

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions



Aetna Healthcare Plan Overview

Ben Toh

27 Aug 2014



Agenda

1. About Aetna

2. Aetna's Product Offering

- Healthy Aessentials Plan (AHA)
- International Healthcare Plan (IHP)

3. Aetna Member Support

01

About Aetna

Aetna Inc & Aetna International

People • > 40,000 employees

Aetna Inc
Since 1853

- > **36 million** members
 - **160 years** of insurance expertise
 - **US\$ 35 billion** in annual revenues
 - **Standard & Poor Rating : A+** for financial strength
 - Global Fortune 500 / US Fortune 100 Company
-

Aetna International
Since 1978

- > **500,000** members in >100 countries
 - **34 years** of international experience
 - Regional offices (Singapore, HK, Shanghai, Dubai, London)
-

Network • > **1 million** network providers worldwide
• Direct settlement for inpatient and outpatient

Customers • Include 70% of Fortune 500 companies

aetna®



Global presence, local footprint

Supporting your needs from locations around the globe

Our Core Values



Industry Accolades

“Best International Private Health Insurer for 2013”

Professional Adviser, UK (leading financial and insurance publication)

“Health Insurer of the Year”

MENA Insurance Review (2013), Middle East and North Africa

“International Benefits Provider of the Year”

Forum for Expatriate Management (2010, 2011)

“Most Innovative Use of Technology in Global Mobility”

Forum for Expatriate Management (2012)

“Most Admired Company”

Health Care, Insurance & Managed Care category
FORTUNE magazine (2008, 2009, 2010)

02

Our Product Offering

IHP & AHA at a glance

Category	Healthy Aessentials Plan (AHA)	International Healthcare Plan (IHP)
Target Audience	Middle management / local nationals	Senior management / expatriates / mobile professionals
Description	Essential benefits with customizable add-ons	Comprehensive with high limits
Benefits (Core)	<ol style="list-style-type: none"> 1) Inpatient + Oncology + Renal Dialysis 2) Evacuation + A & E outside area of cover 3) OP Surgery 	<ol style="list-style-type: none"> 1) Inpatient 2) Outpatient 3) Chronic Condition 4) Evacuation 5) Mother & Child
Benefits (Optional)	<ol style="list-style-type: none"> 1) Outpatient 2) Chronic Condition (with OP) 3) Dental 4) Maternity 5) Wellness 6) TCM 	<ol style="list-style-type: none"> 1) Dental 2) Maternity 3) Wellness 4) Vision Care 5) TCM 6) Infertility Treatment
Geographical Coverage	<ol style="list-style-type: none"> 1) Asia & Pacific Rim 2) Asia & Pacific Rim & Singapore 3) Worldwide (excluding US) 	<ol style="list-style-type: none"> 1) Worldwide 2) Worldwide (excluding US)
Provider Network	All major private and government hospitals in Singapore > 550 GP clinics > 100 specialist clinics	
Pricing	Affordable	Competitive

Comparison of benefits between AHA vs local GHS plan – 1 of 3

Ease in Quotation

1. **Plan design flexibility**, where up to 20 supplementary benefits with various sub-limits can be added to an Inpatient-Core plan
2. Quicker quotation process by selecting 1 of **3 customised plan design templates**
3. **MHD underwriting for minimum of 10 employees** (minimum group size of 3 employees to form a group)
4. **25% cost savings** for selection of regional cover vs standard WW ex-US cover
5. **Coverage for regional groups**, e.g. Myanmar, Cambodia, Brunei etc

Comparison of benefits between AHA vs local GHS plan – 2 of 3

Better Coverage

1. **Higher limits** for all benefits (e.g. Annual limit from \$125,000 to \$2,000,000)
2. Members enjoy **private hospital coverage at a reduced rate** from usual international plan
3. **Coverage for non-standard benefits** such as Congenital Anomalies, AIDS, Alternative Treatment, Traditional Chinese Medicine, Durable Medical Equipment, Home Nursing etc
4. **Outpatient coverage for high ticket items even for Inpatient-only plans**, e.g. Oncology, Renal Dialysis, Outpatient Surgery, CT PET & MRI Scans
5. **Cancer & Renal treatments covered in full**
6. No sub-limits for Inpatient & Outpatient treatments & **no coinsurance / limits when going outside panel**
7. **Lifestyle options can be selected** – Vision, Dental, Wellness etc
8. **Coverage for GST charges**

Comparison of benefits between AHA vs local GHS plan – 3 of 3

More Convenience

- 1. Minimise hassle for brokers**
 - a. Member have to submit claims directly by themselves
 - b. HR portal for HR direct access / addition & deletion changes (upcoming)
- 2. Flash the card service at panel clinics in Singapore**
- 3. Paperless claims submission** – online member portal / email / smartphone app (upcoming)
- 4. Provider clinic app** for any locations in the world
- 5. Reimbursement in major currencies**, e.g. USD, Euro, SGD

