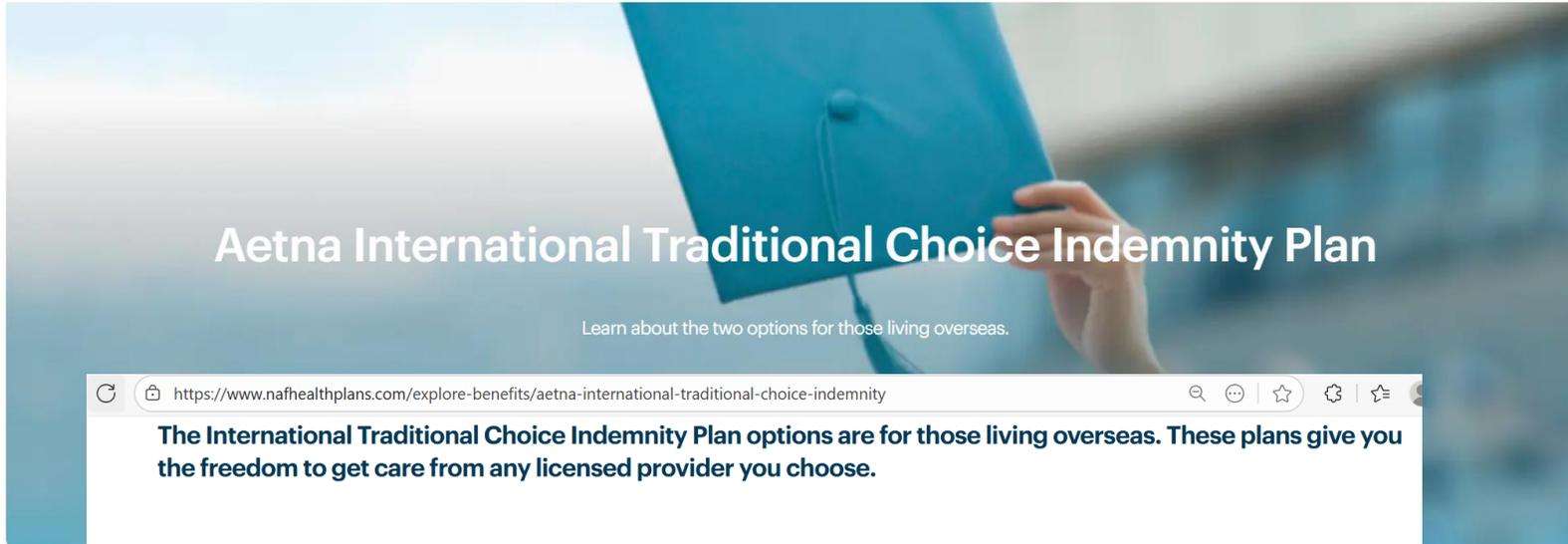


nafhealthplans.com – Aetna International page

← ↻ 🔒 https://www.nafhealthplans.com/explore-benefits/aetna-international-traditional-choice-indemnity 🔍 ⋮ ⚙️ ⌵ 👤 ⋮ 📱



Aetna International Traditional Choice Indemnity Plan

Learn about the two options for those living overseas.

↻ 🔒 https://www.nafhealthplans.com/explore-benefits/aetna-international-traditional-choice-indemnity 🔍 ⋮ ⚙️ ⌵ 👤 ⋮ 📱

The International Traditional Choice Indemnity Plan options are for those living overseas. These plans give you the freedom to get care from any licensed provider you choose.

	Key points	+
	HDHP with Aetna International Traditional Choice Indemnity Plan	+
	Aetna International Traditional Choice Indemnity Plan	+
	Additional benefits for those living overseas	+
	Find resources & forms	+

aetnainternational.com secure member website



Hi, A!
Health care made simple.
Find the right care
wherever you are.

♥️ aetna Aetna International

A Gbguest_mem
ID:
DOB: **/**/**80

Subscriber [View ID card](#)

For visual purposes only.

