

# nafhealthplans.com – Aetna International page

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## International Traditional Choice Indemnity

Since you reside overseas, the medical plan available to you is International Traditional Choice® Indemnity Plan from Aetna.

- This plan gives you the freedom to receive care from any licensed provider, and pays the same level of benefits regardless of which provider you use.
- Once you meet the annual deductible, the plan typically pays a percentage of the expense (usually 80%) based on recognized charges, and you pay the balance (usually 20%). This is called “coinsurance.”
- You pay for the cost of your care up front. Then, you complete and submit a claim form to Aetna to be reimbursed for covered expenses. You can do this using the mobile app (Aetna International Mobile Assistant) or the member portal i.e. Health Hub on [aetnainternational.com](https://aetnainternational.com).
- This plan includes comprehensive [prescription drug coverage](#).

In addition, members have access to international health care “concierge” services through Aetna International. You'll have support to help you and your family use your health benefits and receive quality care — no matter where in the world you live. You'll have access to:

- **Multilingual member service professionals** that are available 24 hours a day by toll-free phone, fax or e-mail. Use the [AT&T wallet card](#) to make your calls toll-free into U.S. They can:
  - Assist you with pre-trip planning
  - Help you find health care services around the world
  - Answer your questions about claims and coverage
  - Process and pay claims in any language and in more than 100 currencies, using a check, wire or direct deposit
- **The Care and Response Excellence (CARE) team** that combines both clinical and logistical expertise, to ensure you receive high quality health care solutions wherever you are in the world. The CARE team coordinates the activities of internal staff and care programs, and external agencies, including hospitals, pharmacies and airlines, to support your health needs. They will ensure you have access to high quality clinical treatments and ongoing care to support your needs, and the needs of eligible dependent family members.

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Hi A

# Welcome to health care built around you

I need to submit a new claim



I'm looking for a healthcare provider



I'd like to see my plan details or documents



I want to improve my well-being



I want to check or update my details



I want to connect with a nurse

[Feedback](#)

# Direct Settlement



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Select a country/territorys \*

Select a country/territorys

Select a city/towns

Select a city/towns

[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.

[Feedback](#)



# 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.

# Claims

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**You haven't submitted any claims yet.**

Here's how it works:



## 1. Have treatment

You can use our Find Health Care tool to search our database of over **165,000 health care providers** worldwide. Plus you can pre-authorise your treatment, which can speed up the claim process.

[Search for healthcare](#)



## 2. Submit a claim

Once you've had treatment it's time to submit a claim. We've made the process as **simple as possible**. You can even stop and save your progress, then return to a saved claim at any time. The **submitted** amount is the value of the original claim you made, which can be different to the **paid** amount.

[Start your first claim](#)



## 3. Get reimbursed

Once you submit your claim, you can keep track of it all the way through to payment, or if it's declined we'll tell you the reason.

[More about the claim process](#)

[Feedback](#)

# Choose “I want to connect with a nurse” for.....



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Questions



☐ I need help  
locating a speciality  
provider, medical  
devices or  
prescription  
medications



☐ I need help with  
coordinating medical  
care during my  
assignment



☐ I need help with  
pre-trip planning



☐ I need help with  
something else

Best way to contact me

Email

Preferred Day \*

Please select

Preferred Start Time: \*

HH

MM

Preferred End Time:

HH

MM

The CARE team will contact you within 48 hours