General Coverage Terms

1) All costs incurred must be :

Medically necessary

Reasonable and customary

Not excluded benefits

2) Enrollment :

To be incepted within 30 days of being eligible for no medical underwriting

Unmarried children will be covered to age 18 / age 26 (full-time education – need proof)

Dependents category need to be added at policy commencement

3) Enrollment Age Limit :

Below age 65 (once enrolled, renewable annually)

Exceptions on a case-by-case basis will be medically underwritten

Underwriting Basis

Medical History Disregarded: 10 employees

No exclusions on pre-existing conditions

No medical declarations required

No wait periods for all benefits

*Experience rating applies for groups with >100 employees

Medical Underwriting: 3 – 9 employees

Member is covered if none of these occurs within 2 years of enrollment:

- 1) Any consultation with a medical practitioner
- 2) Symptoms of the condition
- 3) Medication, injections or special diets to control condition

^ Waiting period applies for pregnancy (12 months), dental (6 months)

02a

Healthy

Assessments Plan

Plan Structure

Figures shown for Healthy Aessentials are denominated in SGD

Area of Cover	<p>Area 1. Asia and Pacific Rim Bangladesh, Bhutan, Brunei, Cambodia, Cook Islands, Fiji, India, Indonesia, Kiribati, Korea (South) Laos, Malaysia, Maldives, Marshall Islands, Federated States of Micronesia, Mongolia, Nauru, Nepal, Niue, Pakistan, Palau, Papua New Guinea, Philippines, Samoa, Solomon Islands, Sri Lanka, Thailand, Timor-Leste, Tonga, Tuvalu, Vanuatu and Vietnam. (Excluded countries: Australia, Hong Kong, Japan, Macau, Mainland China, New Zealand, Singapore and Taiwan.)</p> <p>Area 2. (1) & Singapore (Excluded countries: Australia, Hong Kong, Japan, Macau, Mainland China, New Zealand and Taiwan.)</p> <p>Area 3. Worldwide excluding US for elective treatment</p>
Max Annual Aggregate	\$125,000 / \$300,000 / \$625,000 / \$940,000 / \$1,250,000 / \$2,000,000
Annual Deductible Level	\$65 / \$125 / \$320 / \$625 / \$1,250 / \$6,250

Example

Residence Location

1. Members need to spend 51% / 183 days of the year as a resident in Area 1 / 2
2. Exception is provided for up to 20% of members (3 members if less than 15 members) to stay outside Area 1 / 2 (e.g. China, Hong Kong, UK etc) if Area 3 is selected (i.e. WW excluding US)

40 paxs in SG

10 paxs in China



40 paxs in SG

20 paxs in China



10 paxs in SG

3 paxs in China



10 paxs in SG

4 paxs in China



Standard coverage for Healthy Aessentials – 1 of 2

In-Patient Care	Covered in full (accommodation / ICU / specialist)
Reconstructive Surgery	Covered in full (within last 12 months)
Rehabilitation	Covered in full (up to 30 / 120 days per Medical Condition After min 3 days of IP treatment and within 14 days of discharge)
CT PET and MRI Scans	Covered in full (IP / Day P / OP require pre-authorisation)
Organ Transplant	Covered in full (heart / lung / kidney / liver etc)
Out-Patient Surgery	Covered in full (includes endoscopy of mouth, nose, anus, vagina but exclude abdomen & joints which are covered under IP Care)
Oncology	Covered in full (IP / Day P / OP / palliative treatment)
Renal Dialysis	Covered in full (supportive treatment of renal failure)
Parental Accommodation*	Covered in full (for member under age of 18)
Newborn Care*	\$18,750 (IP of acute medical condition within 30 days of childbirth exclude conditions from assisted conception)

*Only if newborn / child is a member

Standard coverage for Healthy Aessentials – 2 of 2

Emergency Transportation	Covered in full (to & from hospital for IP / Day P by most appropriate travel method determined by specialist)
Evacuation and Additional Travel Expense – Travel	Covered in full i) Evacuation + cost of 1 person to travel as escort, if medically necessary ii) Travel to / from medical appointments for member Day P iii) Travel to / from hospital visits – companion iv) Economy class ticket for member + escort to country of residence / evacuation
Evacuation and Additional Travel Expense – Non-Hospital Accommodation	\$200 per Member per day \$6,250 per person per Evacuation (immediate pre / post hospital admissions under care of specialist)
A & E Cover Outside Area of Cover	IP: \$62,500 per medical condition OP: \$625 per medical condition (\$100 excess) (condition did not exist prior to travel, e.g. pregnancy)

