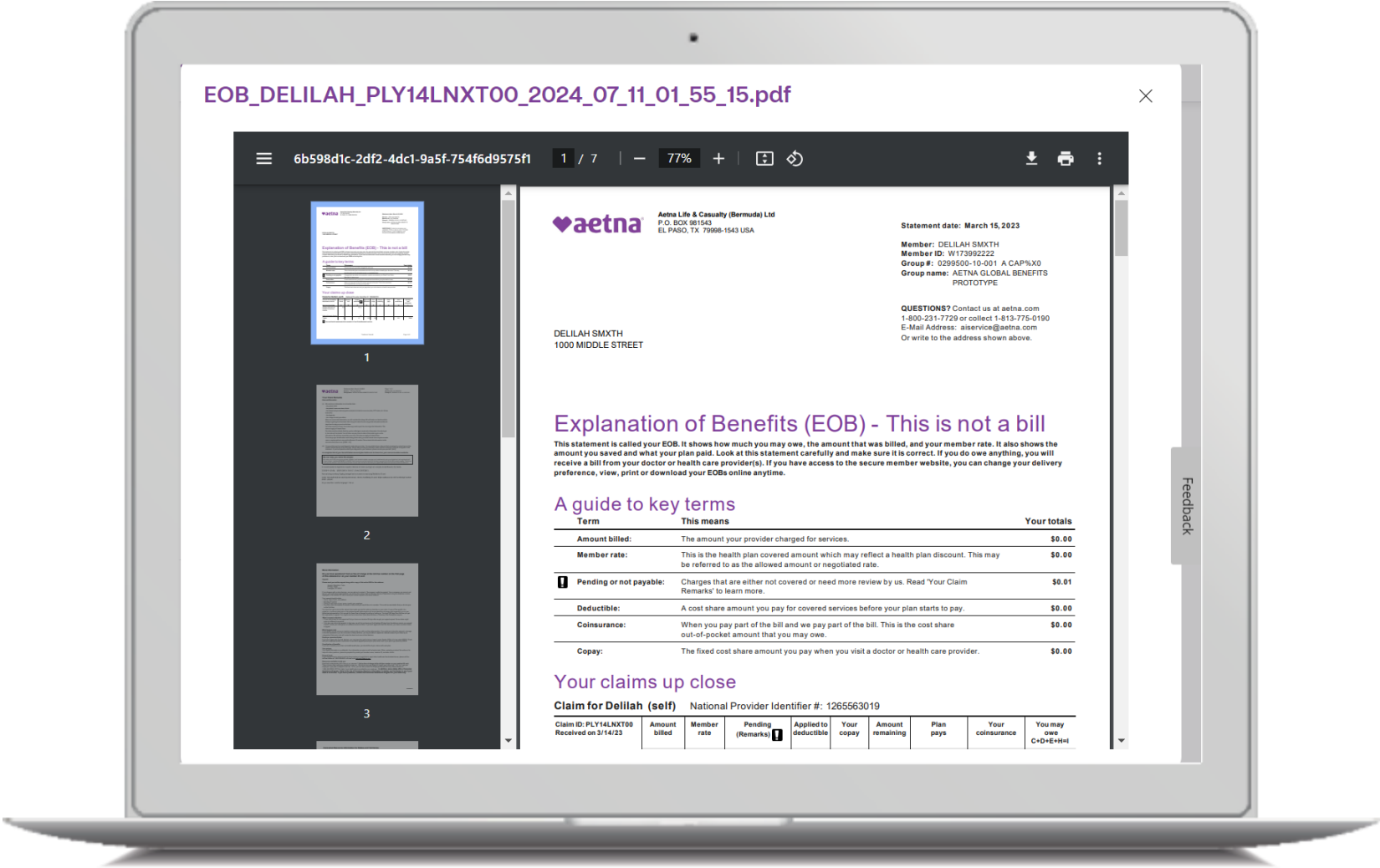
Claims - Review and reconcile your completed claims

IMF Member Mobile App View



Key features

- View your EOB
- Download a PDF
- Review the summary
- See a breakdown of costs and coverage
- Support options for answers to your questions and more



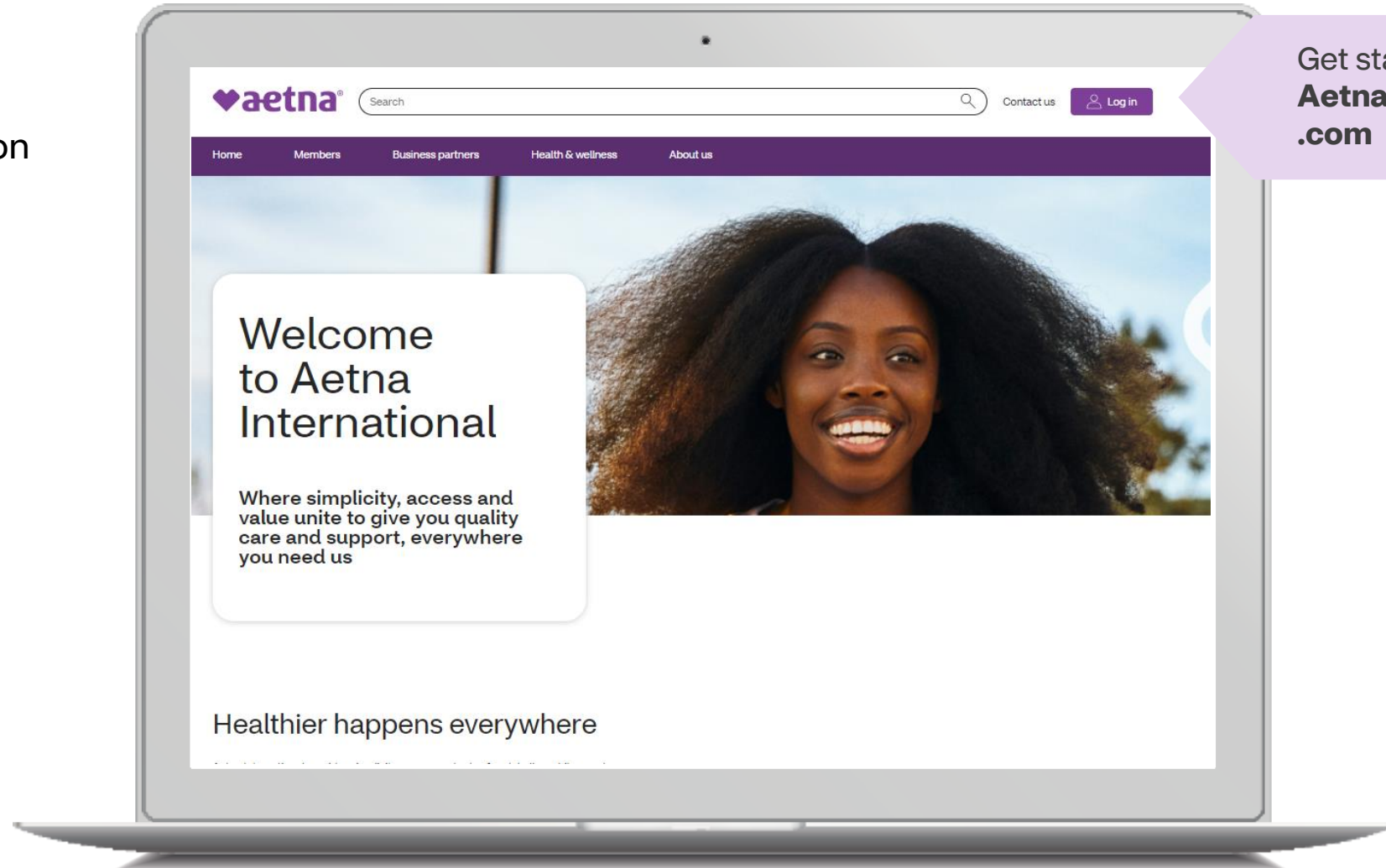


Walk-through of AetnaInternational.com

Get to know your Aetna member website

What we'll cover:

- 1 Log in/Registration
- 2 Home page
- 3 Plan overview
- 4 Find health care
- 5 Claims



Get started — go to **AetnaInternational.com** click “Log in”

Log in/Registration

1

Already registered?

