

A man and a woman are sitting at a desk, looking at a laptop screen. The woman is on the left, wearing a blue denim shirt, and the man is on the right, wearing a dark green long-sleeved shirt. They both appear to be smiling and engaged with the content on the screen. The background is a blurred indoor setting, possibly a home office or living room.

Anytime, anywhere

The care you need, without the hassle
Your direct settlement health care guide

aetna[®]

aetnainternational.com

What is ‘Direct Settlement’?

We have established arrangements with about 165,000 health care providers outside the United States (in addition to 1.2 million inside the United States) to be part of our network.

We refer to these arrangements as direct settlement.

This means that when you receive health care services from any of those providers, they send their bills to us to take care of directly. If any copay or coinsurance is due from you, they will ask you for that at the time of service or send you a bill for it afterward.

Why it matters to you

- Lower out-of-pocket costs at the time of service
- Bill is submitted directly to us, so you don't need to pay the full bill upfront
- Easier inpatient admissions process
- Faster claim submission
- Your Letter of Authorization (LOA) — A document verifying your coverage and share of costs is sent to the treatment facility

How it works

1 Find



We make it easy for you to find a provider in our direct settlement network by:

Logging in to **Health Hub** — your secure member website, and following the instructions provided in this guide

OR

Calling our Member Service Center for help at the number listed on the back of your Member ID Card.

2 Schedule



Make an appointment by calling the provider directly.

3 Notify



Notify us by requesting an LOA:

Submitting your request online

OR

Calling the number on the back of your Member ID Card

Routine care

In-network providers

If you know in advance that you will be admitted to a hospital or seeing a provider in our direct settlement network, please contact us by phone or through your secure member website so we may verify your benefits and make the arrangements with your provider. **This helps ensure that you receive the best negotiated rates and benefit from our direct settlement agreement with that provider.**

While you are not required to request your LOA before receiving services, we won't be able to guarantee the direct settlement arrangement without it. In that case, the provider might request full payment from you at the time of service.

Out-of-network providers

If you choose a provider outside of our direct settlement network, we can often negotiate a one-time direct settlement on your behalf so you don't have to pay the full amount of your bill upfront. Log onto your secure member website or call the number on the back of your Member ID Card to request a one-time direct settlement.

Hospital care

For planned hospital admissions, we ask that you submit an online request (ideally at least five days before your appointment) through your secure member website for an LOA confirming the direct settlement arrangement. Or, you can call us using the number on the back of your Member ID Card to request the LOA and ensure that your treatment and payment are not delayed.

For urgent hospital admissions with less than five days notice (e.g., child birth, urgent surgery), please call the Aetna International Service Center using the phone number on the back of your Member ID card so that we can expedite direct settlement arrangements.

Step by step instructions

To find care INSIDE the United States:

1. Sign in to **aetnainternational.com** and select "Find Care."
2. Select "United States of America" as the country and "Any" as the city, then click "Search." You will be redirected to Aetna Navigator to search for care in the United States.
3. Select whether you are searching for a provider or an urgent care center.
4. Verify your location is correct or edit based on where you are.
5. Search by care either by name or category.

To find care OUTSIDE of the United States:

1. Go to **aetnainternational.com** and log in with your user name and password.

NOTE: If you have not yet registered for your secure member website, select "Register" and follow the steps to create your user name and password.

2. Select "Find health care"
3. Select the country/territory you are searching for care in, followed by the city, then click "Search."

NOTE: If you want to select a provider based on the search findings, select "Apply for direct settlement" to be directed to the online form to start the direct settlement process.

4. Complete the form, and then click "Submit" at the bottom of the page.



We're always looking to expand our network of health care providers, based on their flexibility, commitment and ability to meet the highest standards. To recommend a facility, physician or other health care practitioner for inclusion in our network, contact the Aetna International Service Center by using the phone number found on the back of your Member ID card.

Building a healthier world

As part of Aetna, Inc., we share in the heritage of more than 160 years of expertise. For more than 55 years, we have extended that strength and stability across the globe as one of the world's largest and most prominent providers of international health benefits and wellness programs. Today, more than 1,500 dedicated professionals in 16 offices support nearly 800,000 members worldwide.

To learn more, contact your Aetna International representative, broker or consultant or visit us on the web at **aetnainternational.com**.

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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 **www.aetnainternational.com**.

The Aetna logo consists of the word "aetna" in a bold, lowercase, sans-serif font. The letter "a" is stylized with a vertical line through its center. A registered trademark symbol (®) is located at the top right of the letter "a".