Optional Benefits – Inpatient, day patient, emergency care and diagnostics

Inpatient Psychiatric Treatment	Covered in full 14 / 30 days per year (requires pre- authorisation)
Accidental Damage to Teeth	Covered in full (within 10 days of accident 1 initial treatment + 1 follow-up visit within 30 days require pre-authorisation)
Hospital Cash	\$75 / \$125 / \$150 (inapplicable for A & E, \$0 cost for treatment)

Optional Benefits – Outpatient and alternative treatments

Outpatient Care*	\$1,875 / \$3,000 / \$6,250 / \$12,500 / Covered in full (physiotherapy on referral capped at 10 sessions. Review is needed before further physiotherapy)
Alternative Treatment	\$325 / \$625 (chiropractors, osteopaths, homeopaths, podiatrists, acupuncturists medical referral needed)
Home Nursing	Covered in full 14 / 30 days per Medical Condition (after IP / Day P recommendation of specialist require pre-authorisation)
Vaccinations and Inoculations	\$125 / \$325 / \$625 / Covered in full (including medically necessary for travel)

*If OP Care is not Covered in Full, \$125 pre-authorization will apply

Optional Benefits – Chronic condition management

Chronic Conditions	\$1,875 / \$3,250 / \$6,250 / \$12,500 / Covered in full (check-up / drugs / palliative care)
Congenital Anomalies	\$12,500 / \$62,500 / \$125,000 per Medical Condition
Congenital Anomalies – Inpatient Only	\$12,500 / \$62,500 / \$125,000 per Medical Condition
Durable Medical Equipment, Prosthetic and Orthotic Supplies	<p>\$625 / \$1,875 per Medical Condition</p> <p>i) Durable medical equipment prescribed by treating specialist e.g. diabetic monitoring equipment</p> <p>ii) Ancillary charges after IP e.g. crutches, wheelchair</p> <p>iii) External prosthetics after surgery e.g. braces, calipers, artificial eyes & limbs</p> <p>iv) Orthotic supplies e.g. insoles and orthotic supports</p>
DMEPOS – Inpatient Only	\$625 / \$1,875 per Medical Condition
AIDS	\$12,500 (e.g. check-ups, drugs, accommodation, nursing etc)

Optional Benefits – Out of area cover, mortal remains

Out of Area Cover – A & E	\$62,500 / \$95,000 per medical condition / Covered in full (condition did not exist prior to travel, e.g. pregnancy)
Mortal Remains	\$6,250 / Covered in full

Optional Benefits – OP co-pay, IP bed limit

Outpatient Co-Pay	\$20 / \$25 / \$40 per visit
Inpatient Bed Limit	\$100 / \$200 / \$250 / \$320 / \$470 / \$625 per day

Other Optional Benefits

Combined Routine & Major Restorative Dental	\$325 / \$625 / \$1,250 / \$1,875 (Nil / 20% Co-Insurance)
Mother & Baby Modules – i. Routine pregnancy ii. New born accommodation iii. Well-baby care	\$6,250 / \$12,500 (Nil / 20% Co-Insurance) Covered in full \$625
New Born Care	\$18,750 / \$62,500
Complications of Pregnancy	Covered in full (conditions developed during / post delivery up to 6 weeks which require treatment exclude complications from assisted conception)
Vision Care	\$325 / \$625
Hearing Benefit	\$325 / \$625
TCM / Ayurvedic Medicine	\$325 / \$625 / \$1,000 / \$1,875 / Covered in Full
Wellness 1	\$325 / \$625 / \$1,000 / \$1,250
Wellness 2 – Combined Wellness, Hearing, Vision	\$625 / \$1,250

New Format for Quotes



Adobe Acrobat
Document

Standard T & C File



Adobe Acrobat
Document

Customized Quote



Microsoft Excel
Worksheet

Broker quotation template

02b

International Healthcare Plan

IHP Plan Basics

Figures shown for IHP are denominated in USD

Plan Name	IHP Core / Essential / Plus / Elite
Max Annual Limit	\$1,600,000 / \$2,500,000 / \$5,000,000
Area of Cover	Worldwide / Worldwide excluding US
Policy Excess	\$50 / \$100 / \$250 / \$500 / \$1,000 / \$2,000 / \$5,000 (per medical condition)
Currency	USD / SGD