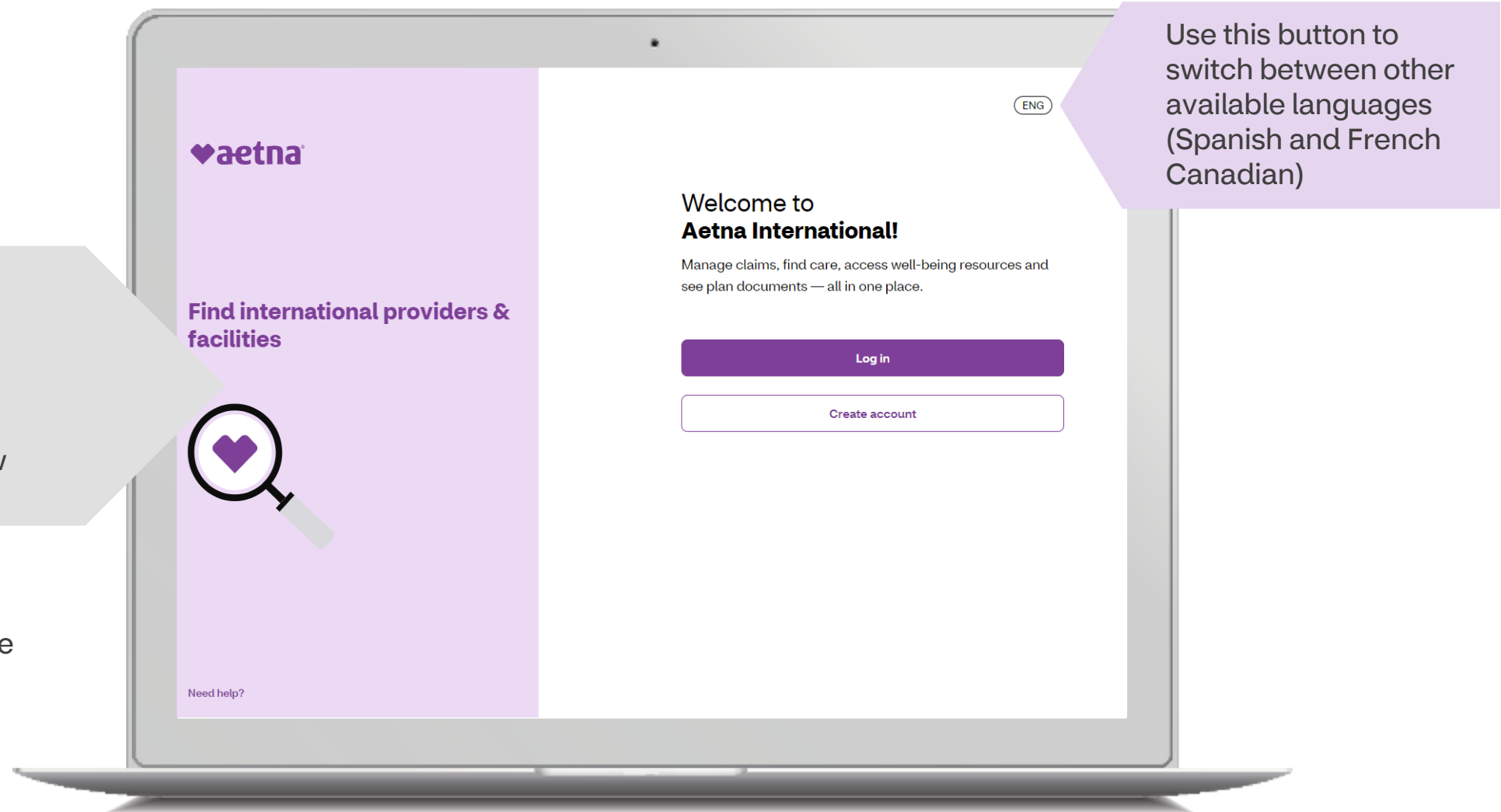
Click “Log in” with your username and password

Not registered?

Click “Register” and follow the instructions

Need help?

Logged out members can click on “Need help?” in the lower left corner to access the “Contact us” form.



Registration

1

Create your account

1. Enter first and last name
2. Enter date of birth
3. Select “Aetna International Plan Member”
4. Enter your member ID
5. Read and Check “I accept the terms & conditions”
6. Click “Get Started”

IMF Enhancement! We removed several of the requested data points during the registration process and in the account settings based on IMF feedback.

The image shows a laptop screen with the Aetna registration form. The form is titled "It's time to create your new login details" and includes the following sections:

- Your name:** Fields for "First name" and "Last name". A green arrow with the number 1 points to the "First name" field. Below these fields is a checkbox labeled "I only use one name".
- Your date of birth:** Fields for "D D", "M M", and "Y Y Y Y". A green arrow with the number 2 points to the "Y Y Y Y" field.
- Your plan type:** Two radio button options: "Aetna International Plan Member" (selected) and "Aetna World Traveler Plan Member". A green arrow with the number 3 points to the "Aetna International Plan Member" option.
- Member ID:** A text field with a small purple icon to its right. A green arrow with the number 4 points to this field.
- Terms and conditions:** A checkbox labeled "I accept the terms & conditions". A green arrow with the number 5 points to this checkbox.
- Get Started:** A button at the bottom of the form. A green arrow with the number 6 points to this button.

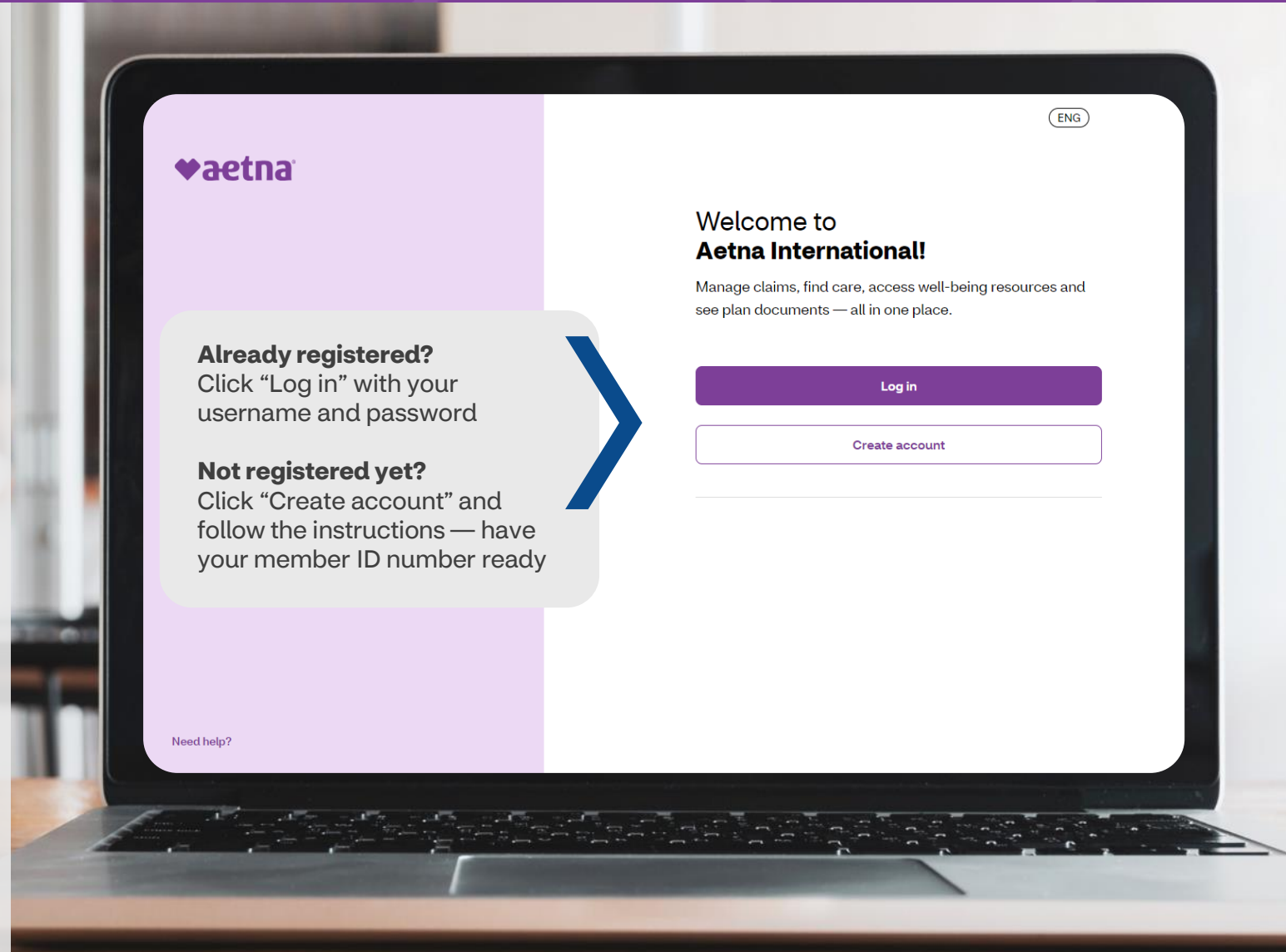
On the left side of the laptop screen, there is a section titled "It's time to create your new login details" with the text: "It only takes a minute to sign up for your personalised health hub where you can". Below this text are three bullet points, each with a purple checkmark icon:

- Take care of your claims
- Quickly find a health care professional
- Access personalised health and wellness support

Registration Tips - When registering on AetnaInternational.com, please use the following tips.

1

1. Use your IMF badge ID number, including a zero before and double zero at the end. For example: 012345600.
2. If your IMF badge ID contains a letter, please replace that letter with a zero (0).
3. If you were previously an Aetna member, please contact member services and ask them to delete your previous registration so that you may create a new one.
4. When registering, please only enter data in the “Required” fields.
5. Be sure to create a username with both letters and numbers. The username and password you set up will also be used on Aetna.com and the mobile apps.
6. Secure emails (Mimecast) require a separate username and password.



Create login

1

1. Fill in your personal email, then repeat to confirm
2. Create a unique username
3. Create a password and enter it again to confirm
4. Select security question from the dropdown with a unique, easy to remember answer
5. Click “Continue”

Create your login details

Avoid using your name, birthdates, membership ID or repeating characters.

Your email address

Email address

Confirm your email address

Your username

Create a username

Your username must contain the following:

- 8-40 characters
- at least 1 letter
- no special characters other than @

Your password

Create a password

You password must contain the following:

- 8-20 characters
- an uppercase letter
- a number
- a lowercase letter

Confirm your password

Your security question

Select a security question

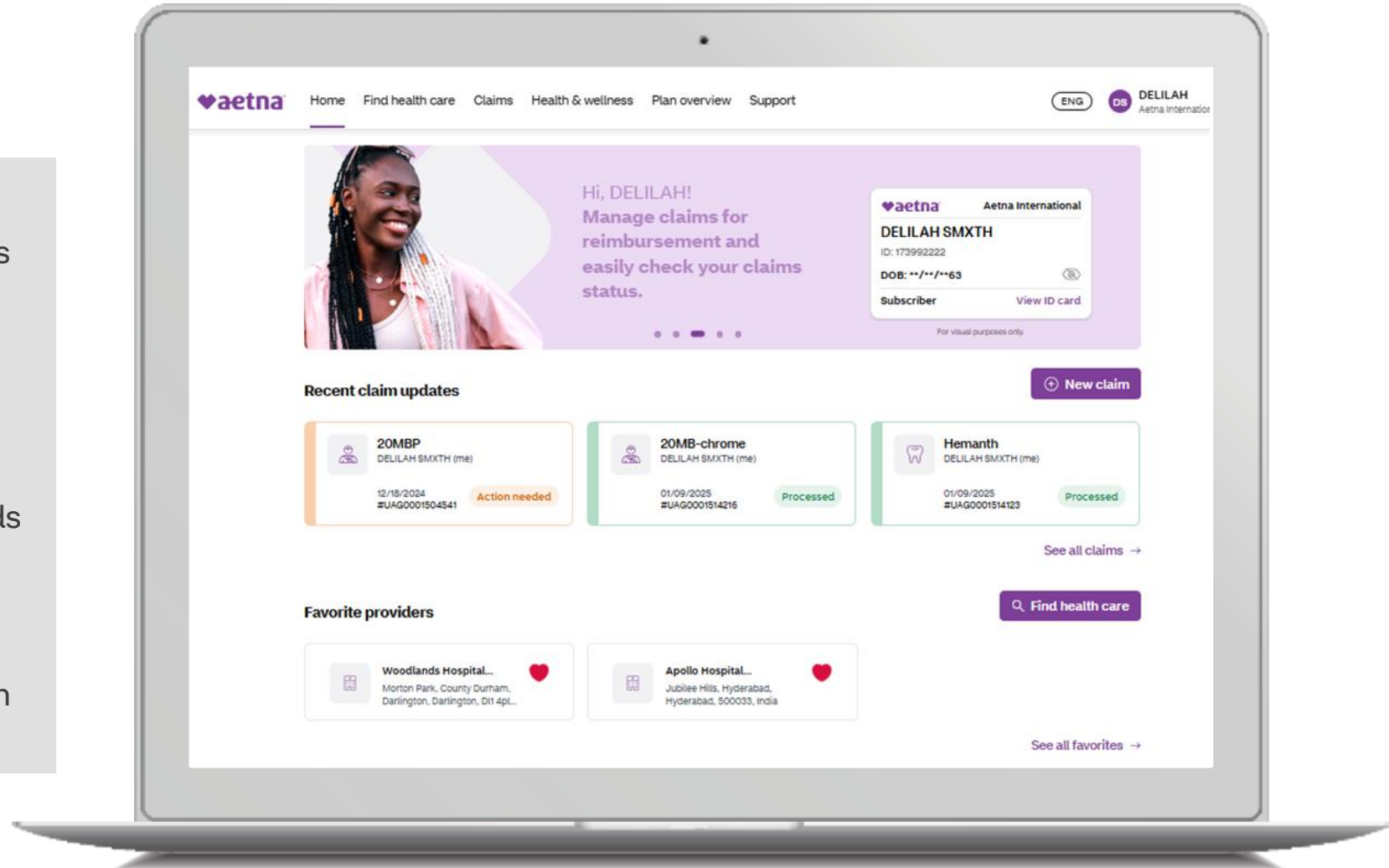
Answer to security question

Continue

The form is displayed on a laptop screen. Five green arrows with white numbers point to the following elements: 1. The 'Email address' input field. 2. The 'Create a username' input field. 3. The 'Create a password' input field. 4. The 'Select a security question' dropdown menu. 5. The 'Continue' button at the bottom of the form.

Key features:

- Submit and track claims
- View claims summary report
- Find doctors and apply for direct pay
- Add, edit or view reimbursement methods
- Access and print digital ID cards
- View and update your member details through account settings

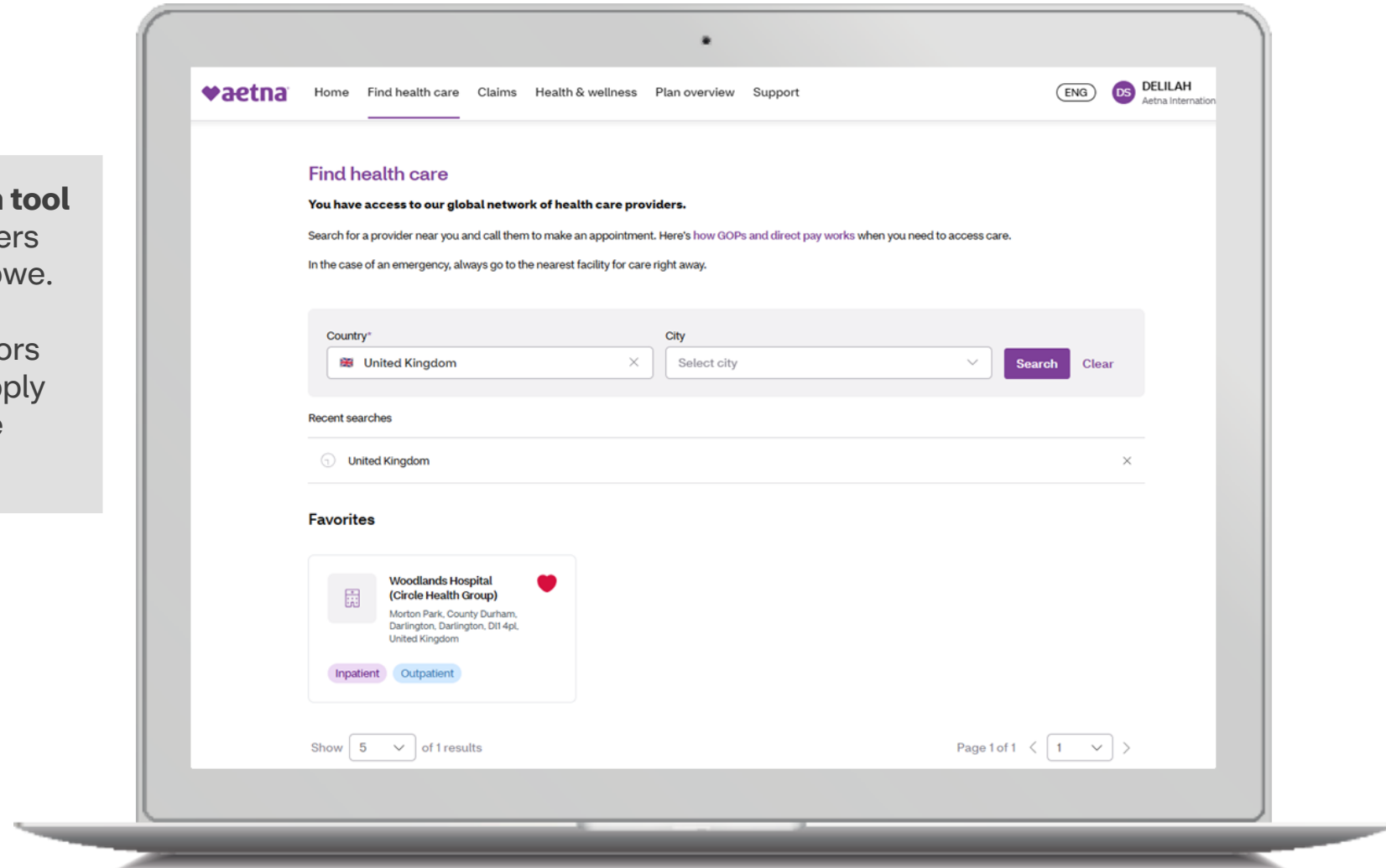


Find health care — outside the U.S.

3

Use our **provider search tool** to find direct-pay providers from Australia to Zimbabwe.

Search by location, doctors by specialty and even apply for direct pay — all in the same place.

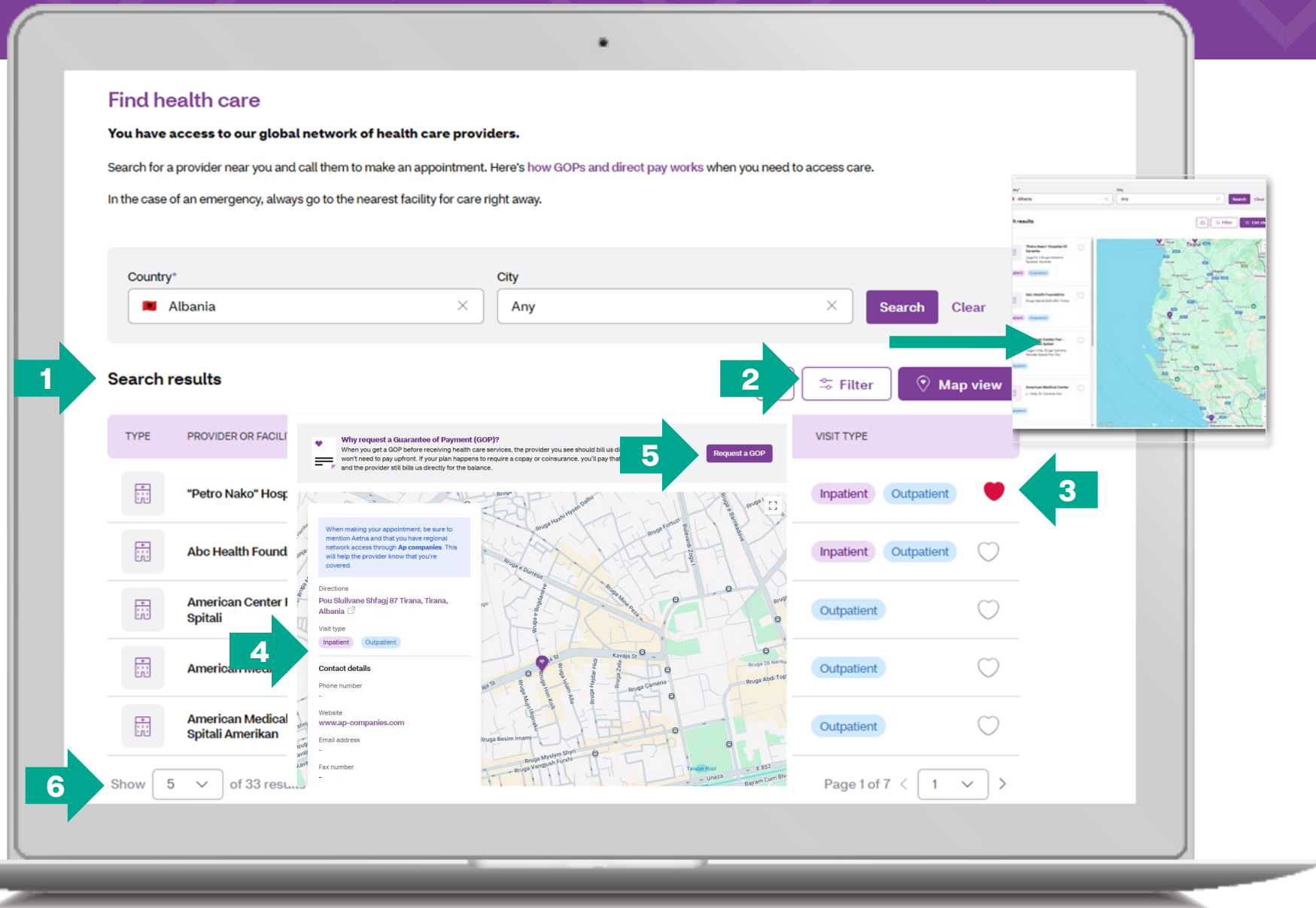


Find health care

3

Provider results:

1. **View** your search results
2. **Expand** for more filter options
3. **Add** provider as a favorite
4. **Select** a provider to view the provider's contact details
5. **Apply** for a Guarantee of Payment
6. **Print** or download the search results



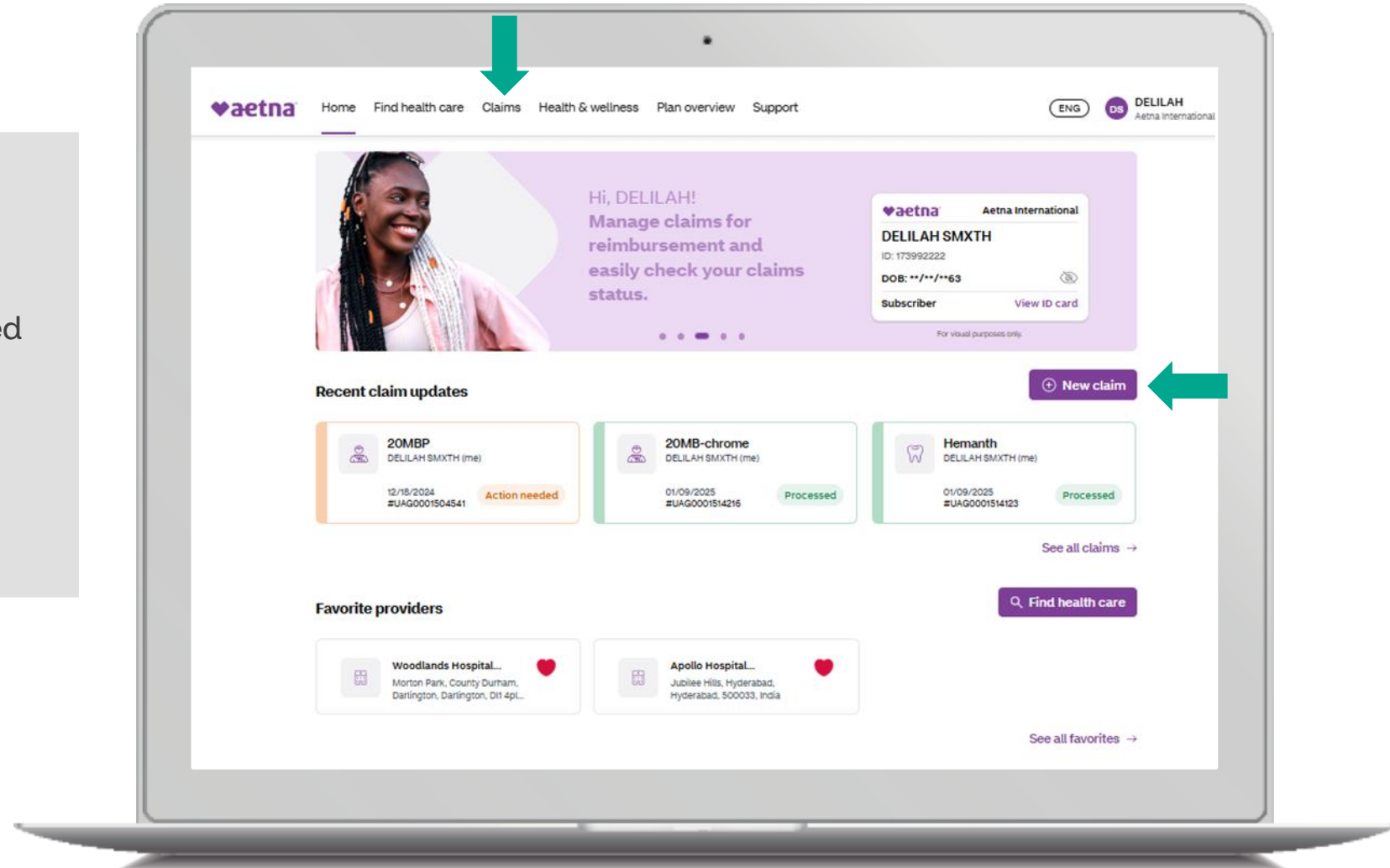
Claims

4

Go to “Claims”:

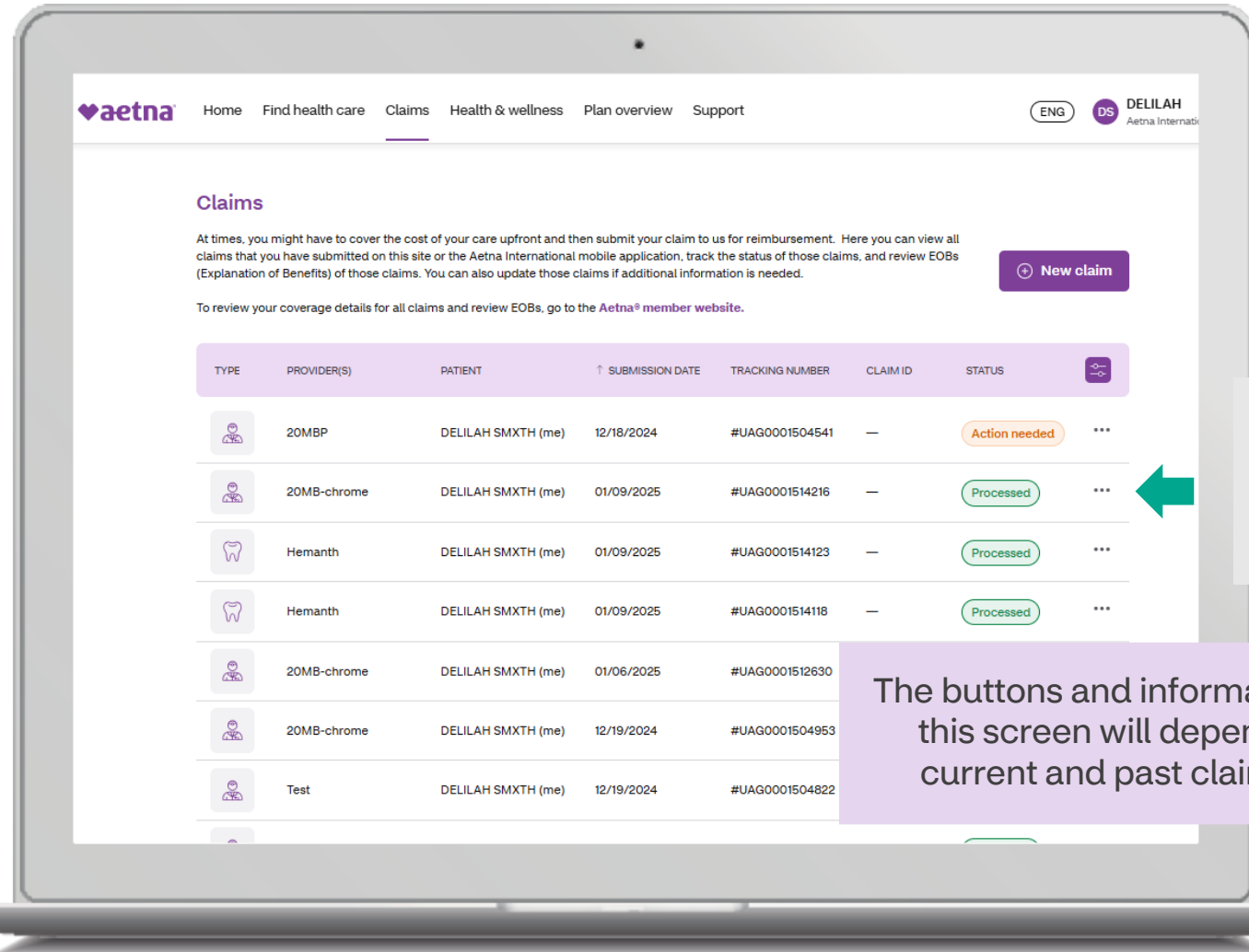
- Submit claims
- Browse claims history
- View status of submitted claims

Or use the quick access “New claim” button to go directly to the claim submission form.



