



Training Session

March 06, 2019

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Agenda

About Aetna

Why International Private Medical Insurance?

Aetna's Unique Value Proposition

Products & Underwriting Options

Q&A

Game Quiz

About Aetna International



19

Offices around
the world



160+

Year
heritage



1,400

Employees serving
our customers



200

Countries / territories
served



800,000

Members
worldwide



1.2m

Medical providers
worldwide

Asia Footprint: Regional Expertise; Local Knowledge

	Singapore	China	Hong Kong	Malaysia	Indonesia	Thailand	Vietnam	Philippines
Locally Admitted Policies	•	•	•	•	•	•	•	•
Policy Administration	•	•	•			•		
Sales and Account Management	•	•	•		•	•	•	•
Claims Teams	•	•			•	•	•	
Member Assistance Team	•	•	•		•	•	•	
Direct Settlement Network Providers	•	•	•	•	•	•	•	•

Recognitions for our Expertise, Service and Capabilities



**Best Group IPMI Provider,
2013 – 2018**
Health Insurance Awards



**International General Insurer of the Year –
Singapore, 2017 & 2018**

Asian Banking and Finance Insurance , Asia Awards



**Ranked #5 Most Transformational Company,
2017**

Harvard Business Review

Why International Private Medical Insurance ?



International Access	High Limits Comprehensive Coverage	24 Hours / 7 Days Member Hotline Support
Open Access Model	No Surgical Table / No Referral for Specialist	Technological Capabilities
Emergency Evacuation	Full Coverage for Cancer & Kidney Dialysis	Mobile-Employee Friendly

Sustainability



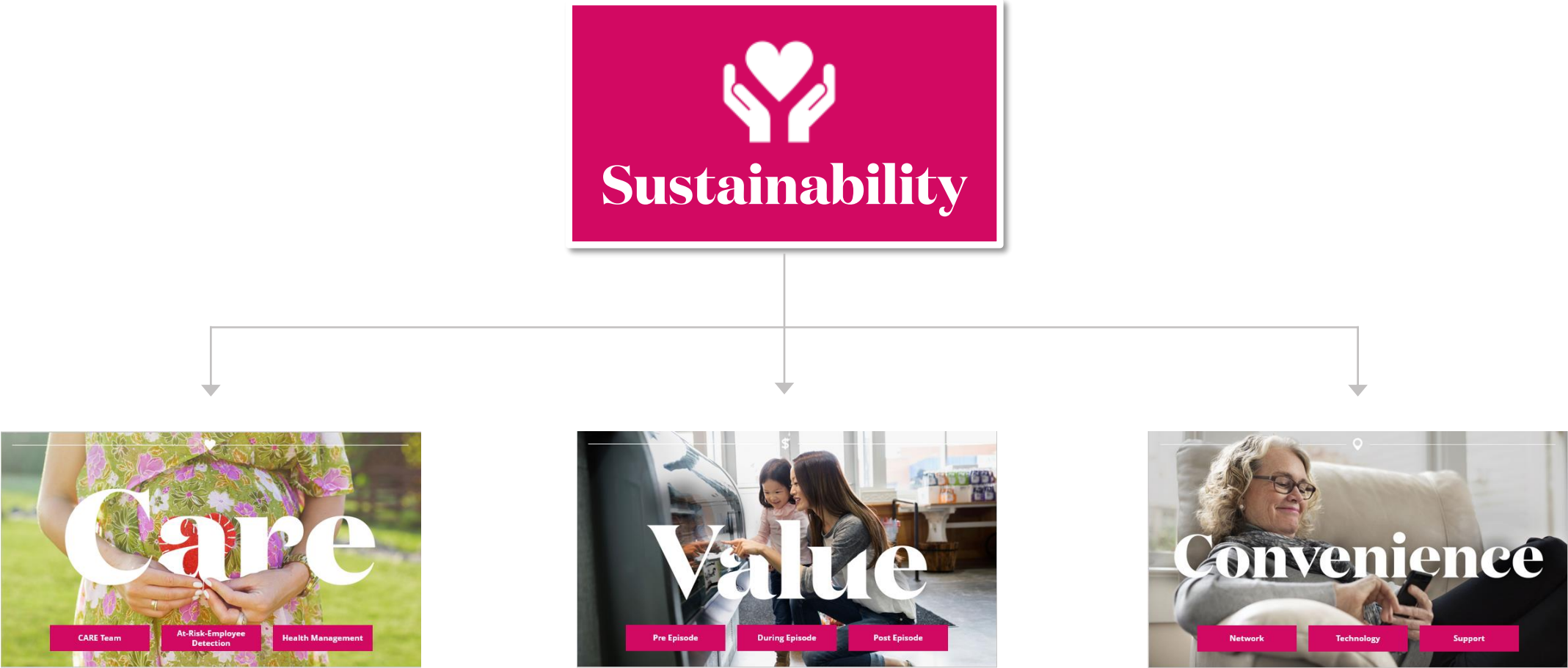
Sustainability: A Case Study

Background:

A client who had 2 health plans from 2 leading international group insurers wished to consolidate their health benefit to 1 insurer and to drive more savings with in-network provider use.

- Average cost for outpatient treatments within Aetna's medical network was **50%** lower
- In 2017, the client consolidated their health benefit offering to Aetna
- Loss ratio on the population was running at **40%** lower

Aetna's Approach towards Sustainability





Care


CARE Team

**At-Risk-Employee
Detection**

Health Management

Support anywhere along the journey to better health

Staying healthy



Promote better health to your workforce to help combat future health risks.

Understanding risk



Focus on risk mitigation and targeted interventions to drive down cost and improve productivity.

