



Protected

**Aetna Assistance
medical evacuation services**

aetna[®]

aetnainternational.com

The right care ...

coordinated by the right clinical and operational expertise

Keeping your globally mobile employees healthy, productive and connected to needed resources and support helps you meet your organisational goals. At Aetna International, making sure our members have access to the best care wherever they go lies at the heart of our mission.

Preparing for the unexpected

You may not be able to predict medical emergencies. But if they do happen to any of your employees on international assignment, you need to know they'll be well cared for no matter where they are in the world. When a local health care facility can't adequately manage their emergency medical needs, our Aetna Assistance medical evacuation services are right by their side.

Our clinical **Care and Response Excellence (CARE) team** works together with our operational teams to get members proper care in the most efficient way. We focus on the details so your employees can focus on getting healthy. Evacuation can be by air ambulance, commercial airline or ground ambulance to the nearest appropriate facility. In the event of a member's death, we can arrange for repatriation of mortal remains to the home or destination country.



At the helm for you and your employees

Aetna Assistance integrates the entire spectrum of care — from routine needs to emergency situations — with faster processes and stronger medical oversight of cases. This results in a better experience for our members and their families.

Focused

Member-focused approach to right care, right place

Our CARE team is committed to trouble-free evacuations by:

- Capitalising on our operational expertise and deep knowledge of local health care resources to arrange for the right care
- Establishing fitness to fly, handling repatriation and everything in between
- Having regular direct contact between our medical team and treating doctors

Consistent

Consistent process for you, better experience for members

Leveraging key in-house functions offers you and your employees:

- A consistent process for you and a comforting experience for them no matter where they go
- A single global team that handles inpatient and outpatient preauthorisation as well as medical evacuation and assistance
- The ability to know sooner whether a member requires a higher level of care

Direct

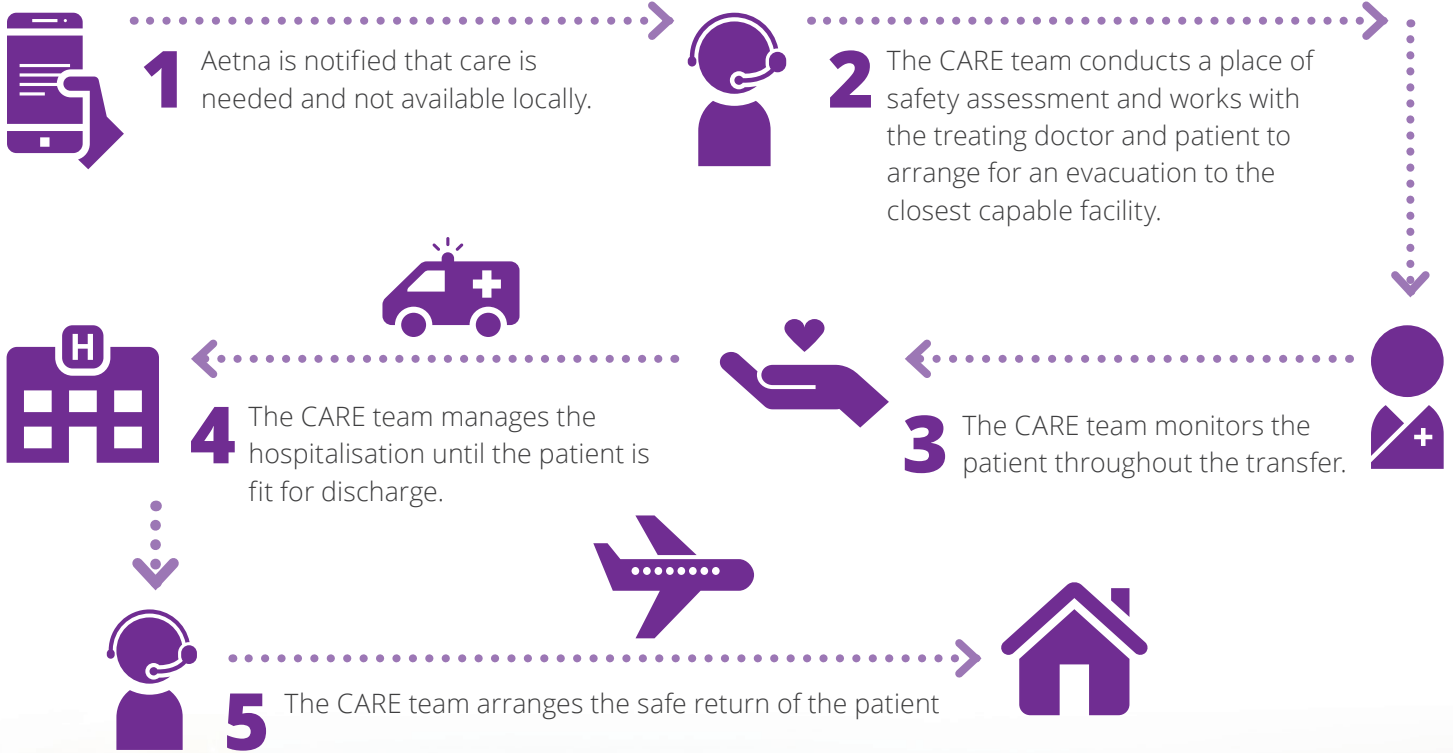
Improved response time by limiting handoffs

