



# Within reach

## **Access U.S.** Aetna International

Health care plans for U.S.-based employees of global companies.

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[AetnaInternational.com](https://AetnaInternational.com)

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# Global coverage with U.S.-style benefits

You're headquartered outside the United States and have U.S.-based employees who need comprehensive health care coverage wherever they go.

Our Access U.S. plans are the answer.

Offered in partnership with Total Benefits Solutions (TBS), these plans let you compete with U.S.-based employers by offering comparable health benefits.



# Get more with our Value-added benefits

## More value for you

- Solutions that are ACA-compliant in 49 U.S. states
- Nine comprehensive plans at multiple price points — each including medical, pharmacy and wellness coverage
- Flexible add-on options including vision, dental, and long-term disability
- The ability to customize plans (with a minimum number of employees)\*
- Help with U.S. plan design and compliance
- Streamlined implementation and administration
- Proven medical cost containment
- Dedicated, proactive account management
- Access to PPO and OAMC networks


## More value for your employees

- Access to our direct settlement network of medical providers (1.3 million in U.S., 165,000 globally)
- Faster, easier ways for them to manage their benefits online through our secure member website and mobile app
- 24/7 help with their benefits from our multilingual Member Services team
- 24/7 clinical assistance from our Care and Response Excellence (CARE) Team
- Simplified claims process with reimbursement in 190 currencies
- Health and wellness programs
- Access to coverage outside of the U.S.

\*Companies must have 51 or more total employees worldwide and have a minimum of two employees that will be covered in order to qualify for the Access U.S. plan designs.







**We help guide members on their personal path to wellness with online resources as well as local programs and services.**

## Care and prevention

### **Well-being assessment**

This online tool helps members with tough challenges such as weight management, diet and nutrition, smoking cessation, stress management, insomnia and depression. After they answer a few health and wellness questions, they receive personalized recommendations for programs and services that can motivate them to make lasting, positive changes.

### **24-Hour Nurse Line**

Our toll-free nurse line, which is staffed around the clock with registered nurses, helps members make more informed decisions about their health. Our nurses team them how to communicate more effectively with their doctors and save money by learning how to get the right care at the right time.

### **International Care Management program**

Our International Care Management program is an innovative, industry-leading offering that helps your employees and their families easily and successfully navigate the global health care landscape so they can focus on their well-being. Led by our clinical Care and Response Excellence (CARE) team, our program supports everything from clinical precertification and pre-trip planning, to acute and chronic care management, and much more. Through a series of sophisticated algorithms, we find the individuals we can impact the most and offer personalized, culturally relevant support.

### **Teladoc™ (Available in the U.S. only)**

We're connecting your physical care with our digital tools to offer virtual support when and where you need it.

With Teladoc, our telemedicine offering, we provide convenient and affordable care. Members have 24/7 access to experienced doctors for telephone and video consultations.

To get started, click on the member sign-in link to register, [\*\*https://member.teladoc.com/aetna\*\*](https://member.teladoc.com/aetna).





# Convenience and support

## Aetna Health

We make it easy for members to manage their benefits and health through Aetna Health, a secure member website. Aetna Health offers our members a faster, easier and more convenient health care experience on any device — computer, phone or tablet.

Members can search the online directory for health care providers located in the U.S. network of more than 1.3 million providers and 5,600 hospitals. They can filter their results by specialty, location and/or languages spoken. In their secure Aetna member website, members can also:

- Find walk-in clinics and urgent care centers in the U.S.
- Get plan coverage details
- Track their claims status
- See out-of-pocket costs
- Compare costs and quality of area hospitals, medical procedures and prescriptions
- Access health and wellness programs

## Aetna Health app

Our mobile app gives members access to their benefits when they're on the go. With it, they can:

- Find doctors, hospitals, urgent care centers or clinics near them in the U.S.
- View coverage and benefits
- Estimate costs
- Access their digital Member ID Card
- Track their claims

## 24/7 multilingual support

Our Member Services team is always standing by in 240 languages to answer questions and help members with whatever they need, no matter where they are.

## Simplified claims

With our paperless claim system, we've made it easier than ever for members to submit and track claims. They can get reimbursed in 190 currencies and receive reimbursement by check, Electronic Funds Transfer\* or wire transfer.\*

\*No additional Aetna fee.

## About Aetna International

Aetna International is committed to helping create a stronger, healthier global community by delivering comprehensive health care benefits and population health solutions worldwide. One of the largest providers of international private medical insurance, Aetna International serves more than 870,000 members worldwide, including expatriates, local nationals and business travelers. Its global benefits include medical, dental, vision and emergency assistance services. Aetna International also offers customized technological and health management solutions for health care systems, government entities and large employers to improve people's health, enhance quality of care and contain costs. For more information, see **[AetnaInternational.com](http://AetnaInternational.com)**.

## About Total Benefits Solutions, LLC (TBS)

TBS is a leading general agent for U.S. domestic and international health insurance. TBS partners with us to help international customers with the logistics, compliance and enrollment processes of administering Access U.S. benefits.



### Excellence within your reach

Find out how we can make Access U.S. benefits work best for you and your employees by contacting your Aetna International representative, broker or consultant. Or visit us on the web at **[AetnaInternational.com](http://AetnaInternational.com)**.

**For a quote,  
contact TBS at:**

Phone:  
**1-800-514-4850**

Worldwide:  
**+1-425-777-4650**

Fax:  
**1-866-423-0176**





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