Managing risk



Target at-risk employees with specialty interventions.

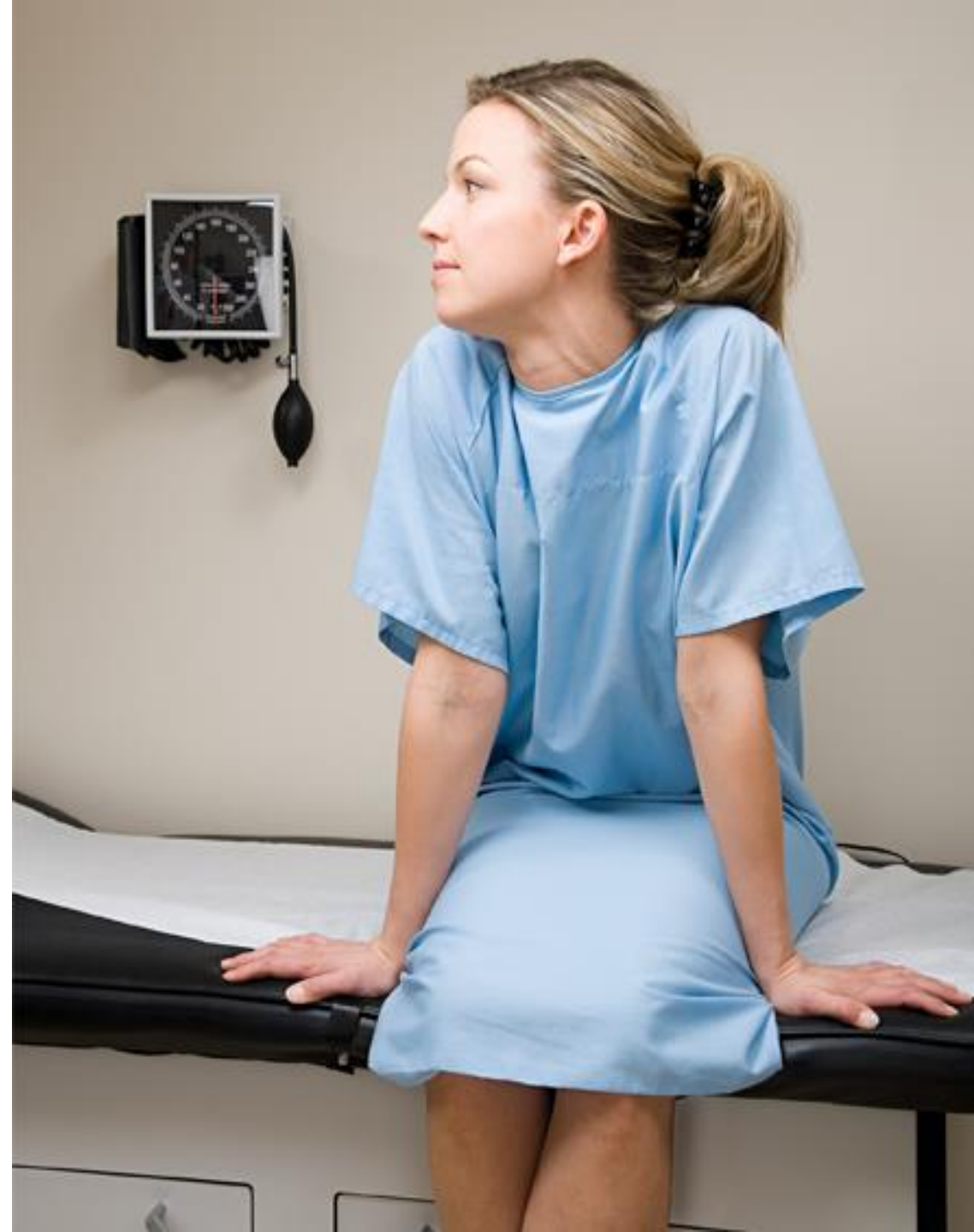
Finding the right members

We find members:

- Who need the most help and can be positively impacted
- Early enough to create more healthy days

Members can be identified through:

- A monthly predictive model
- Daily triggers
- Self-referrals



Encouraging Healthy Behaviours: Workplace Health Fairs

- On-site Aetna Health Fairs
- Basic screening test and a 1-on-1 consultation with our clinical case managers
- Members can follow-up with the CARE team for further health management advice thereafter.



Applying the Aetna difference to our Diabetes Management Program



35-year-old, seemingly healthy member, attended our health fair where it was discovered he had very high blood sugar levels



If left untreated, the member was high risk for developing complications or reaching an advanced stage of disease,



Our Case Manager followed up with the member after the health fair, leading to a diagnosis of early-stage Diabetes Mellitus