What you can do:

- Submit a new claim
- Continue a saved claim
- Copy and edit a claim
- View and check status of submitted claims
- View Explanation of Benefits (EOB)



Claims - Reconcile your claims and reimbursements

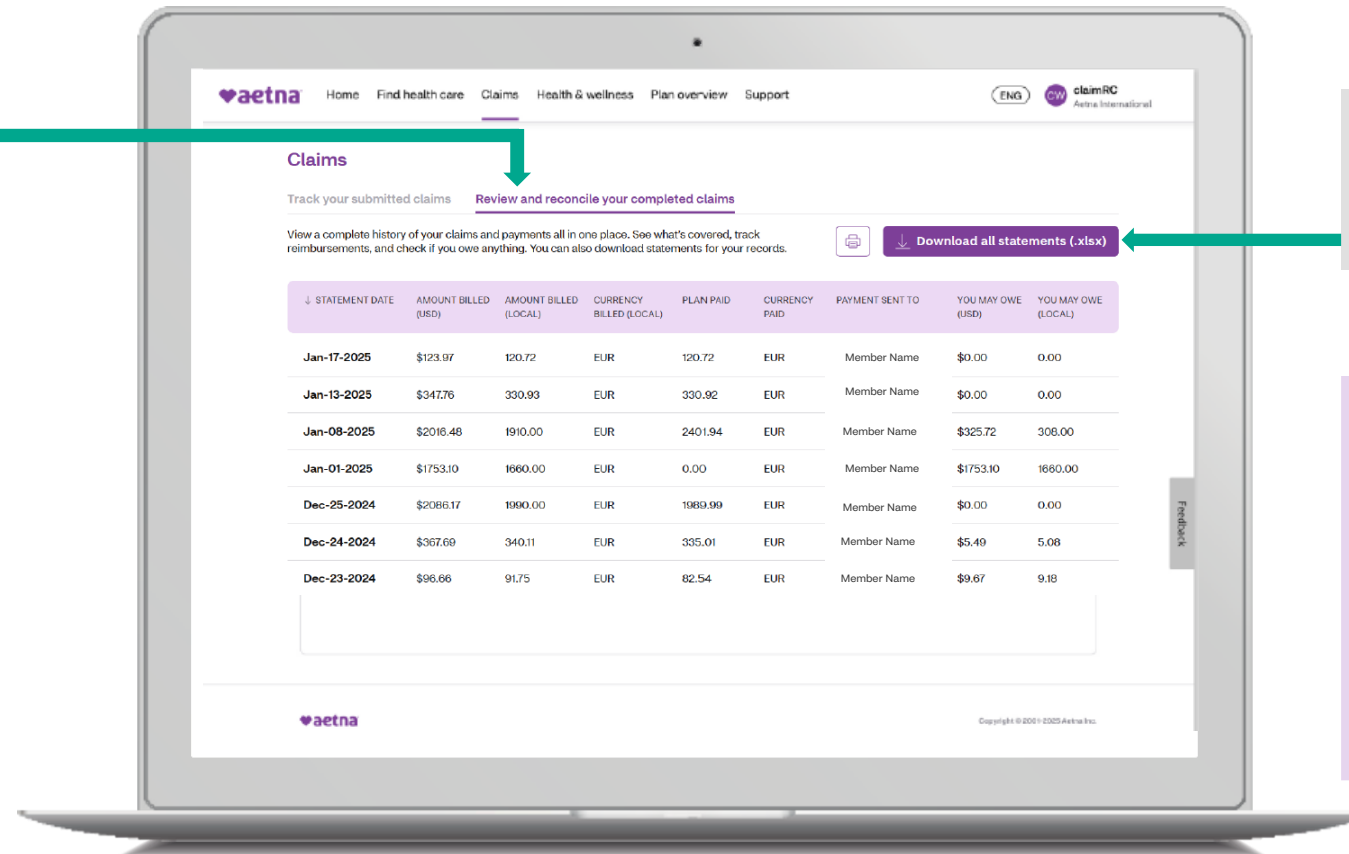
4

On the Claims page of the Aetna International member website, click on “Review and reconcile your completed claims”.

You’ll see a list of all your Explanation of Benefits (EOBs) arranged in order of the date they were created, known as the “Statement Date”. You can click on each line to see the details associated with that EOB.

Within the EOB details, you can now see:

- the amount billed in the local currency and the U.S. Dollar equivalent
- how much was applied to your deductible and coinsurance
- how much was paid and to who



You can also download all information into an Excel file to help you filter and sort EOBs.

If you have any questions, Aetna International is available 24 hours a day, 7 days a week. Reach them by calling the number on the back of your member ID card.

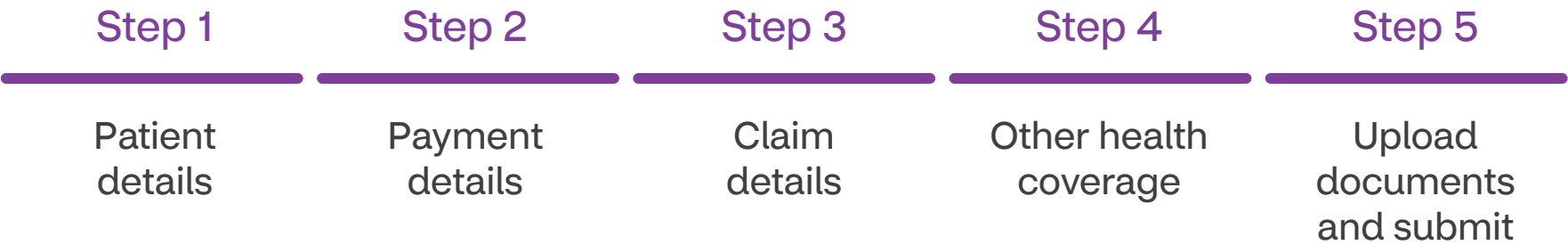
Aetna® is a trademark of Aetna Inc. and is protected throughout the world by trademark registrations and treaties. Plans and programs are underwritten or administered by Aetna Life & Casualty (Bermuda) Ltd. or Aetna Life Insurance Company (Aetna).



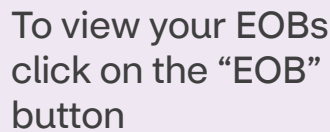
The **claims submission form** includes clear instructions and it's all in one place.

Just 5 steps and submit!

It's even prefilled with as many details as we have.



4



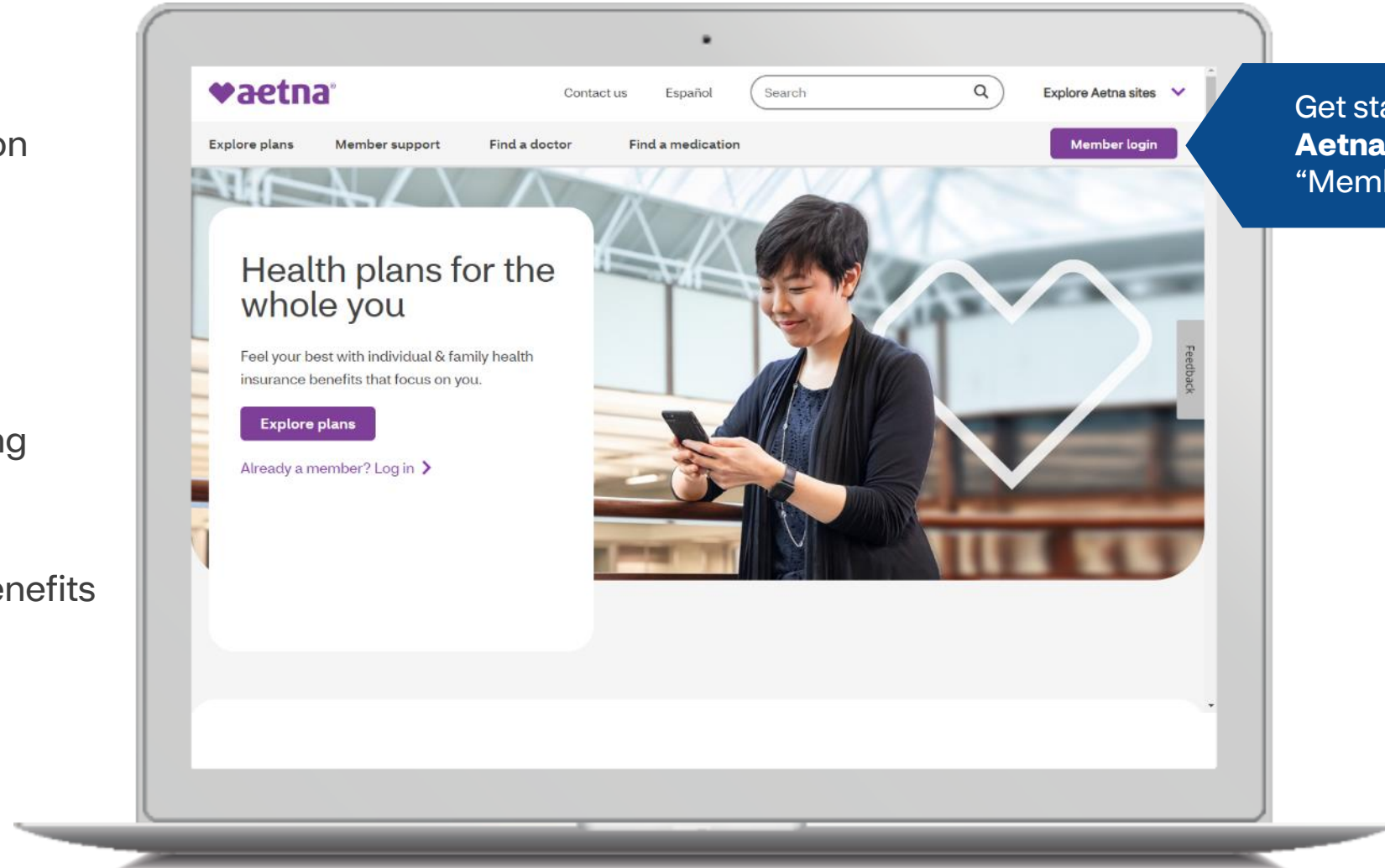


Walk-through of Aetna.com

Get to know your Aetna member website

What we'll cover:

- 1 Log in/Registration
- 2 Home page
- 3 Digital ID cards
- 4 Find care & pricing
- 5 View claims and Explanation of Benefits (EOB)