Having an in-house medical evacuation service means:

- More direct control over cases with fewer hand-offs
- Faster response times — a critical advantage in life-threatening situations
- A smoother care experience for your employees



Our medical evacuation process



Safe and secure



When your employees are Aetna International members, they have access to timely, accurate security advice and assistance from the global crisis management experts at WorldAware/red24. These services include:

- 24/7 access to personalised safety advice from experts
- Reliable information on more than 285 countries and more than 160 cities
- Travel safety briefings, email and text alerts, and crisis support specialist intervention
- On-the-ground support for situations affecting personal safety and loss of belongings
- Specialised evacuation services to remove them from threatening situations

A quick look at how WorldAware/red24 and Aetna Assistance services work together:

Complementing services	Aetna Assistance	WorldAware/red24
Emergency or urgent medical evacuation	✓	
Medical repatriation coordination	✓	
Return of mortal remains	✓	
Return of dependent children	✓	
Companion travel coordination	✓	
Convalescent lodging coverage	✓	
Pre-trip planning	✓	
Medical monitoring	✓	
Medical, dental and pharmacy referrals	✓	
Dispatch of medicines, vaccines and blood	✓	
24/7 emergency travel assistance	✓	
Political/natural disaster insurance		✓
Emergency cash advance assistance		✓
Replacement of lost travel documents assistance		✓
Emergency message forwarding assistance		✓
Legal referrals		✓

A steady hand



Take a closer look at the scope of emergency and medical services available to you and your employees through Aetna Assistance. Please note that we define the term “emergency” as a situation where, in the professional opinion of the member’s physician, a clear and significant risk of death or imminent serious injury or harm to the member or any eligible dependents exists.

Emergency assistance

Emergency or urgent medical evacuation

Evacuation services may be necessary if a member or eligible dependent develops an emergency or urgent medical situation requiring immediate attention, and adequate medical facilities are not locally available. The plan will cover payment of medically supervised evacuations to the closest facility capable of providing appropriate care.

Medical repatriation coordination

Following an evacuation, the plan will cover payment for a one-way economy fare to either the member’s point of origin or to the permanent residence, or, if appropriate, to a facility as defined by the plan if it is medically advisable following patient stabilisation. This may include any medically supervised transportation or medical treatment administered en route.

Return of mortal remains

The benefit covers obtaining the necessary clearances for cremation and the return of a member’s mortal remains if the member dies whilst abroad, including coordination and plan payment of expenses associated with cremation or preparation and return of remains.

Return of dependent children

When a child is left unattended as a result of a member’s accident or illness, a plan-paid one-way economy airfare to the child’s permanent residence is covered. Coverage for a qualified attendant will also be provided, if required.

Companion travel coordination

Following an evacuation, if a member is alone and hospitalised for more than seven days, a plan-paid economy round-trip airfare to the place of hospitalisation is covered for one person chosen by the member.

- **Convalescent lodging coverage** — “Convalescent hotel expenses” are covered after evacuation and release from the hospital for illnesses or injury until the member is fit to fly to return to the point of origin. Also, coverage is provided for accommodations for a family member to accompany a patient under the age of 18 after evacuation for hospitalisation and convalescence only.
- **Medical necessity information** (note from physician stating time period for convalescence) must be submitted with claims to support the length of time covered for convalescence. Receipts for any/all of the covered travel and lodging expenses must be received within six months of the date of service to be considered for reimbursement.
- **Exclusions** include meals, personal care items (e.g., shampoo, deodorant, etc.), telephone calls and ground transportation.