The member is now on a treatment and lifestyle change plan

Projected USD \$50k savings
vs. treatment at advanced stage

Behavioral Health impacts your Bottom Line

300
million

people worldwide
face depression¹

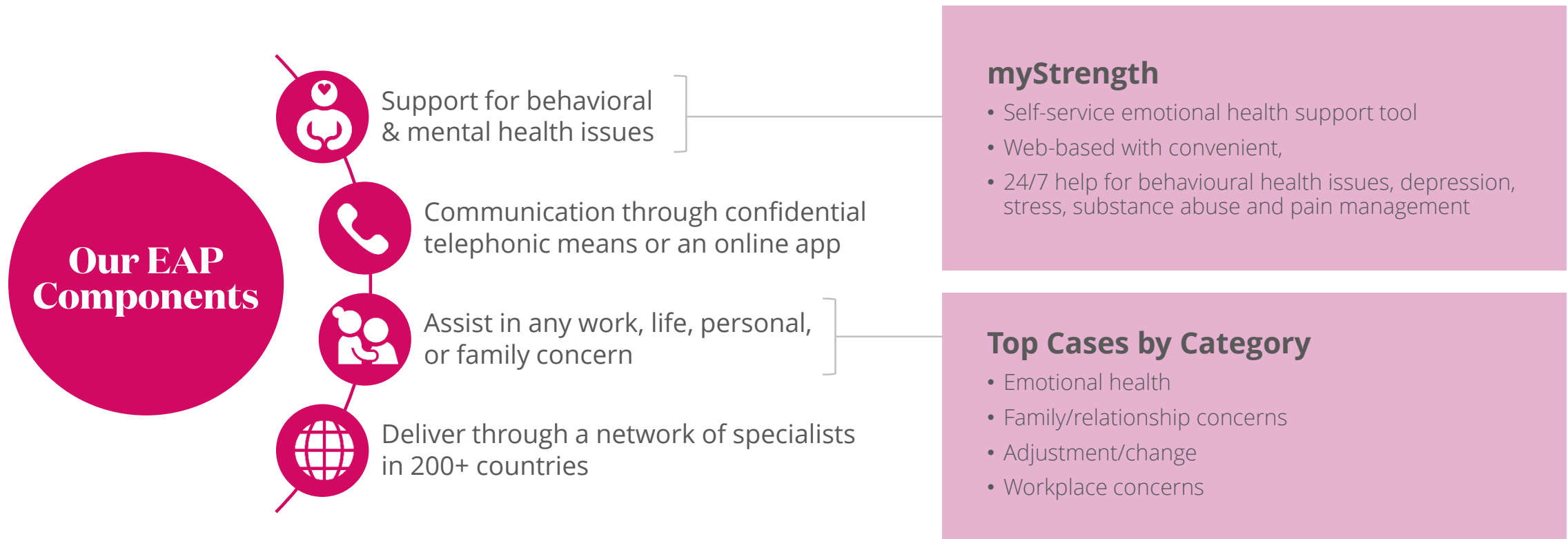
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Depression is the
leading cause of
disability worldwide²

¹Source: World Health Organization, Depression Fact Sheet Updated February 2017. www.who.int/mediacentre/factsheets/fs369/en/

²National Alliance on Mental Illness (NAMI): www.nami.org/NAMI/media/NAMI-Media/Infographics/GeneralMHFacts.pdf. Accessed December, 2017.

Encouraging Healthy Behaviours: Support for Mental Well Being



Red24: Knowledge and Support to Minimize Catastrophic Risks



City Safety Advice

- Tailor-made advice on dangerous areas to avoid
- Individualized security briefings



Cultural Pointers

- Provide list of “do’s and don’ts” specific to each country
- Advice on what to wear to meetings, how to greet associates, and dining out

Case Study

High-Risk Evacuation



- Dan and several of his employees are on assignment in the Philippines when a category five tropical storm approaches.
- Dan contacts us and requests an evacuation for him and his team.



- Our Crisis Support partner, red24, compiles a plan, outlining areas of concern, safe zones and available travel routes.



- In-country consultants are deployed to ensure safety, provide detailed security briefs and situation updates, and assist with the evacuation.



- Dan and his employees are securely transported to the airport.
- Our customer is briefed regularly.
- Flights are tracked and safe arrivals are confirmed.

* All case studies are real but names have been changed to protect privacy.



value

Pre Episode

During Episode

Post Episode

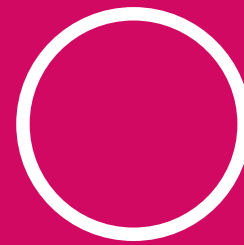
Effective cost containment is holistic, not reactive



Pre
episode



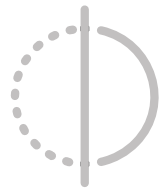
During
episode



Post
episode



**Pre
episode**



**During
episode**



**Post
episode**

We help you get out in front of costs

Products with Integrated Cost Controls

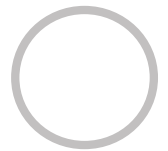
- Are in-network providers being used?
- Is steerage driving to most efficient solutions?



**Pre
episode**



**During
episode**



**Post
episode**

When care is needed, we help you find the right care for the right price

Coordination of Care

- Pre-authorization required for single line item \geq USD 500
- Are cost efficiencies enhanced?

Case Management

- Is it the right care?
- Is the same or better care available for less?



**Pre
episode**



**During
episode**



**Post
episode**

After an episode, we're still working for you

Discharged Planning

- Does the patient requires any discharge planning?
E.g. Chronic condition management

Fraud, Waste and Abuse detection

- Is the claim valid?
- Are the charges appropriate?

Operations and Network Negotiations

- Is the claim amount correct?
- Does billing reflect our negotiated rates?

Case Study

Delivering Solution



David was diagnosed with neuroblastoma, just before his fourth birthday



Our CARE manager worked with David's parents on his first phase of treatment, but the cancer continued to spread



David's parents wanted to seek further treatment in the U.S. - outside the area of cover on their policy



Our CARE manager located an alternative medical facility in Korea that would be covered by David's policy

Case Study



Fraud Detection



A member had been submitting claims for reimbursement over three years



They were becoming progressively more expensive; a USD\$300,000 leukaemia claim triggered a review



Upon investigation, we uncovered irregularities with the provider name, treating facilities and claim documents



We took legal action and managed to recover a portion of the paid claims, and the student's visa was revoked

* All case studies are real but names have been changed to protect privacy.