Inpatient, day patient, emergency care and diagnostics

In-Patient Care	Covered in full (accommodation / ICU / specialist)
Reconstructive Surgery	Covered in full (within last 12 months)
Rehabilitation	Covered in full (up to 120 days per Medical Condition After min 3 days of IP treatment and within 14 days of discharge)
Accident & Emergency Treatment in US	In-Patient: Covered in full Out-Patient: \$500 per Medical Condition + \$80 Excess (condition did not exist prior to travel, e.g. pregnancy)
CT PET and MRI Scans	Covered in full (IP / Day P / OP require pre-authorisation)
Organ Transplant	Covered in full (heart / lung / kidney / liver etc)
In-Patient Psychiatric Treatment	Covered in full (up to 30 days require pre-authorisation)
Accidental Damage to Teeth	Covered in full (within 10 days of accident 1 initial treatment + 1 follow-up visit within 30 days require pre-authorisation)
Hospital Cash	\$125 / \$175 / \$250 per night (inapplicable for A & E) Max 20 nights per Medical Condition (\$0 cost for treatment)
Parental Accommodation	Covered in full (for member under age of 18)

Disease and chronic condition management

Oncology	Covered in full (IP / Day P / OP / palliative treatment)
Chronic Conditions	Nil / \$5,000 / \$15,000 / \$30,000 (check-up / drugs / palliative care)
Congenital Anomalies	\$100,000 / \$250,000 per Medical Condition
DMEPOS (Durable Medical Equipment, Prosthetic and Orthotic Supplies)	\$1,000 / \$10,000 per Medical Condition i) Durable medical equipment prescribed by treating specialist e.g. diabetic monitoring equipment ii) Ancillary charges after IP e.g. crutches, wheelchair iii) External prosthetics after surgery e.g. braces, calipers, artificial eyes & limbs iv) Orthotic supplies e.g. insoles and orthotic supports
AIDS	\$10,000 / \$20,000 (e.g. check-ups, drugs, accommodation, nursing etc)
Hospice Care	Nil / \$25,000 / \$50,000 per lifetime (upon diagnosis of terminal illness)
Hormone Replacement Therapy	Covered in full (Up to 18 months per Lifetime before age 40)

Outpatient and alternative treatments

Out-Patient Care	<ul style="list-style-type: none"> • \$1,700 per Medical Condition (prior to hospitalization & up to 60 days immediately following hospitalization) • Covered in full (physiotherapy on referral capped at 10 sessions. Review is needed before further physiotherapy)
Outpatient Surgery	Covered in full (includes endoscopy of mouth, nose, anus, vagina but exclude abdomen & joints which are covered under IP Care)
Outpatient Psychiatric Treatment	Nil / \$5,000 (require pre-authorisation)
Alternative Treatment	Covered in full 10 / 20 / 30 sessions per Medical Condition (chiropractors, osteopaths, homeopaths, podiatrists, acupuncturists medical referral needed)
Vaccinations and Inoculations	\$100 / \$500 (including medically necessary for travel)
Home Nursing	Covered in full 30 days / 28 weeks per Medical Condition (after IP / Day P recommendation of specialist require pre-authorisation)

Evacuation and transportation

Emergency Transportation	Covered in full (to & from hospital for IP / Day P by most appropriate travel method determined by specialist)
Evacuation and Additional Travel Expense – Travel	Covered in full i) Evacuation + cost of 1 person to travel as escort, if medically necessary ii) Travel to / from medical appointments for member Day P iii) Travel to / from hospital visits – companion iv) Economy class ticket for member + escort to country of residence / evacuation
Evacuation and Additional Travel Expense – Non-Hospital Accommodation	\$150 / \$250 per Member per day \$5,000 / \$10,000 per person per Evacuation (immediate pre / post hospital admissions under care of specialist)
Compassionate Emergency Travel	Nil / \$3,000 (due to close relative in critical condition after accident)
Mortal Remains	\$8,500 / \$15,000

Mother and child

Complications of Pregnancy	Covered in full (conditions developed during / post delivery up to 6 weeks which require treatment exclude complications from assisted conception)
New Born Care	\$100,000 / \$250,000 Up to 90 / 180 days Hospital stay (IP of acute medical condition within 30 days of childbirth exclude conditions from assisted conception)
New Born Accommodation	Covered in full (accompany mother who is IP at hospital)

Options to reduce premiums

Outpatient Co-Pay	\$15 / \$20 / \$30 per visit
Inpatient Bed Limit	\$75 / \$150 / \$200 / \$250 / \$375 / \$500 per day

Options to upgrade cover

Chronic Conditions	Covered in full
Congenital Anomalies (pre-ex)	\$100,000 / \$250,000 / Covered in full
Extended Evacuation	Covered in full
TCM / Ayurvedic medicine	<ol style="list-style-type: none"> 1. \$30 per session for 10 / 20 sessions 2. \$50 per session for 30 sessions 3. \$500 / \$750
Routine Pregnancy	\$5,000 / \$10,000 / \$20,000 / Covered in full (Nil / 20% co-insurance)
Dental 1 – 7 Routine / Major Restorative / Orthodontic / Implants	\$250 / \$500 / \$750 / \$1,000 / \$1,500 / \$2,000 / \$2,500 / \$3,000 (Nil / 25% co-insurance)
Vision Care	\$250 / \$500 / \$750
Wellness 1 - 3	\$250 / \$500 / \$750 / \$1,000 / \$1,500
Alternative Treatment (NO medical referral)	\$1,000 / \$2,000

