

Welcome to Aetna International!

We're so glad to have you with us. Now that you're a member, it's important that you know how to make the most of your benefits. Just a few of the many advantages include:

- **Broad provider network access** — Choose a doctor or hospital in our network of 1.1 million providers (1 million in the United States, 165,000 elsewhere in the world) to reduce your out-of-pocket expenses and speed up the reimbursement process.
- **24/7/365 assistance** — Turn to our international **Member Service Center** and **dedicated team of clinicians** for support before, during and after your trip.
- **Personalized online/mobile tools** — Use your **secure member website** with single sign-in access or our **Aetna International Mobile Assistant app** to view your plan documents, find nearby doctors and hospitals, submit and track claims, and much more.
- **Convenient, paperless claims submission** — Get reimbursed faster by submitting and tracking claims from your laptop, smartphone or tablet.

What to do next:

1. Take a few minutes to read the enclosed benefits documents carefully.
2. Register for your secure member website by visiting **www.aetnainternational.com** and selecting "Log in," then "Register now."
3. Or, download the **Aetna International Mobile Assistant App** by searching "Aetna International" in the iTunes or Google Play store.

In good health,



Mike Delamere

General Manager — Americas
Aetna International

Your benefit plan

- Peace-of-mind medical coverage
- Help & clinical support available 24/7/365
- Find doctors & hospitals
- Online/mobile tools & resources
- Convenient paperless claim submission with pre-filled information & reimbursements in nearly 160 currencies



Have questions? We'd love to chat

We're always here to help. You can contact us anytime using the number on the back of your member ID card.



Stay connected to Aetna International

Visit www.aetnainternational.com

Plans and programs are underwritten by Aetna Life & Casualty (Bermuda) Ltd and Aetna Life Insurance Company (Aetna).

This material is for informational purposes only. In case of a discrepancy between the official Plan Documents and this document, the official Plan Documents will determine the covered Plan of Benefits.

Aetna does not provide care or guarantee access to health services. Not all health services are covered. Information provided is subject to applicable laws and regulations, including economic and trade sanctions. 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 www.aetnainternational.com.