

experience  
Our Results

# Aetna Global Benefits (AGB)



# Agenda

- ◆ Introductions
- ◆ Summary of Benefits
- ◆ Claims and Member Services
- ◆ International Providers
- ◆ International Assistance Program
- ◆ Online Services

Web: [www.aetnaglobalbenefits.com/ge](http://www.aetnaglobalbenefits.com/ge)

Phone (available 24 x 7 x 365) : 877-677-7470/813-775-0196 collect

Fax: 877-287-1938/813-775-0195 direct

Email: [agbge@aetna.com](mailto:agbge@aetna.com) (10 MB maximum)

# GE Global Health Plan Summary of Benefits

*This presentation provides only highlights of GE Global Health Plan Benefits (slides 6-11). If there are any conflicts between this presentation and the handbook, the latter prevails.*

*Also, certain benefits may have restrictions or dollar limits. Please refer to your handbook for additional details at [gemoves.com](http://gemoves.com) > Resources > Global Health.*

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## GE Global Health Plan Benefits Handbook

*Your GE Global Health Plan benefits handbook is an important information resource for you and provides complete details of the GE Global Health Plan.*

*Please visit [gemoves.com](http://gemoves.com) > Resources > Global Health to download your handbook.*

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## Basic Insurance Terms

**Annual Out-of-Pocket Maximum** – The most you would pay out of your own pocket each year in coinsurance expenses. If you meet your out-of-pocket maximum, AGB will pay all eligible expenses at 100% for the rest of the year.

**Coinsurance** – The percentage you (or AGB) pays of an eligible healthcare expense.

**Medical Necessity** – service or supply determined to be appropriate for the diagnosis, care or treatment of the disease or injury. However, does not override services not covered by the plan.

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## How Benefits Are Paid

### Annual Out-of-Pocket Maximum

*Aetna pays 100% of eligible expenses after your share of coinsurance reaches \$1,800 (USD) Individual/Family per year*

**Coinsurance**  
Aetna Pays  
80%

**Coinsurance**  
You Pay  
20%  
(up to \$1,800  
(USD) per year)

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## Common Eligible Services – Medical

- ◆ Doctor office visits – including adult, ob/gyn and child wellness care  
\*Preventive care services as defined by US Preventive Task Force, covered at 100%, effective 1.1.11
- ◆ Hospitalization, surgery – inpatient and outpatient, facility and physician services.
- ◆ Outpatient pre-admission and diagnostic testing, including x-rays and laboratory tests
- ◆ Inpatient/Outpatient mental health, alcohol and substance abuse

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## Prescription Drug Coverage

- ◆ For prescriptions filled in the US:
  - Participating Aetna pharmacies\*:
    - ◆ Members should present their ID card at the pharmacy
    - ◆ Pay 20% coinsurance at the time of purchase
  - Non-participating pharmacies
    - ◆ Pay in full at the time of purchase and submit a claim with AGB for reimbursement\*\*
  
- ◆ For prescriptions filled outside the US:
  - Pay in full at the time of purchase and submit a claim with AGB for reimbursement\*\*
  
- ◆ If a prescription can be written for a 12-month supply, AGB will allow members to fill the full prescription in a single purchase – no preauthorization required

\*Go to [www.aetnaglobalbenefits.com](http://www.aetnaglobalbenefits.com) > Aetna Navigator > Find Health Care in DocFind > Pharmacies

\*\*See “Claim Reimbursement” slides for more details on submitting a claim

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## Common Eligible Services – Dental

### ◆ Preventive and diagnostic care

- Includes routine exams, x-rays, cleanings, scaling and polishing
- Two checkups each calendar year

### ◆ Restorative and prosthodontic care

- Includes fillings, crowns, dentures, bridgework, root canal therapy, gum treatment, and oral surgery including extractions
- \$2,500 calendar year maximum per person (*does not apply to preventive services*)
- Check with your provider for covered services and cost of treatment (if available)

### ◆ Orthodontia

- \$2,500 separate lifetime maximum – per eligible child
- Limited to children under age 19

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## Common Eligible Services – Vision

### Vision Coverage

- ◆ Eye exams
  - One eye exam every other calendar year for employees/dependents age 19+
  - One eye exam every calendar year for dependents under age 19
  