Exclusions

Treatments in the US	Learning / development difficulties in children
Impotency Treatments	Alcoholism / drugs abuse
Preventive medicines, tests, exams	Suicide / self-inflicted injury / illness
Natural degenerative eye defects	Injury as a result of criminal offence
Health hydros, nature cures, spas	Travelling against medical advice
Cosmetic treatment	Air / sea / mountain rescue
Weight loss programs	Sleep related breathing disorders
Hypnotherapists & lactation examiners	Non-prescribed supplements / vitamins
Cost of locating & replacing organ	Professional sports
Sexually transmitted diseases	Self-treatment

03

Aetna Member Support

24-hour Support from Aetna

1) Member Services:

+852-3071-5022 / 800-110-1951 (toll free from Singapore)
Toll free worldwide using ATT access codes

2) Member Portal: www.aetnainternational.com

3) Email:

AsiaPacServices@aetna.com

We provide assistance on:
Plan Benefits / General Queries
Inpatient Admission : LOG
Outpatient Visit : Claims Status
Emergency Evacuation



Always state POLICY NO / MEMBER ID / NAME / DOB

www.aetnainternational.com

aetnaTM

Aetna International...

offering flexible and comprehensive
health care programs

Aetna International provides the tools, programs, and services designed to deliver comprehensive health benefits and health management solutions worldwide. Our Aetna International business is one of the industry's largest and most prominent U.S.-based international health benefits providers, supporting more than 445,000 members worldwide.

[More details](#)

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International Service Center
(Available 24-hour)



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US Toll free:
+1 800 231 7729



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[More details](#)



Aetna International is an
Official Honoree of the
2012 Webby Awards

Your health is important to us

Our goal is simple. We are dedicated to empowering you to live a healthier life, wherever your international travels take you.



Plan before you go



International
health guides

An Active Member of
The Forum For
Expatriate Management



Worldwide health insurance plans that ensure you have peace of mind...anywhere...anytime

[Individual plans](#)

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[About Aetna
International](#)

Goodhealth Worldwide has now become Aetna International. Aetna International, the international business segment of Aetna, is committed to helping create a stronger, healthier global community by delivering comprehensive health benefits and health management solutions worldwide.

[More details](#)



- Welcome
- Find health care
- Claims centre
- Your travel tools
- Health and wellness resources
- Your account, your policy**
 - Account settings
 - Request ID Cards
 - Policy Documents
 - Manage site widgets
- Forms
- FAQs
- Contact us

Home > Individuals & Members > Your account, your policy

Your account, your policy

Update your account settings

The account settings feature allows you to modify your account in the event that you have changed your contact information, e-mail address, or preference on receiving Aetna information.

Go >

Request ID cards

Use this functionality to request a new permanent ID card in the event that yours has been lost or stolen.

Go >

Get your policy documents

Access these documents to learn more about your health benefits and review the policy wording.

Go >

Customize widgets settings

You can add, remove, or edit locations in your world clock.

Go >



Log out

Get help

- Telephone: +852 2860 8021
- Fax: +852 2147 9960
- Email: AsiaPacSales@aetna.com
- Visit our FAQs to find an answer
- Write to us

Just for you

- CityHealth Profile for Belize City
- Direct-settlement providers near you
- Drug translation guide
- Medical terms
- Medical phrases

World clock

Change settings

Currency converter

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Currency Converter

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Direct-Settlement Directory

Tampines

Raffles Medical Group

300 Tampines Ave 5

[Details](#)

Raffles Medical Group

Blk 506 Tampines Central 1

[Details](#)

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[Fax: +44 870 442 4387](#)

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Currency converter

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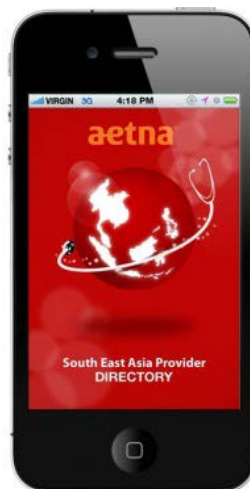
Currency Converter

I have:

USD - US Doll [v](#)

1

Also available via iPhone & Android
Go app store and search 'aetna'





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- Find health care
- Claims centre**
 - Search claims
 - Submit and update claims
- Your travel tools
- Health and wellness resources
- Your account, your policy
- Forms
- FAQs
- Contact us

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Claims center



What would you like to do?