Convenience

Network

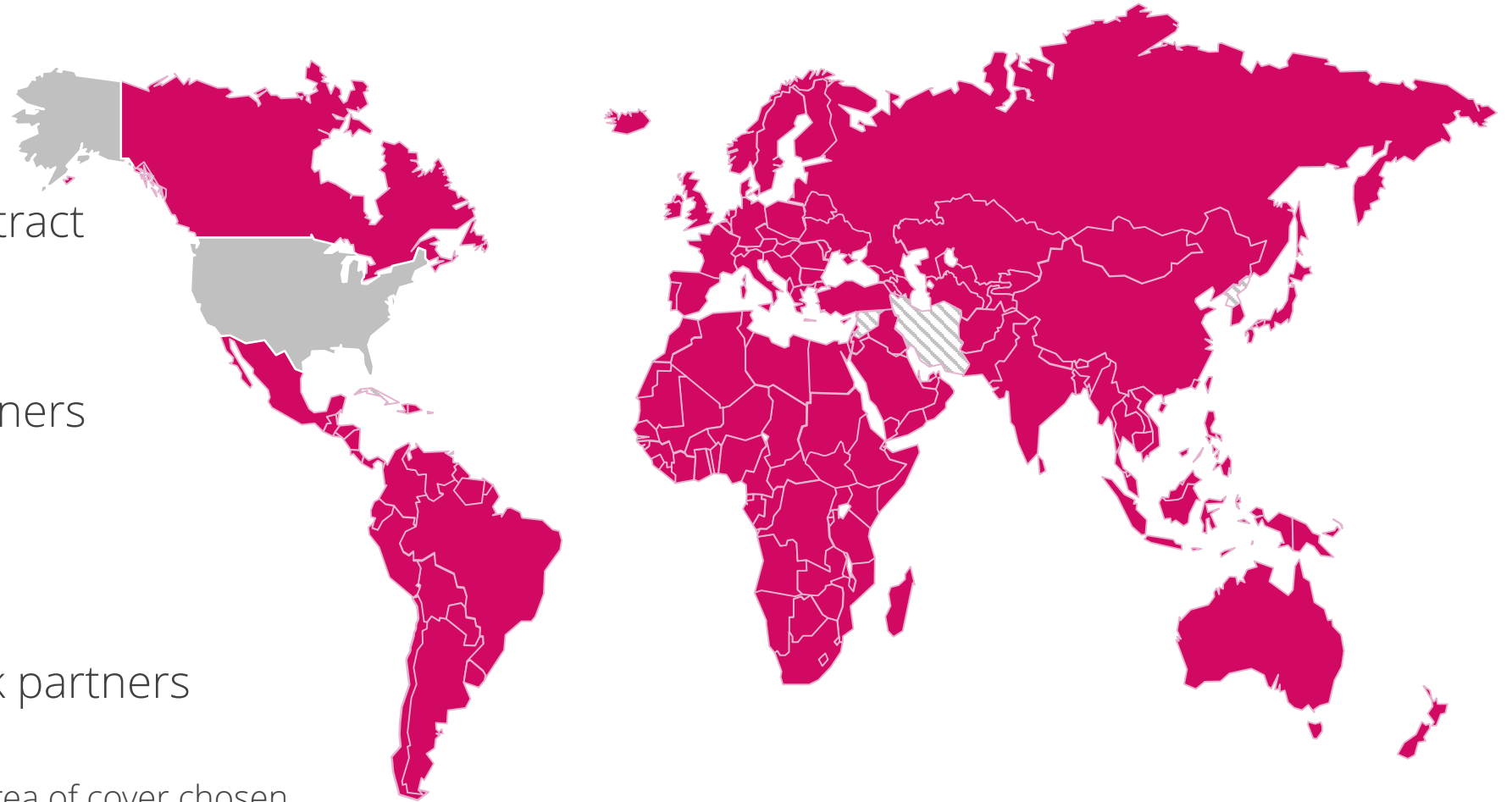
Technology

Support

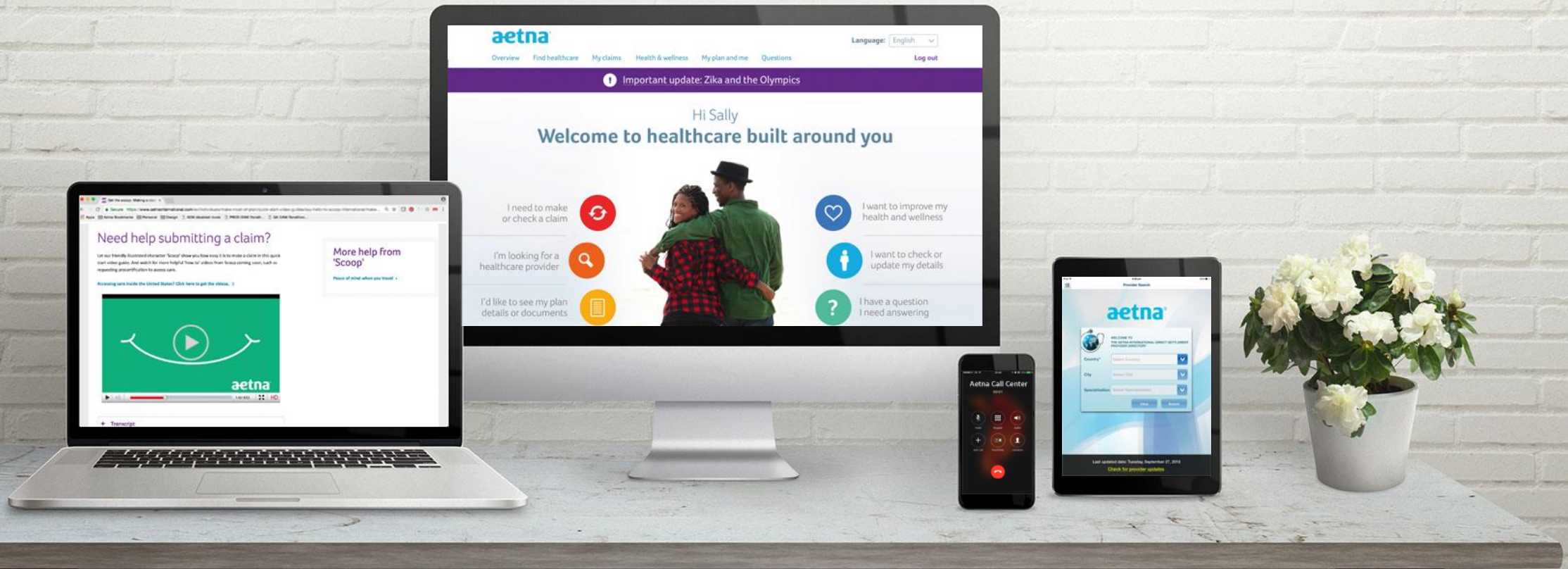
Network Around the World

- Discounted direct contract provider relationships
- Strategic network partners
- Ad-hoc negotiations
- Supplemental network partners

* Coverage depends upon the area of cover chosen



Anytime, anywhere. We're here for you.



"Scoop" video guides

Health Hub

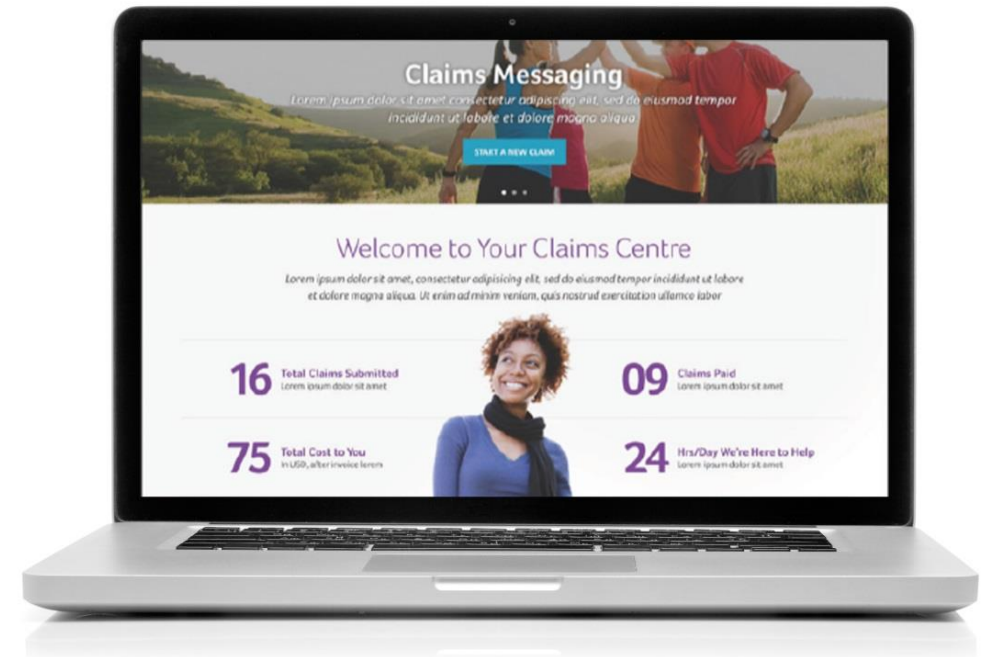
24/7 Call Center

Vhealth

Health Hub: Managing Health On-the-Go

Secure Member Website

- Submit and track claims completely online
- Access plan details and all documentation relating to the policy
- Search for direct settlement hospitals and doctors
- Get information on health risks;
required vaccinations, local health systems and currency
- Translate drug names and medical phrases
- Find travel safety and security information





Health Care Provider

[Home](#)[Plan & details](#)[Claims](#)[Find health care](#)[Health & wellness](#)[FAQs](#)[Log out](#)

Welcome to your Health Hub.

Your plan and details

 Member ID

 Your important documents

Claims

See your previous claims or make a new one

[View existing or past claims](#) | [Make a claim now](#)



Welcome to Aetna

Your guide to making a claim

[Transcript →](#)



Search for Health Care Providers

Find health care

Wherever you find yourself,
we'll be right there with you.
You have access to over
165,000 health care providers
worldwide.



Select a country/territory *

Select a country/territory

Select a city

Select a city

Search



1. Search

Use the fields above to search our
database of over **165,000 health care**
providers worldwide.



2. Choose

Click 'Pre-authorise' on your chosen
provider to inform us, or apply for
'Direct Settlement' on eligible claims.



3. Apply

Once you've submitted your
application you can contact the
provider to arrange an appointment.

Policy Documents



Welcome to your Health Hub.