Log In/Registration

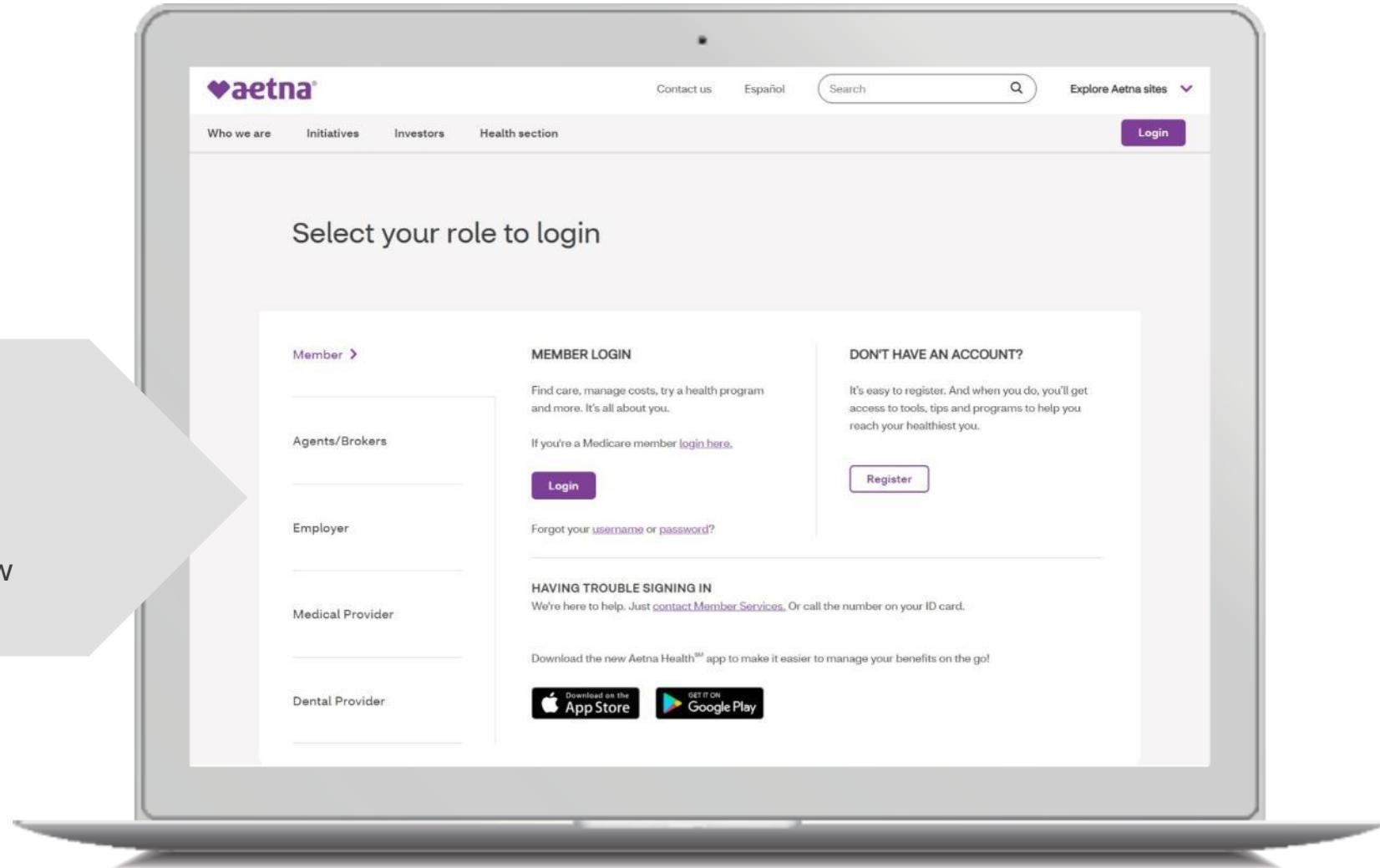
1

Already registered?

Click “Log in” with your username and password

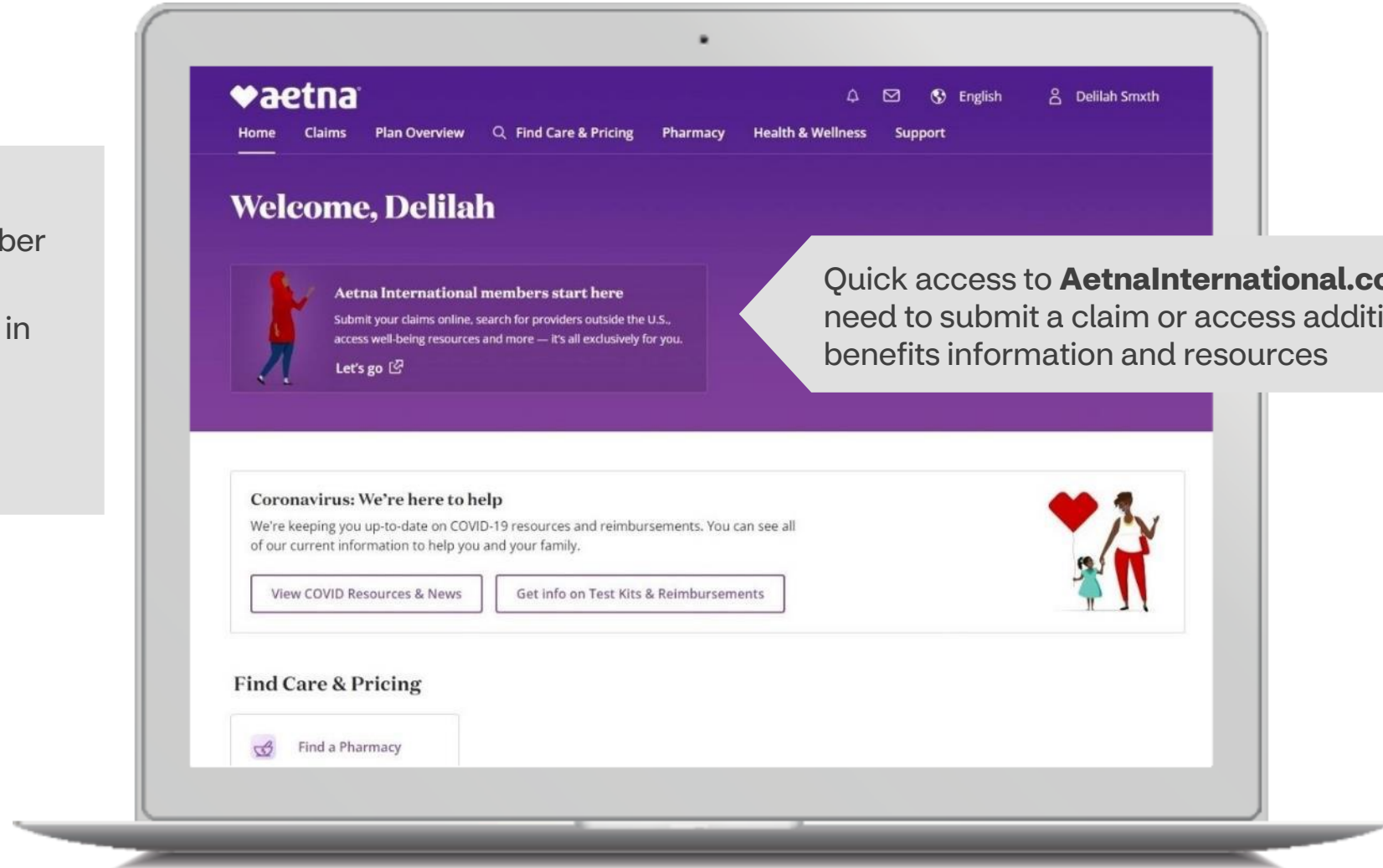
Not registered?

Click “Register” and follow the instructions



Key features:

- View your digital member ID card
- Find providers located in the U.S.
- View status of claims submitted online



Digital member ID cards

3

Access your ID card

1. Go to “Find Care & Pricing”
2. Click on “ID Cards”
3. You can then:
 - View your digital ID card
 - Request ID cards
 - Share via email
 - Print your ID card

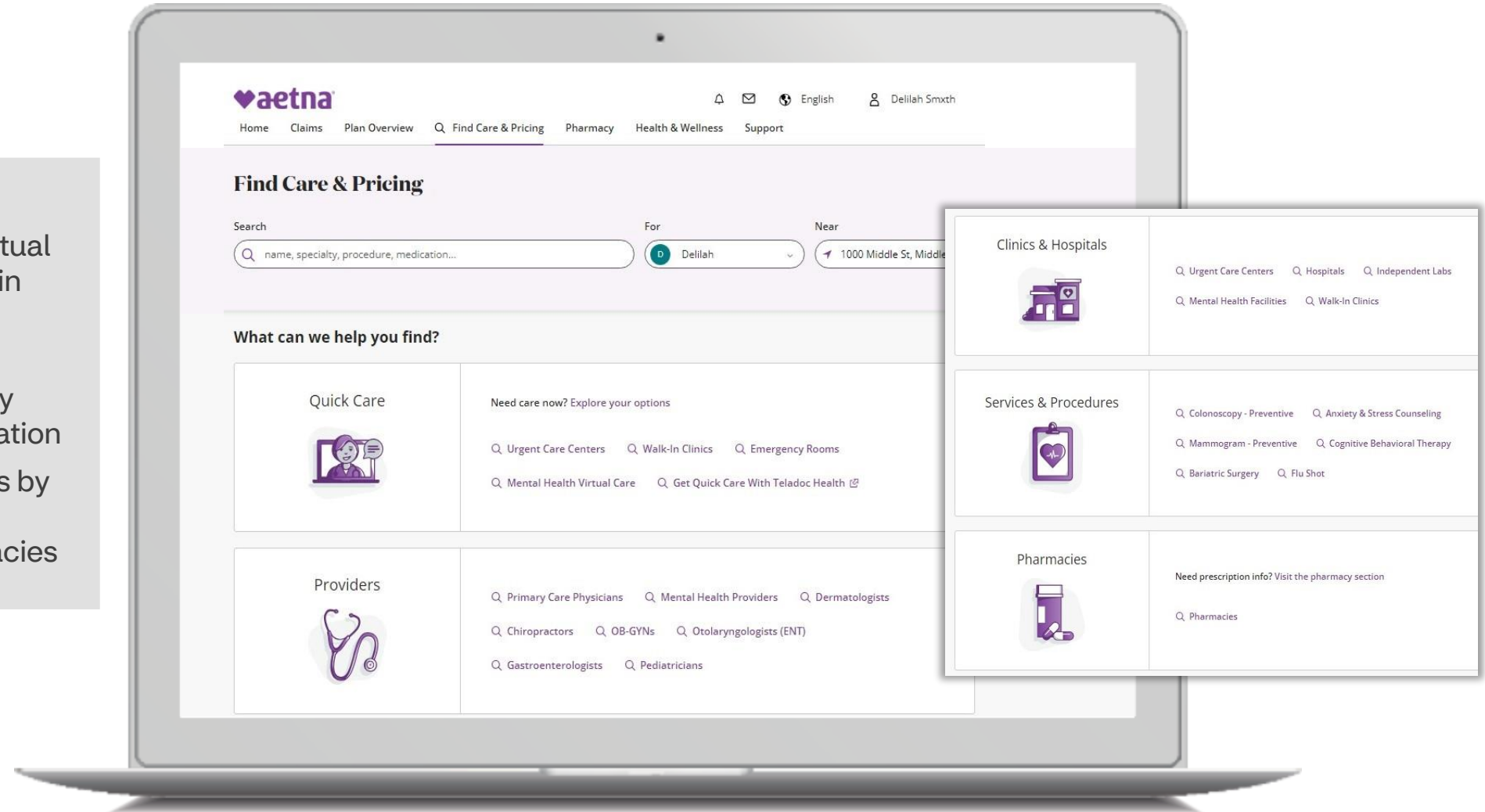
The screenshot shows the Aetna website interface. The top navigation bar includes links for Home, Claims, Plan Overview, Find Care & Pricing, Pharmacy, Health & Wellness, and Support. A green arrow labeled '1' points to the 'Find Care & Pricing' link. The 'Find Care & Pricing' section contains a 'Find a Pharmacy' button. The 'Plan Overview' section displays 'Medical Coverage' details, including 'Current Spending' (Deductible - \$1,800, Spent \$0, Remaining \$1,800.00) and 'Out-of-Pocket Max - \$9,000' (Spent \$0, Remaining \$9,000.00). A green arrow labeled '2' points to the 'ID Cards' link in the 'Plan Overview' section. The 'ID Cards' section shows a digital ID card for 'Delilah' with the following details: Aetna International, NAP, ABC SAMPLE CO, GRP: 299500-10-001, Issuer: (80640) 9140860054, ID: W1739 92222, NAME: 01 DELILAH SMXTH, 02 HUBBY SMXTH, RX BIN# 610502. A sidebar menu on the right contains links for 'Request ID Card', 'Share via email', and 'Print ID card'. A green arrow labeled '3' points to the 'Request ID Card' button.