Search claims

Search your claims by date range and/or member, and view, download or print detailed claim information and explanations of benefits (EOBs).

[Go ▶](#)

Submit claims

Upload your completed claim form with related receipts and invoices, and view a history of the claims you have submitted online.

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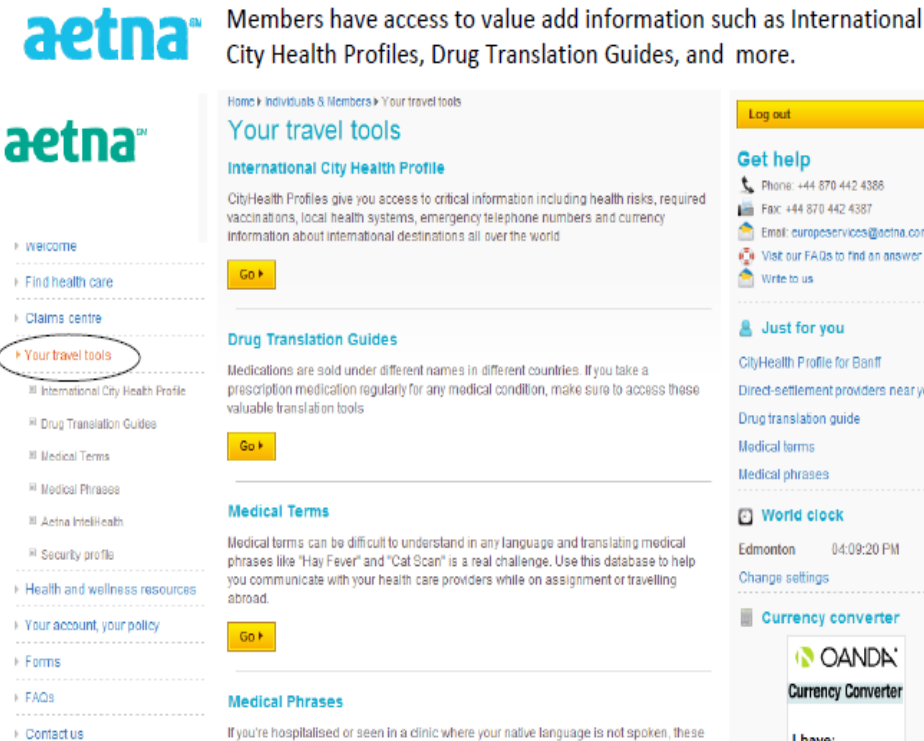
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Currency converter



Travel Tools



aetna™ Members have access to value add information such as International City Health Profiles, Drug Translation Guides, and more.

Home » Individuals & Members » Your travel tools

Your travel tools

International City Health Profile

CityHealth Profiles give you access to critical information including health risks, required vaccinations, local health systems, emergency telephone numbers and currency information about international destinations all over the world

Go ▶

Drug Translation Guides

Medications are sold under different names in different countries. If you take a prescription medication regularly for any medical condition, make sure to access these valuable translation tools

Go ▶

Medical Terms

Medical terms can be difficult to understand in any language and translating medical phrases like "Hay Fever" and "Cat Scan" is a real challenge. Use this database to help you communicate with your health care providers while on assignment or travelling abroad.

Go ▶

Medical Phrases

If you're hospitalised or seen in a clinic where your native language is not spoken, these

Get help

Phone: +44 870 442 4386
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Email: europeservices@aetna.com
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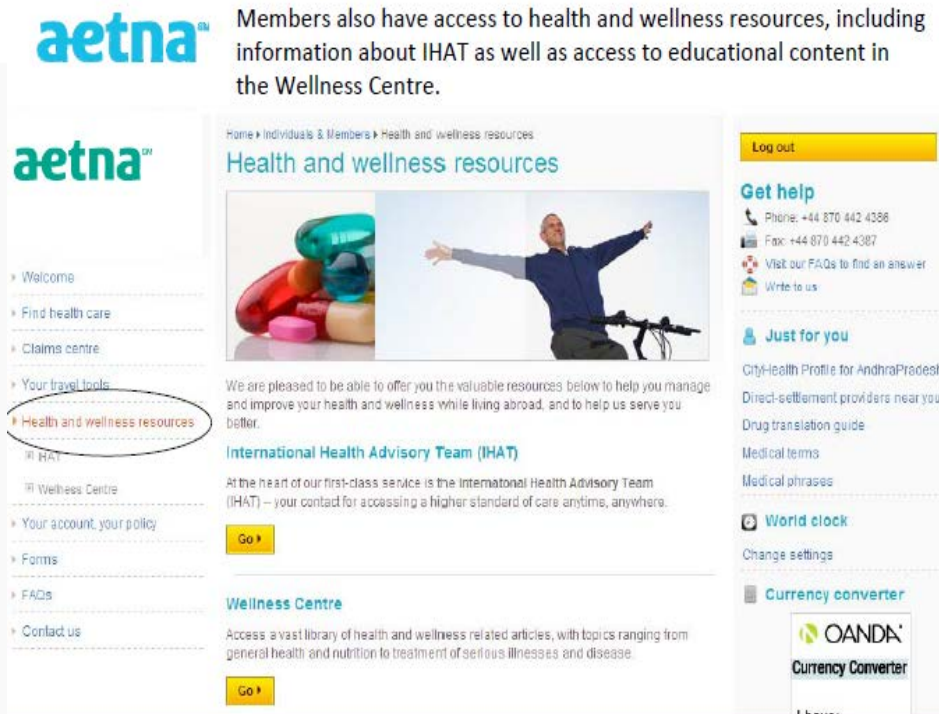
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Currency Converter