Medical assistance

Pre-trip planning

We provide up-to-date information either by email, text message (SMS) or over the phone regarding required vaccinations, health risks, travel restrictions and weather conditions for worldwide destinations.

Medical, dental and pharmacy referrals

Members may request referrals to the most appropriate, nearby medical care resources, including preferred access to Aetna’s network of medical providers.

Dispatch of medicine/vaccines

When prescription medicines or vaccines are not locally available, we may help with obtaining them upon the written authorisation of the member’s primary physician, when and where it is legally permissible.

NOTE: All evacuations, returns to residence after stabilisation and/or repatriations of mortal remains are coordinated by and subject to the prior approval of Aetna International.

Expenses not covered

Aetna Assistance shall not be responsible for the cost of services or expenses arising from the following circumstances.

- The member or any eligible dependents taking part in military or police service operations
- The commission of or attempting to commit an unlawful act
- Aviation, except where the member or any eligible dependents fly as a passenger in an aircraft properly licensed to carry passengers (except the Military Aircraft Command of the United States or similar air transport service of other countries)
- The member or any eligible dependents travelling against the advice of a physician or travelling for the purposes of obtaining medical treatment
- Non-emergency expenses for routine or minor medical problems, tests or exams where there is no clear or significant risk of death or imminent serious injury or harm to the member or any eligible dependents
- The member or any eligible dependents seeking coverage for treating a condition that would allow for treatment at a future date and that does not require emergency evacuation
- Incidental expenses including but not limited to accommodations and meals incurred in connection with an emergency evacuation
- Local emergency transportation expenses, including ground ambulance fees for the member's or any eligible dependent's initial transportation to local hospitals
- The member's or any eligible dependent's participation in mountaineering or rock climbing necessitating the use of guide ropes, potholing, ballooning, motor racing, speed contests, skydiving, hang gliding, parachuting, spelunking, heli-skiing, extreme skiing or bungee cord jumping, deep sea diving utilising a hard helmet with air hose attachments, racing of any kind other than on foot, and all professional sports

Failure to contact Aetna International in a timely manner may invalidate eligibility for payment of transportation expenses. If the evacuation method or destination goes outside the boundaries of this program description, it may invalidate payment of subsequent transportation expenses. To obtain payment consideration, any bills incurred by the member or any eligible dependents relating to Aetna Assistance services must be submitted to Aetna International.

When to call

Your covered employees can call our Member Service Centre any time using the phone number on the back of their Member ID card if they or their eligible dependents:

- Have a medical concern or question
- Are hospitalised or are about to be hospitalised
- Are involved in an accident requiring medical treatment
- Are having difficulty locating medical care
- Require translation services
- Have other serious difficulties whilst located abroad

In case of emergency

If the condition is an emergency, the member or any eligible dependents should go immediately to the nearest physician or hospital without delay and then contact the Aetna International Member Service Centre. Whilst we will do everything reasonably possible to direct the member or any eligible dependents to the most appropriate care available once a call has been initiated, we are not responsible for the availability, quantity, quality or result of any medical treatment provided or their failure to obtain medical treatment.

What information is needed

When calling for assistance, the following information must be provided:

- The name of the member or any eligible dependents in need of assistance
- The policy name and number
- The name and identification number of the person through which this group coverage has been made available
- The name of the person making the call
- The nature of the illness, injury, medical problem or emergency in question and the type of help that is needed

Learn more

Protect your employees' health, safety and productivity throughout their entire assignment with Aetna Assistance at the ready. Learn more by contacting your Aetna International sales or account manager.

Aetna® is a trademark of Aetna Inc. and is protected throughout the world by trademark registrations and treaties.

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

Notice to U.K. residents: In the United Kingdom, Aetna Insurance Company Limited (FRN 458505) has issued and approved this communication.

Notice to all: Please visit <http://www.aetnainternational.com/ai/en/about-us/legal/regional-entities> for more information, including a list of relevant entities permitted to carry on or administer insurance business in their respective jurisdictions.

Aetna does not provide care or guarantee access to health services. Not all health services are covered, and coverage is subject to applicable laws and regulations, including economic and trade sanctions.

If coverage provided by this policy violates or will violate any United States (U.S.), United Nations (U.N.), European Union (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. For more information on OFAC, visit <http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>.

Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Aetna does not provide care or guarantee access to health services. Not all health services are covered, and information provided is subject to applicable laws and regulations, including economic and trade sanctions. 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. For more information about Aetna International plans, refer to aetnainternational.com.