- ◆ Frames, lenses and contact lenses

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## Common Eligible Services – Hearing

### Hearing Coverage

- ◆ Hearing exams in conjunction with purchase of hearing aids
  
- ◆ Hearing aids
  - Two hearing aids, fitting and repairs
  - Replacement parts (except for batteries) are covered
  - Two hearing aids every 3 calendar years

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# Claims and Member Services



Each day we  
provide **support,**  
**guidance, and**  
**assistance** to our  
Global Members

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## AGB Service Center Overview

- ◆ Open 24 hours a day, 7 days a week – including holidays
- ◆ Service centers located all over the world, including the U.S. (Tampa and Seattle), UAE, Ireland and the Philippines
- ◆ In operation for 20+ years
- ◆ 50% of AGB staff are bi-lingual (or multilingual) and have lived outside of the US - over 30 languages on site, collectively spoken by over 80 employees
- ◆ Accessible via global toll-free phone, fax, and e-mail

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## Paying for Care – Outside the US

- ◆ AGB “Direct Pay”
  - Arrangements with 1400+ leading hospitals in more than 195 countries outside the US for AGB to pay providers directly
  - Facilitates admissions and payment processes for AGB members
  - Members pay only their portion of expenses (i.e., coinsurance), rather than paying the full cost and filing for reimbursement
  - Go to <https://agb.aetna.com/directpayprovider/search.do> or [www.aetnaglobalbenefits.com](http://www.aetnaglobalbenefits.com) > Find Health Care > International Direct Pay Hospitals for list of Direct Pay providers
- ◆ Where “Direct Pay” is not available, and for all other care received outside the US, members should plan to pay at the time of service and file for reimbursement

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## Paying for Care – Within the US

- ◆ Aetna Providers:
  - Aetna providers will submit the claim directly to Aetna
  - Aetna will then calculate the balance owed (if any) and provide it on the Explanation of Benefits (EOB) statement
  - Members should wait to receive the provider's bill, then pay the provider directly according to the amount shown on the EOB
  
- ◆ Non-Aetna Providers:
  - Non-Aetna providers may ask you to pay up front
  - Member would then submit a claim for reimbursement with Aetna
  - See “Claim Reimbursement” slides for instructions on how to submit a claim

*Note: See “How Benefits Are Paid” slide for details on your out-of-pocket expenses*

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## Paying for Care – Within the US

- ◆ Aetna participating pharmacies:
  - Pay 20% coinsurance at the time of purchase
- ◆ Aetna non-participating pharmacies:
  - Pay in full at the time of purchase
  - Submit a claim with AGB for reimbursement
  - See “Claim Reimbursement” slides for instructions on how to submit a claim

*Note: See “How Benefits Are Paid” slide for details on your out-of-pocket expenses*

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## Claim Reimbursement

- ◆ Complete the claim form and attach all supporting documentation and receipts.
  - Forms available on <https://agb.aetna.com/member/resources.do?page=forms> or [www.aetnaglobalbenefits.com/ge](http://www.aetnaglobalbenefits.com/ge) > File a Claim
  - Also included in your AGB Welcome Kit
- ◆ Fax, mail or scan/email claim form and associated documentation, and send directly to AGB
  - *Note: Email is used for convenience and speed, but the security of this method of communication cannot always be guaranteed. Since some companies and countries monitor email, you should take that into account when sending email. (Note: 10 MB maximum)*

### Reimbursement Tips:

- Fax is the preferred method of claim submission
- Fill out the claim form neatly and completely
- Include your email address so AGB can contact you with any questions
- Check processed claims on Aetna Navigator at [www.aetnaglobalbenefits.com/ge](http://www.aetnaglobalbenefits.com/ge)

*Note: Processing of claims may take up to 4 weeks depending upon how the claim is submitted*

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## Claim Reimbursement (continued)

- ◆ Claim reimbursements can be made via check, electronic funds transfer
- ◆ (EFT) or wire in over 100 currencies
  - EFT (direct deposit) – FASTEST
  - Wire reimbursements
  - Checks - mailed through international postal service – SLOWEST
- ◆ A secure “Recurring Reimbursement” tool is available on the AGB website to house banking information
- ◆ Explanation of Benefits (EOB) will be mailed to your address on file