Your plan and details



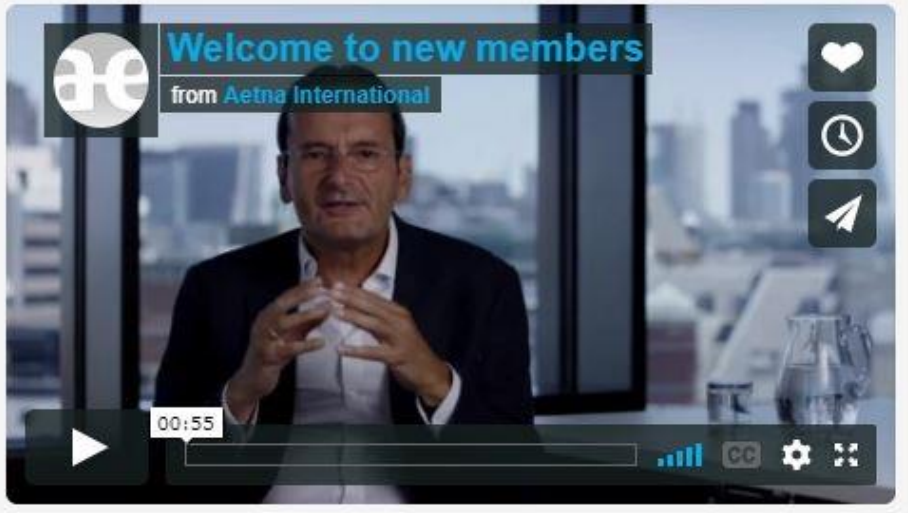
Member ID

Your important documents

Claims

See your previous claims or make a new one

[View existing or past claims](#) | [Make a claim now](#)



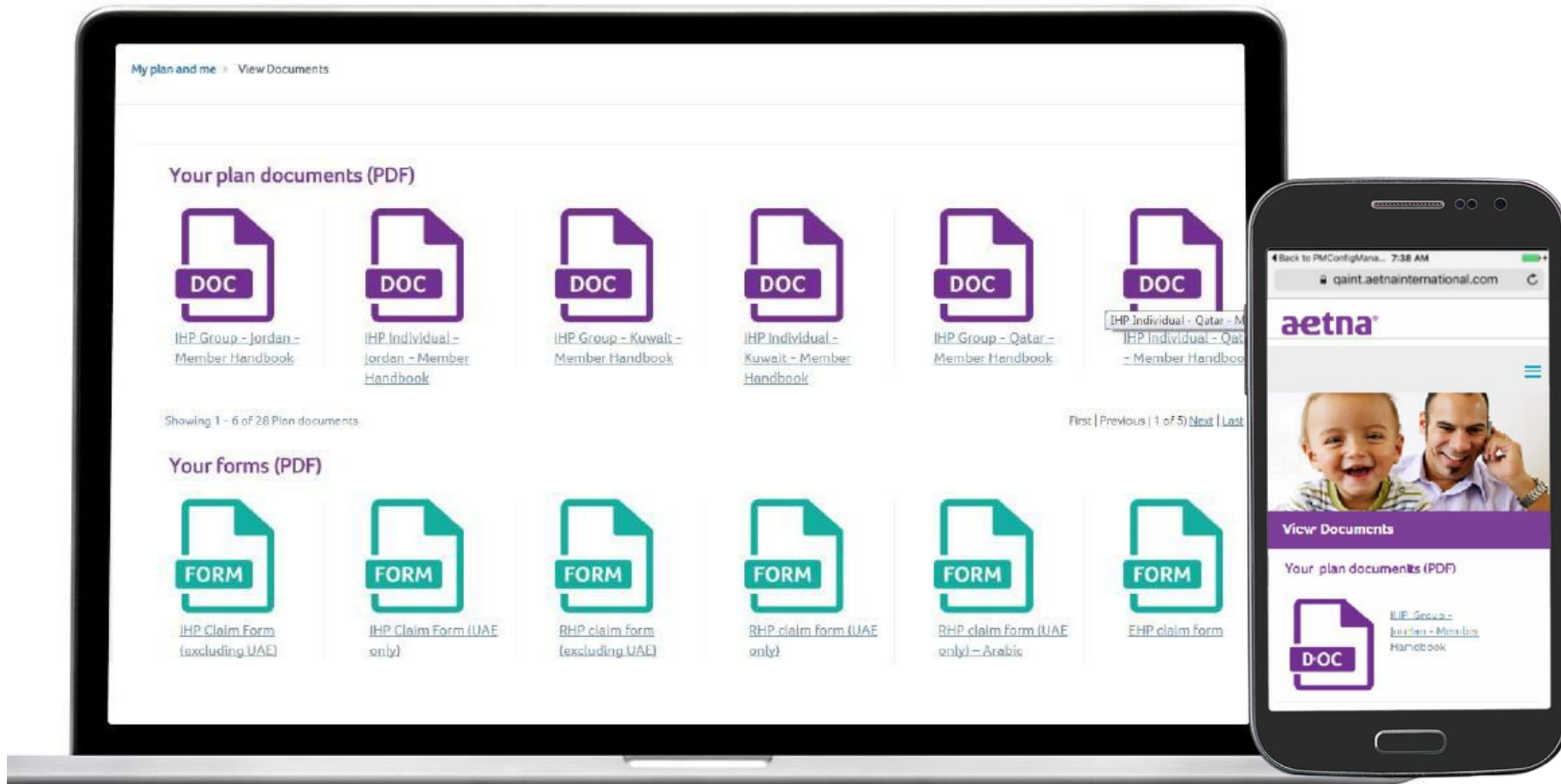
Welcome to Aetna

Your guide to making a claim

[Transcript →](#)



Access to Plan Documents/ Forms



Answering the call for convenient health care

vHealth will give you
24/7 instant access
to quality care.
Get better quickly.

Visit a doctor



Drive to the
nearest clinic or
hospital

Wait to see the doctor

Time

3 hours

vHealth by Aetna



Consult doctor
by video or phone
via mobile app

Get advice, prescriptions
or referrals*

Time

20 mins

OR

*Prescriptions & referrals subject to local regulation

Why vHealth?