I have:

Travel tools

Includes international City Health Profiles, Drug Translation Guides, Medical Terms, Medical Phrases, and more.

Health and Wellness Resources



aetna™ Members also have access to health and wellness resources, including information about IHAT as well as access to educational content in the Wellness Centre.

Home » Individuals & Members » Health and wellness resources

Health and wellness resources

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Find health care

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I have:

International Health Advisory Team (IHAT)

We are pleased to be able to offer you the valuable resources below to help you manage and improve your health and wellness while living abroad, and to help us serve you better.

At the heart of our first-class service is the International Health Advisory Team (IHAT) – your contact for accessing a higher standard of care anytime, anywhere.

Go ▶

Wellness Centre

Access a vast library of health and wellness related articles, with topics ranging from general health and nutrition to treatment of serious illnesses and disease.

Go ▶

Health and wellness resources

Includes downloadable educational content on Diabetes, Asthma, Cancer, Stress Management, Coronary Artery Disease and more.

Outpatient Treatments – Enjoy It Cashless!

- 1.Go to member portal**
- 2.Find provider within network**
- 3.Always call provider before visit**
- 4.Present Aetna card and ID**
- 5.Complete / Sign form (if any)**



Pay & Claim – When visiting non-panel clinics, or using benefits with limits

- 1) **Email Claims to AsiaPacServices@aetna.com** / Submit claims at online member portal within 180 days from date of treatment completed claim form + supporting documents (invoice/receipt, any referral letter and / or medical report)
- 2) **Ensure invoice/receipts included key data:**
Diagnosis, treatments given, name of medication prescribed etc
If not, complete it with medical report
- 3) **Reimbursement in chosen major currency via bank transfer or cheque**
***Note: Applicable for Bank Transfer:*
For POSB account holder – Indicate under Sort Code/Branch Code as 7171/081
For DBS account holder – Indicate under Sort Code/Branch Code as 7171/First 3 digits of your bank account number
- 4) **Turnaround Time: 15 working days**
Provided all required information are provided and complete

Treatments that require Pre-Authorisation, GOP or Medical Referrals

Pre–Authorisation / GOP

- In/Day-Patient Treatment (inclusive of delivery)
- In/Day/Out-Patient Psychiatric Treatment
- Home Nursing Charges
- CT, PET & MRI Scans
- Evacuation
- OP Treatments > USD\$500

Medical Referral

- Physiotherapy Treatment
- Alternative Treatments
 - Chiropractic Treatment
 - Acupuncture Treatment
 - Osteopathic Treatment
 - Homeopathic Treatment
 - Podiatric Treatment

Aetna Claim Form & Pre-Certification Medical



Aetna International Claim Form

Please submit this completed Claim form with itemized bills and receipts. A separate Claim Form is needed for each family member. Please tape small receipts on a full size sheet of paper. Failure to complete all sections of this form may result in claim processing delays.

☐ Medical ☐ Dental ☐ Maternity ☐ Vision ☐ Wellness

Please refer to your policy documents to verify the cover available through your Plan.

Important Note: Please ensure Your Claim Form is completed in full and returned within 180 days of the treatment date.

1. Member Information – Must be completed.

Policy Name _____ Policy Number _____
 Member's Name _____
 Member's Date of Birth _____ Member Aetna Identification Number _____
 Street Address _____
 City _____ State/Province _____
 Country _____ Postal/ZIP Code _____
 Member's Telephone Number _____ Mobile Number _____
 Member's E-Mail Address _____

2. Patient Information – Must be completed.

Patient's Full Name _____
 Patient's Date of Birth _____ Patient's Aetna Identification Number _____
 Gender ☐ Male ☐ Female Relationship ☐ Self ☐ Spouse ☐ Child ☐ Other _____

3. Other Health Insurance Coverage – Must be completed.

Do you hold any other insurance? ☐ No ☐ Yes Other Carrier Name _____
 Other Insurance Policy Number _____ Policy Holder Name _____

Please submit the relevant documents for the details if you get the reimbursement from other insurance for this claim submission.