### Sample of Available EFT/Wire Currencies:

**US Dollar:** United States

**Canadian Dollar:** Canada

**British Pounds:** United Kingdom

**Yuan:** China

**Euro:** Austria, Belgium, Finland, France, Germany, Greece, Ireland, Italy, Netherlands, Portugal and Spain

**Yen:** Japan

**Singapore Dollar:** Singapore

**Dirham:** UAE

**Won:** Korea

**Forint:** Hungary

**Hong Kong Dollar:** Hong Kong

**Baht:** Thailand

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# International Providers



*“Arriving in Frankfurt, a GE GME needs to find a cardiologist for himself, and an ob/gyn and hospital for his pregnant wife. Not having established provider relationships can make these significant healthcare needs even more daunting...”*

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# International Provider Community

## Physicians

### ◆ Outside the US

- Database of over 59,600 physicians worldwide in more than 195 countries;
- Fully licensed to practice medicine in their country
- Western-trained; English speaking
- Go to <https://agb.aetna.com/member/tools.do?page=/doctorsearch> or [www.aetnaglobalbenefits.com/ge](http://www.aetnaglobalbenefits.com/ge) > Find Health Care > International Doctor Directory

### ◆ Within the US

- Database of over 912,000 U.S. network physicians/providers
- Go to [www.aetnaglobalbenefits.com/ge](http://www.aetnaglobalbenefits.com/ge) > Find Health Care > Please proceed to DocFind > Go to Aetna Navigator > Find Health Care in DocFind

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# International Provider Community

## Hospitals – Outside the US/International Direct Pay

- ◆ Established arrangements with leading hospitals outside the US.
  - AGB has a partnership with Joint Commission International (JCI) and other accrediting bodies to further enhance the quality and safety of health care in our international community of health care professionals. JCI accreditation is noted on the direct settlement listing on our website
- ◆ Facilitation of admissions and payment processes for members
- ◆ Direct Pay facilities will accept payment directly from Aetna
- ◆ Members pay only their portion of expenses (i.e., coinsurance), rather than paying the full cost and filing for reimbursement
- ◆ You are not required to call AGB prior to an inpatient stay at a direct pay facility;
  - You may call AGB and ask the member service representatives to facilitate the verification of benefits and ensure the direct pay will be set up upon your arrival
  - Or, use the website to initiate the direct pay to be ready upon your arrival.
- ◆ Go to <https://agb.aetna.com/directpayprovider/search.do> or [www.aetnaglobalbenefits.com/ge](http://www.aetnaglobalbenefits.com/ge) > Find Health Care > International Direct Pay Hospitals

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## International Provider Community

### Hospitals - International Direct Pay (continued)

- ◆ Applies to inpatient hospitalization and specialized high-dollar outpatient expenses such as MRI, CT Scans and surgery.
  - *Note: Not for physician services such as office/clinic visits, check-ups, outpatient consults, etc.*
- ◆ Over 1,400 hospitals in 195 countries
- ◆ If notified, AGB can also coordinate one-time direct pay arrangements with non-participating hospitals

#### Tips:

- To locate a Direct Pay provider, contact AGB or refer to our website at <https://agb.aetna.com/directpayprovider/search.do> or [www.aetnaglobalbenefits.com/ge](http://www.aetnaglobalbenefits.com/ge) > Find Health Care > International Direct Pay Hospitals
- To initiate a Direct Pay request, contact AGB or submit your request online at <https://agb.aetna.com/directpayprovider/search.do> or [www.aetnaglobalbenefits.com/ge](http://www.aetnaglobalbenefits.com/ge) > Find Health Care > International Direct Pay Hospitals

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# International Provider Community

## Hospitals – Within the US (Aetna facilities)

- ◆ 5,000+ Aetna hospitals within the US
- ◆ Facilitation of admissions and payment processes for members
- ◆ Bills and accepts payment directly from Aetna
- ◆ Members pay only their portion of expenses (i.e., coinsurance), rather than paying the full cost and filing for reimbursement (See “Paying for Care – within the US” slide)
- ◆ Go to [www.aetnaglobalbenefits.com/ge](http://www.aetnaglobalbenefits.com/ge) > Find Health Care > Please proceed to DocFind > Go to Aetna Navigator > Find Health Care in DocFind