A Convenience & Cost Containment Tool:



Convenience & Comfort

- ✓ Save time and allow members to rest more
- ✓ At the own comfort of your home



Consultation Fee Only

- ✓ Lower consultation fee via E-consult
- ✓ No over-prescription tendency



Network Referral Only

- ✓ Only allow referral to our network
- ✓ Reduce churning tendency

A success
story that
will only
get better

Proven results ...

85%*

Found remote
consultation sufficient
and did not require
additional consult

90%*

Highly rated
their vHealth
doctor**

*Survey of IHO members who participated in vHealth consultation between March-Nov 2017.
**Members rated provider "Very Good" or "Excellent".

Products & Underwriting Options

Product Options



Individual

Aetna Pioneer



SME

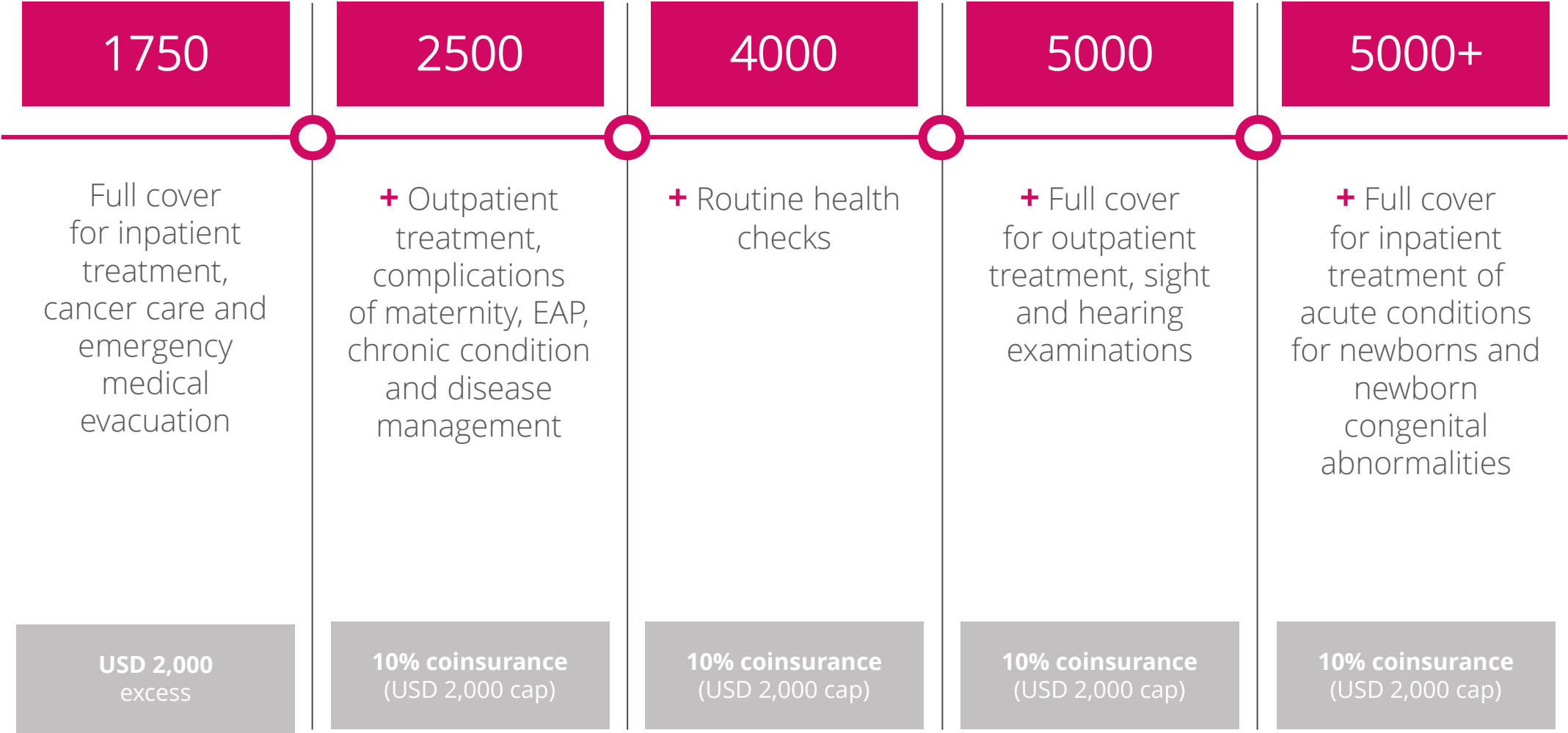
Aetna Summit



Large Group

**Aetna Summit /
Be-spoking**

Aetna Summit / Pioneer



More Ways to Protect your Workforce



**Personal Accident
Insurance**

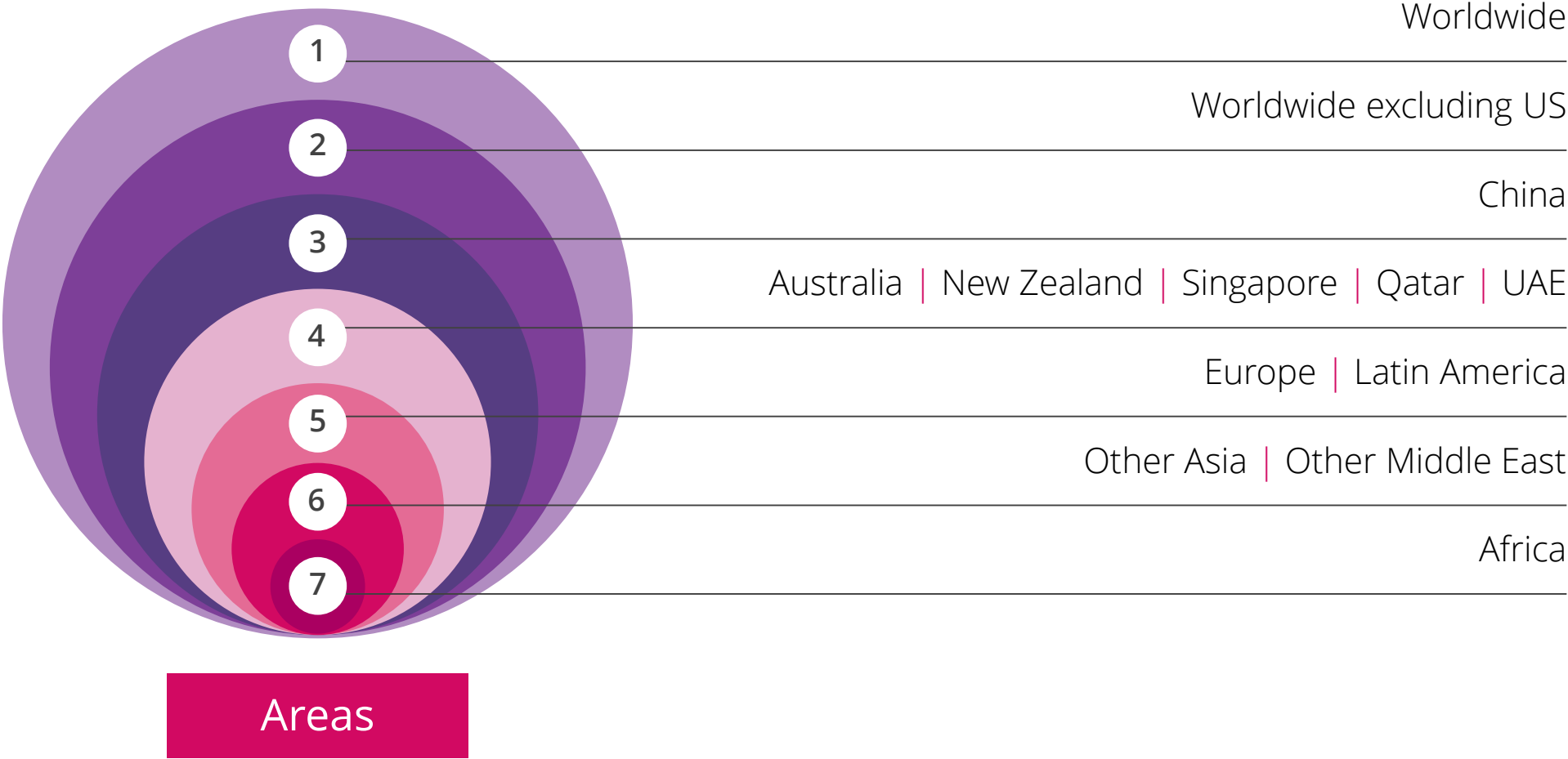


**Travel
Insurance**



**Maternity
Benefits**

Coverage Area



Options to Stretch your Dollar



Excess / Coinsurance

Range of 0% - 30%
outpatient coinsurance*



Outpatient Limits

USD 5,000 – USD 15,000
Available for Summit Plan only



Next Child Free Policy

Available for
Pioneer Plan only

*Available on selected plan levels

Raffles Network Option – Narrower but High Quality Network

An Option to Switch to for Premium Reduction:

- Direct billing only, show card/e-card
- No network restriction outside of Singapore
- No network restriction for A&E department but if outside of Raffles network need to pay and claim

Network Scope:



- GP: 50+ island-wide
- SP: 150+ in-house physicians across 24 specialties



- Centrally-located full-service hospital Raffles Hospital
- 8 public hospitals and all community hospitals*
- 8 national specialty centers^