Find care & pricing

4

For care inside the U.S.

- Find quick care like virtual care/telehealth, walk-in clinics, urgent care or emergency care
- Search for providers by name, specialty or location
- Look care and services by clinics and hospitals, procedures or pharmacies



Submit a new claim

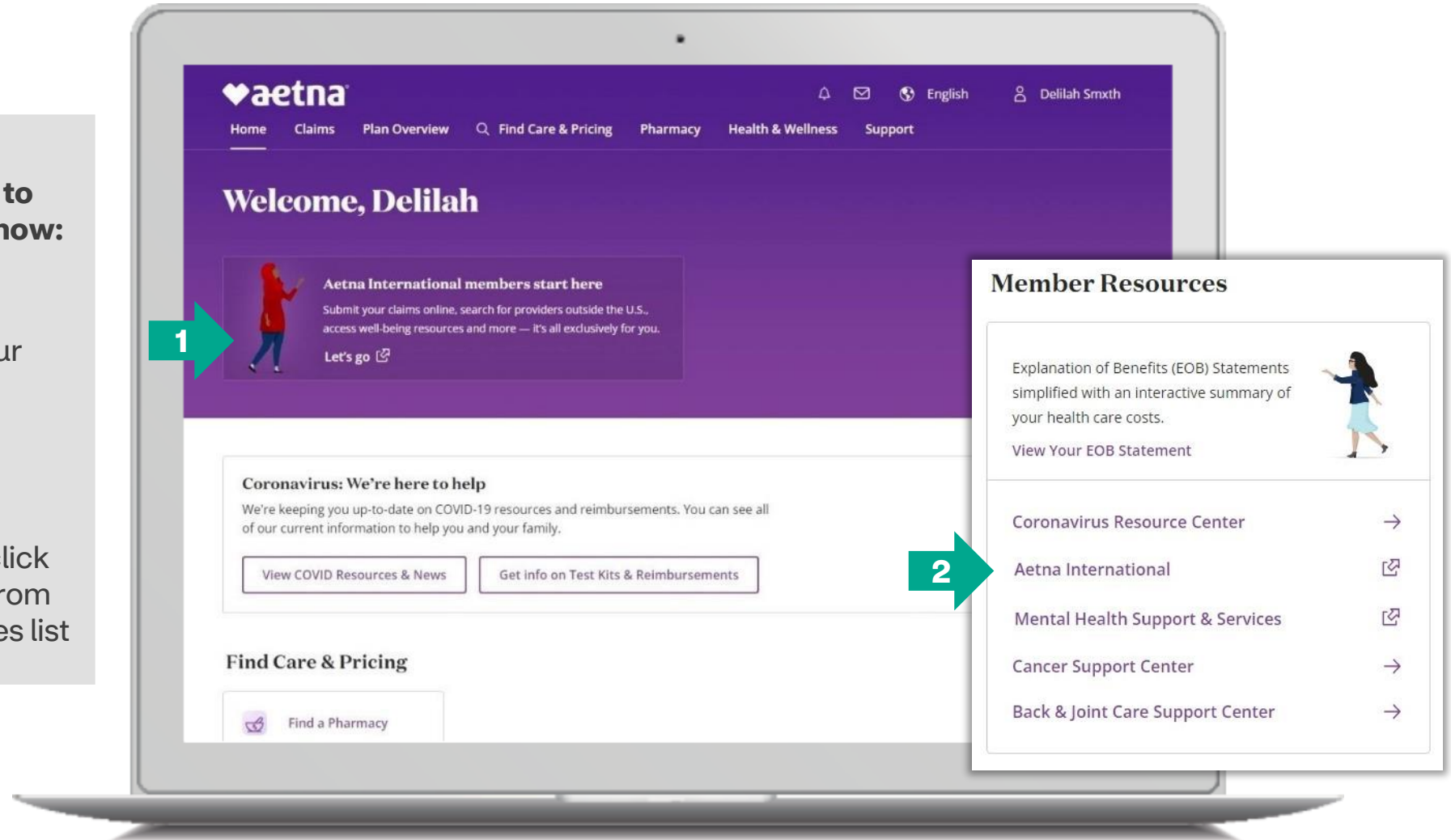
5

Easily pop over to AetnaInternational.com to submit claims — here's how:

1. Use the quick access button at the top of your home page

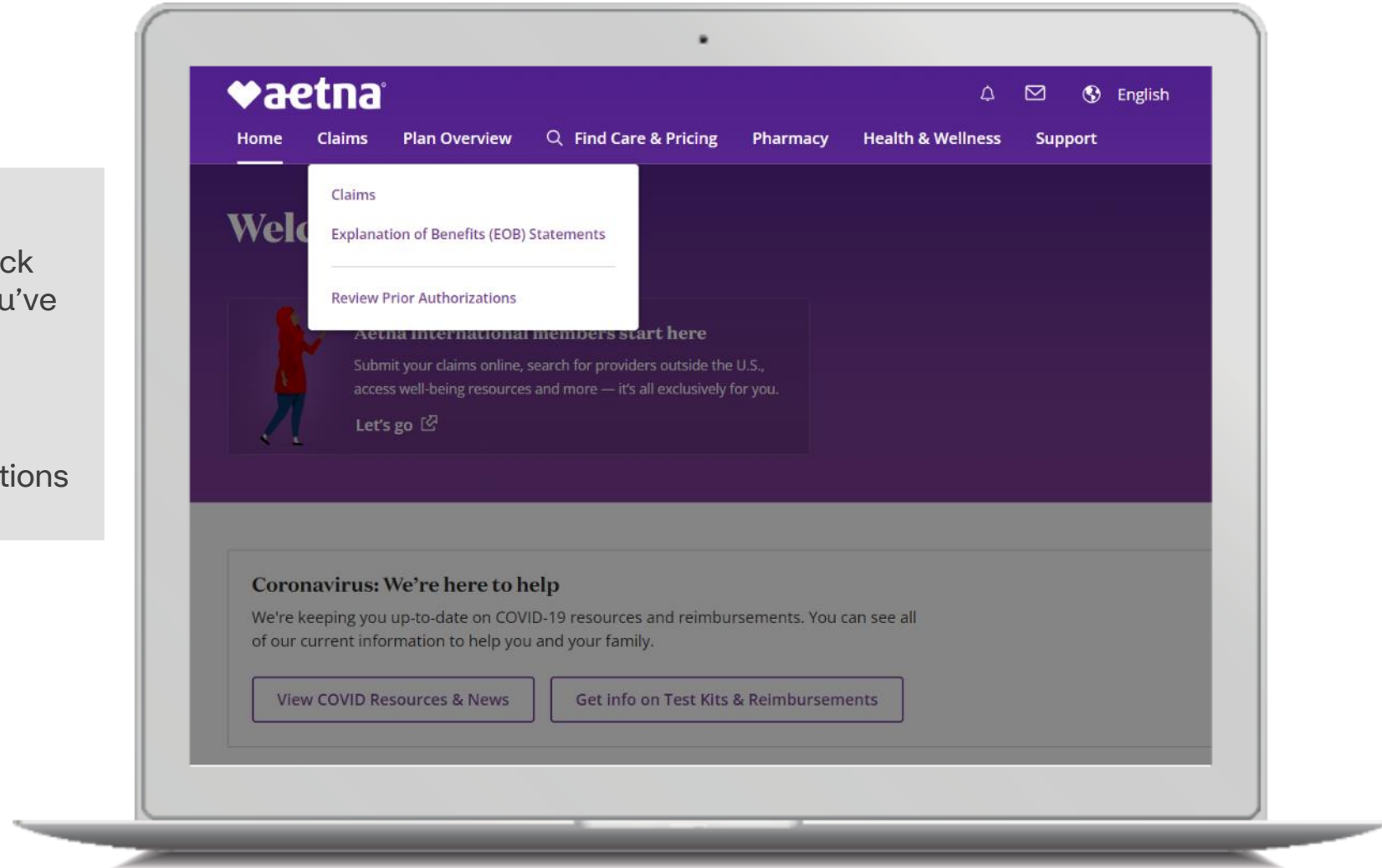
— or —

2. Scroll down a bit and click “Aetna International” from your member resources list



Key features

- Navigate to view or track the status of claims you've already submitted
- View Explanation of Benefits (EOB)
- Review prior authorizations