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# International Assistance Programs

International Health Advisory Team (IHAT)  
International Employee Assistance Program (IEAP)  
Informed Health Line (IHL)

*“A GE family is on their way to a new assignment in Moscow. With limited language skills and facing stringent employment restrictions, we know leading a normal life and even conducting simple daily tasks, can be challenging....”*

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# International Health Advisory Team (IHAT)

- ◆ Experienced team of nurses who support the special needs of International Assignees – 24 hours a day, 7 days a week
  - Coordination of medical evacuations
  - Pre-travel planning
  - Case management
- ◆ Available 24 hours per day via AGB International Service Center or [www.aetnaglobalbenefits.com/ge](http://www.aetnaglobalbenefits.com/ge)

## When to Call the IHAT Team:

- If you have questions or need assistance after the initiation of a medical evacuation
- If you or a family member has special healthcare or prescription medication needs
- If you need assistance obtaining prescription medications overseas

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# International Employee Assistance Program (IEAP)

- ◆ Confidential program that helps you and your family balance the demands of work, life and personal issues.
- ◆ IEAP can assist with a variety of topics ranging from elder and child care to legal and financial controls, to relationships issues and workplace conflict.
- ◆ 2,500 IEAP providers in 100+ countries – call AGB for referral
- ◆ Available 24 hours a day, 7 days a week – including holidays – via AGB International Service Center
  - In person appointments available weekdays, evenings and weekends
- ◆ Professional counselors assess level of risk, provide emergency intervention, conduct an initial assessment, and develop a service plan to meet the needs of the caller.
- ◆ Calls initially answered in English; simultaneous translation available in more than 120 languages

## When to Call the IEAP:

- If you require assistance in managing everyday life situations?
- How can I take care of my elderly father when I need to work during the day to support my family?
- My spouse is having difficulty in adapting to my overseas assignment.

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# Informed Health Line (IHL)

- ◆ Experienced, US-based, registered nurses
- ◆ Nurses can answer questions and provide health-related information (e.g., information on asthma)
- ◆ Available 24 hours per day via AGB International Service Center

## When to Use Informed Health Line:

- “How can I tell if I have a sinus infection?”
- “It’s allergy season. What are my triggers?”
- “Could my baby have an ear infection?”
- “Should I get a flu shot?”

*Note: You may dial Informed Health Line directly at 1-800-556-1555*

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# Online Services

web tools  
information  
assistance

*“In preparation for your trip to China, are you wondering what shots are required before entering the country? Is a visa required? What if you need a prescription filled while in Shanghai? How do you say “Claritin” in Chinese...?”*

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**We want you to know**

## Online Tools – AGB Member Website

- ◆ Automated tools and information to help use and understand your global benefits, including:
  - Physician, hospital, pharmacy search engine
  - Online forms
  - Secure “Recurring Reimbursement” tool to store banking information
  - Answers to frequently asked questions
  - AGB contact phone numbers and email address
  - Access to personalized benefits information including:
    - ◆ Completed claims information
    - ◆ Electronic explanations of benefits (EOBs)
    - ◆ ID cards

**Tip:** By registering for Aetna Navigator first at [www.aetn navigator.com](http://www.aetn navigator.com), you will be able to use the same user name and password to access the AGB member website ([www.aetnaglobalbenefits.com/ge](http://www.aetnaglobalbenefits.com/ge)), so you only have to enroll online once.

**A Note about Privacy:**  
*At Aetna, we take privacy seriously. We want you to feel safe and comfortable when using your secure health website. For more information on Aetna’s Privacy Practices, please click on “Your Privacy and Security” on the right side of the Aetna Navigator home page.*

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# To Contact AGB

*International Service Center*

*Accessible 24 hours a day, 365 days a year including holidays*

**Telephone:**

1-877-677-7470 (toll-free)

1-813-775-0196 (collect)

**Fax:**

1-877-287-1938 (toll free)

1-813-775-0195 (direct)

**Email:**

[agbge@aetna.com](mailto:agbge@aetna.com) (10 MB maximum)

**Website:**

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