*Alexandra Hospital, Changi General Hospital, Ng Teng Fong General hospital, National University Hospital, Khoo Teck Phua Hospital, Singapore General Hospital, Tan Tock Seng hospital, KK Women's and Children's Hospital, all Singapore community hospitals
^National Heart Centre, Singapore National Eye Centre, National Cancer Centre, National Skin Centre, National Neuroscience Institute, Communicable Disease Centre, Institute of Mental Health and Jurong Medical Centre

Underwriting Options

Group Size	Individual	3 – 9 Employees	5 – 9 Employees	≥ 10 Employees	≥ 50 Employees	≥ 100 Employees
UW Basis	Moratorium / FMU / CTT	Moratorium	Conditional MHD	MHD		
Remarks	N.A.	Require Group Member Application Form during Inception	Require Group Member Declaration Form during Inception	Community Rated	Experience Blended	Experience Rated
Info. Required for Quotation	D.o.B Gender Residency Nationality Benefits	Census GIFFF Benefits			Census GIFFF Benefits Claims History	

Group Leaver

A member (under 65 years old) leaving a company can transfer to an Aetna Pioneer Plan whilst continuing their current underwriting:

Employee Group Size	Group Loading	Individual Loading	Minimum Wait Period*
< 10	NA	NA	NA
10 - 49	3%	30%	1 Year
50+	0%		

* Time period the member needs to be on a Aetna Group Plan

Q&A

Thank you

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

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. For more information, refer to aetnainternational.com.

Whenever coverage provided by any insurance policy is in violation of any U.S, U.N or EU economic or trade sanctions, such coverage shall be null and void. For example, Aetna companies cannot pay for health care services provided in a country under sanction by the United States unless permitted under a written Office of Foreign Asset Control (OFAC) license. Learn more on the US Treasury's website at: www.treasury.gov/resource-center/sanctions.