What would you like to do today?



Find health care

Locate international providers and facilities, and apply for direct pay.



Submit a claim

It's easy to submit for reimbursement and check claim status.

aetnainternational.com - Direct Pay/Direct Settlement Search



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Aetna International

Find health care

You have access to our global network of health care providers.

Search for a provider near you and call them to make an appointment. Here's [how GOPs and direct pay works](#) when you need to access care.

In the case of an emergency, always go to the nearest facility for care right away.

Country*

 Germany



City

Frankfurt am Main



Search

Clear

Search results



Filter



Map view

TYPE

PROVIDER OR FACILITY

ADDRESS

SERVICES

VISIT TYPE



A better care experience

Your guide to low or no-cost care outside the U.S.

As an Aetna International member, you have unrivaled access to care around the world. When you visit a hospital or clinic in our direct-pay provider network, you get more than just quality care. You also reduce your out-of-pocket expenses at the time of service.

Direct pay means when you receive health care services from any of our global providers, they bill us directly. You won't need to pay for the total cost of your care upfront. If your plan happens to require a copay or coinsurance you'll pay that at the time of your visit and the provider still bills us directly for the balance.

Direct pay lets you take advantage of:

- No or low out-of-pocket costs at the time of service
- Better health care experiences
- Lower rates we negotiate with our direct-pay providers
- Easier admissions process when inpatient care is needed



Download our Aetna International mobile app for on-the-go access to:

- Search for doctors and hospitals worldwide
- Request a Guarantee of Payment (GOP)
- Submit claims and view status
- Find forms, health care resources and more

Here's how direct pay works



1. Find a provider

Log in to your member website at **AetnaInternational.com** and select "Find health care" to search for providers in our global network. You can also find a network provider on the Aetna International app.



2. Make an appointment

Schedule your visit by calling the provider directly.

It's recommended to share a copy of your digital member ID card with the provider when making your appointment. This helps them recognize your coverage.

Providers in our network may even reach out to us on your behalf to get a Guarantee of Payment or GOP. This is an added advantage of staying in our direct-pay network.



3. Request a Guarantee of Payment (GOP)

On the selected provider's information screen, click the "Request a GOP" button. Then follow the instructions to submit your request online.

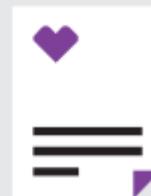
It's best to request a GOP at least five days before your scheduled appointment.

For help finding a provider who isn't listed or requesting a GOP, you can also call or email Member Services at the contact information on the back of your member ID card.

Going to your appointment

When you go to your appointment, be sure to show your member ID card. This lets the provider know you're covered and have regional network access through our local network partners. If you receive a copy of your GOP, bring that with you too.

Why it's a good idea to get a Guarantee of Payment (GOP)



Having a GOP before receiving routine or outpatient care, means the provider of your choice will be paid directly for the services covered by your plan. If your plan requires a copay or coinsurance you'll pay that amount at the time of your visit and the provider still bills us directly for the balance.

Even though a GOP isn't required to receive care, we can't guarantee a direct pay experience without it. So there's a chance the provider might ask you for full payment at the time of service. Then you'll need to submit a claim for reimbursement.

If you should ever need inpatient care, in most cases, your provider will take care of handling the GOP process.

aetnainternational.com - Claims

https://www.aetnainternational.com/members/claims?sorters=%5B%7B"key"%3A"SUBMISSION_DATE"%2C"sortDirection"%3A"Descending...



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Aetna International

Claims

At times, you might have to cover the cost of your care upfront and then submit your claim to us for reimbursement. Here you can view all claims that you have submitted on this site or the Aetna International mobile application, track the status of those claims, and review EOBs (Explanation of Benefits) of those claims. You can also update those claims if additional information is needed.

To review your coverage details for all claims and review EOBs, go to the [Aetna® member website](#).

+ New claim



Manage your claims from here

You can easily manage your latest claims from this section once you create them.