4. Claim Information (Please include diagnosis or reason for treatment for each service received.)

- For services related to an accidental injury, details of the accident must be provided.
- For conditions that have required long term treatments, please provide details of when the symptoms and/or treatment began.
- Claims for prescribed drugs or medication should include a prescription from your general practitioner (GP) or medical specialist.
- Acupuncture, Podiatry, Chiropractic, Osteopath, Homeopath treatment and physiotherapy require a referral from your GP or medical specialist.
- If you have insufficient space in any section, please provide full details on separate sheet.

Dates of Services	Provider's (physician, clinic, hospital, pharmacy, dentist) Name and Address (If the provider's name and address is on receipts, write "see receipts")	Description of Service/ Name of Medication/ Device (If hospital, state Inpatient, Day Case or Outpatient)	Diagnosis (Reason for visit)	Country of Claim	Currency of Claim	Total Charge

If the claim is for Maternity please indicate the expected due date of the pregnancy.

Please confirm if your pregnancy is a result of assisted conception/fertility treatment.

For dental claims, please indicate the related tooth and ensure itemized breakdown of services is included.

Were your injuries caused by an Accident? ☐ No ☐ Yes
 If Yes, is it: Motor Vehicle Related? ☐ No ☐ Yes, provide Accident Date _____ Time _____ ☐ AM ☐ PM
 Work Related? ☐ No ☐ Yes, provide Accident Date _____ Time _____ ☐ AM ☐ PM

Please provide accident details on a separate sheet.

Please Retain a Copy for Your Records

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GR-68747-2 SIN (5-12)

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Pre-certification Medical Form

Aetna International

Please return along with full medical reports held in respect of the patient and any laboratory test results to:

T: +852 3071 5022
 800 110 1951 (Toll free from Singapore)
 F: +852 2866 2555
 E: AsiaPacServices@aetna.com

To	Date
Fax Number	Telephone Number
From AETNA INTERNATIONAL	Pages 1 of
Fax Number +852 2866 2555	Telephone Number +852 3071 5022

1. Insured Information

Insured Name	Date of Birth (Day/Month/Year)
Policy Number	Claim Number
Location	Contact Number

2. To Be Completed By Treating Physician

Treating Physician		
E-mail	Telephone Number	Fax Number
Referring Doctor		
E-mail	Telephone Number	Fax Number
Admitting Hospital	Admission Date	Discharge Date
Medical Facility	Telephone Number	Fax Number
Contact Person	E-mail	
Condition Requiring Treatment (please advise if a Chronic Condition)	Underlying Cause	
First Consultation Date	Symptoms Apparent From	
Has this or any similar condition existed previously? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, please attach details.		
Proposed Treatment/Procedure	Medicine Currently Taken	
Admit as: <input type="checkbox"/> In-Patient <input type="checkbox"/> Day-Patient <input type="checkbox"/> Out-Patient		
Proposed Admission Date	Estimated Length of Stay	

3. Cost Estimate – To be completed by all relevant parties.

Surgeon Fee	Ward Round Fee Per Day	Anaesthesia Fee
Room Rate	Class of Room	Package Cost
Other Fee	Hospital Charges (approximate)	Prompt Payment Discount
Signature/Hospital Authority		Date (Day/Month/Year)

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GR-68606-48 IHSN-CEPE (5-12)

Your Aetna Membership Card



FULLERTON
HEALTHCARE
SINCE 1955

First Name, Last Name

Company Name

Member ID: xxxxxxxx

Policy Number: xxxxxxxxxx

Member Since: dd mmm yyyy

Copay Per Visit: Nil

International Healthcare Plan

Plan Name

Expiry Date: dd mmm yyyy

Excess: Nil

Aetna International

US,
ON,
TS,
ON
ES:

Aetna International Service Centre

**800 110 1951 (Toll free from Singapore)
+ 852 3071 5022**

TO SUBMIT CLAIMS, BENEFIT VERIFICATION
REQUESTS AND OTHER
CORRESPONDENCE:

Mail: Aetna Insurance (Singapore) Pte. Ltd.
3 Church Street,
#10-02 Samsung Hub
Singapore 049483

Fax: +65 6395 6747

Email: AsiaPacServices@aetna.com

PRODUCTION OF THIS CARD DOES NOT
GUARANTEE PAYMENT

PROVIDER CONTACT INFORMATION

Providers: Call the AETNA Int'l Service Centre at
the telephone number listed at the top of this
card.

Thank you

Ben Toh

Business Development Manager

TohB@aetna.com

65 6395 6706 T

65 9633 1994 M

aetna[®]