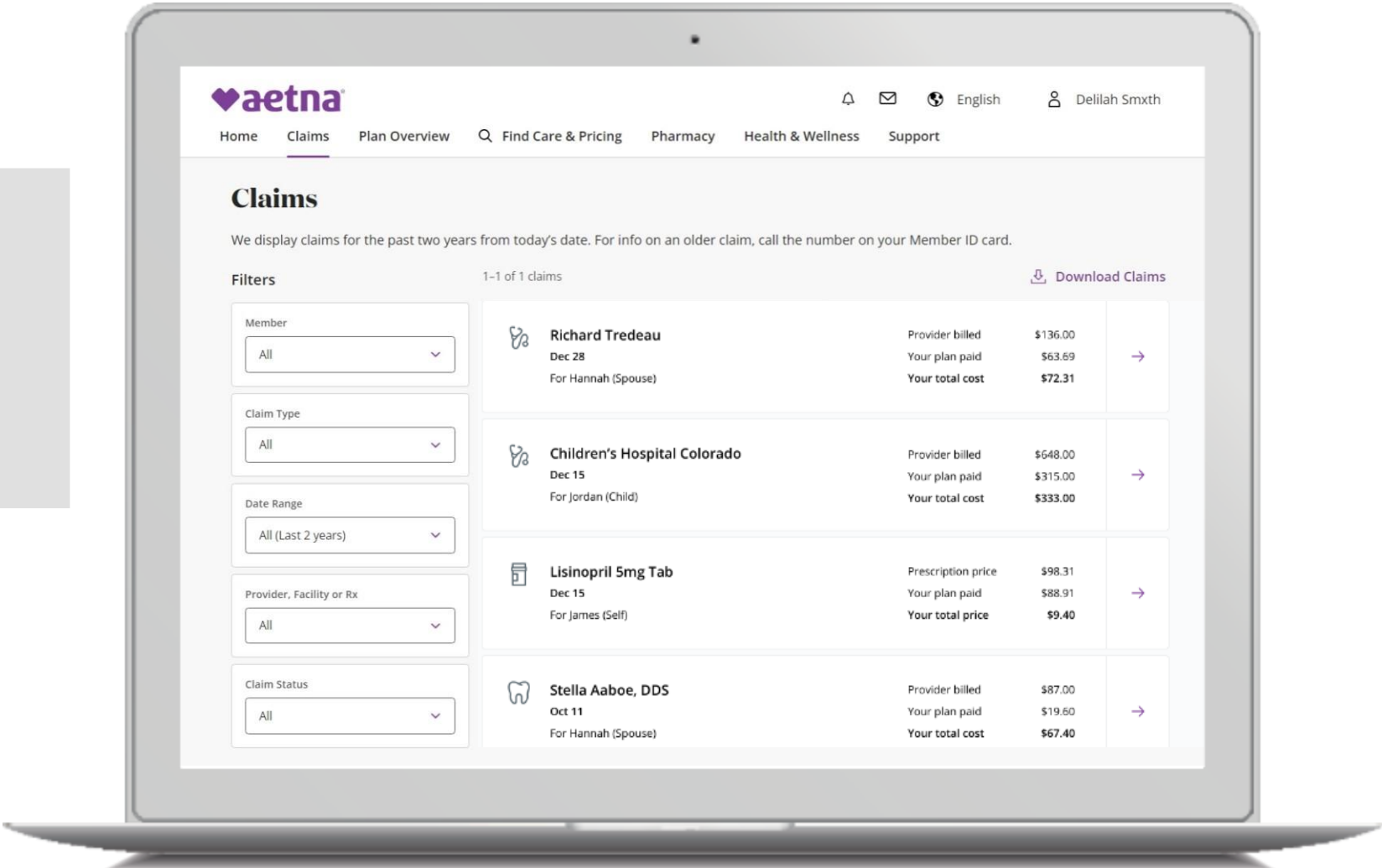


Claims — view and track

5

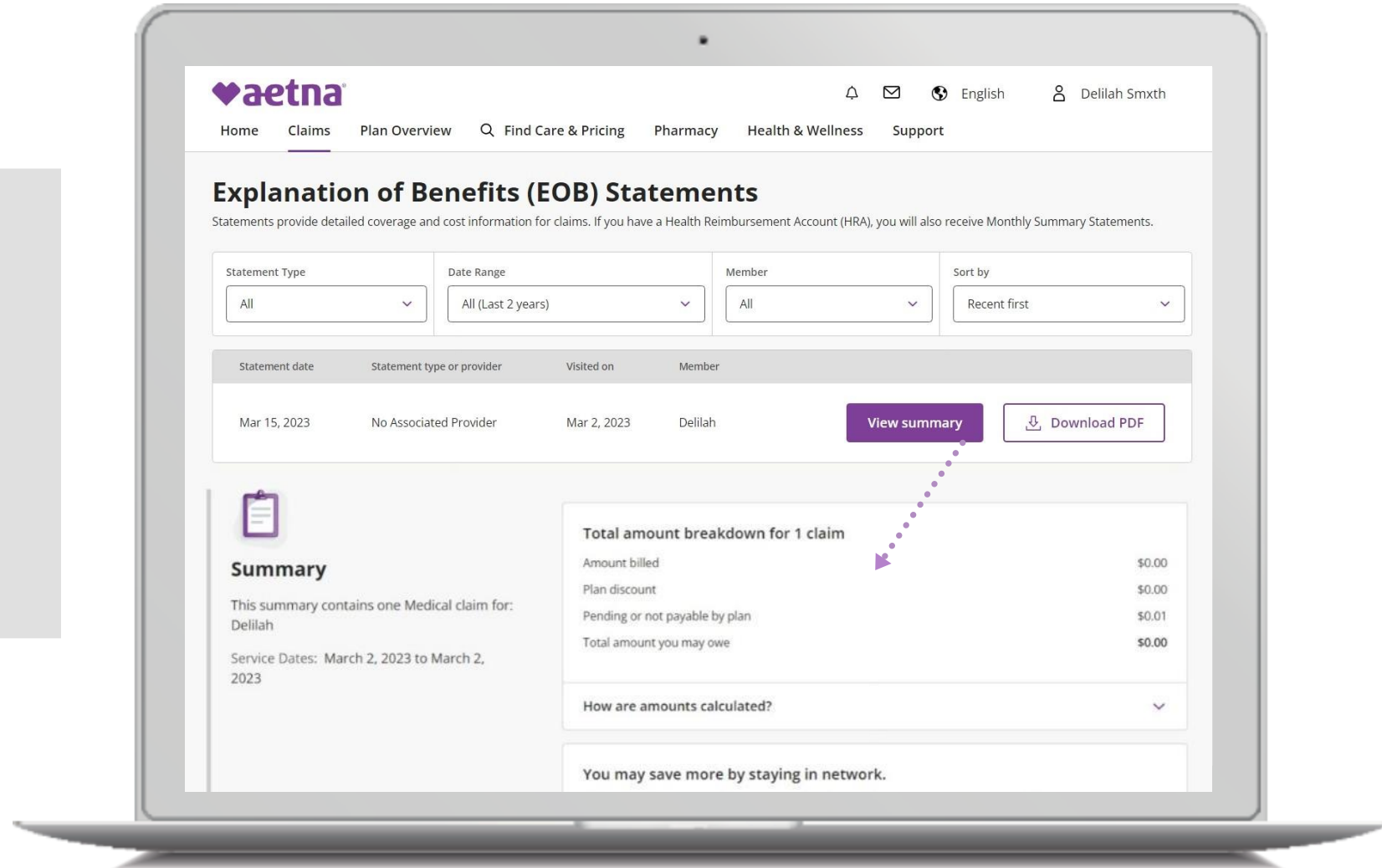
Key features

- Use the filters to tailor your search results
- Check status
- See cost breakdowns
- Download claims



Key features

- View your EOB
- Download a PDF
- Review the summary
- See a breakdown of costs and coverage
- Support options for answers to your questions and more



A photograph of a father and his young son sitting on a light-colored sofa. The father, on the right, is wearing a blue denim shirt over a white t-shirt and brown pants. He is smiling and looking at his son. The son, on the left, is wearing a light green short-sleeved shirt and red shorts. He is also smiling and looking at his father. They are both holding video game controllers. The background shows a large window with white frames, looking out onto a green lawn and trees. The text "Thank you" is overlaid on the left side of the image.

Thank you

Plans and programs are underwritten or administered by Aetna Life Insurance Company or Aetna Life & Casualty (Bermuda) Ltd.

Aetna does not provide care or guarantee access to health services. Not all health services are covered. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Information is believed to be accurate as of the production date; however, it is subject to change. Refer to [AetnaInternational.com](https://www.aetnainternational.com) for more information.

If coverage provided by this policy violates or will violate any U.S., U.N., E.U. or other applicable economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments or reimburse for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or entity, or a country under sanction by the United States, unless permitted under a valid written Office of Foreign Assets Control (OFAC) license.

Teladoc® isn't available to all members. Teladoc and Teladoc physicians are independent contractors and aren't agents of Aetna®.

Aetna® is a trademark of Aetna Inc. and is protected throughout the world by trademark registrations and treaties. Apple® and the Apple logo, are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play™ and the Google Play logo are trademarks of Google LLC. Teladoc, Teladoc Health and the Teladoc Health logo are registered trademarks or trademarks of Teladoc Health, Inc.

