

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

**aetna**<sup>SM</sup>

# GME Global Health Plan Aetna International (AI)



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# 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. Certain benefits may have restrictions or dollar limits. Please refer to your handbook for additional details.

## 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) > Mobility Services > Assignment Benefits > Global Health to download your handbook.

# Benefits Overview

# Basic Insurance Terms

## Deductible

The amount you pay out of your own pocket each year before Aetna International begins sharing in the cost of your medical expenses.

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## Coinsurance

The percentage you pay of an eligible healthcare expense.

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## Out-of-Pocket Maximum

The most you would pay out of your own pocket each year in deductible and coinsurance expenses. If you meet your out-of-pocket maximum, Aetna will pay all covered expenses at 100% for the rest of the year.

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## Medical Necessity

A 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 Claims Are Paid

## Deductible

*If you are enrolled with dependents, the entire deductible (based on enrollment tiers below) needs to be met before the plan pays benefits for most services.*

**One Person  
\$300 (USD)**

**Two Person  
\$600 (USD)**

**Three or more  
\$900 (USD)**

*May be met by a combination of family members or by any single individual within the family*

*May be met by a combination of family members or by any single individual within the family*

## Annual Out-of-Pocket Maximum

*Aetna pays 100% of eligible expenses after your deductible is met AND your share of coinsurance reaches \$1,800 (USD) Individual/Family per year . Depending on your enrollment tier, your total annual out-of-pocket maximum will be \$2,100, \$2,400 or \$2,700.*

Coinsurance  
Aetna Pays  
80%

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

*Note: This is only a summary. Limits may apply. Please refer to your handbook at [gemoves.com](http://gemoves.com) > Mobility Services > Assignment Benefits > Global Health for additional details.*

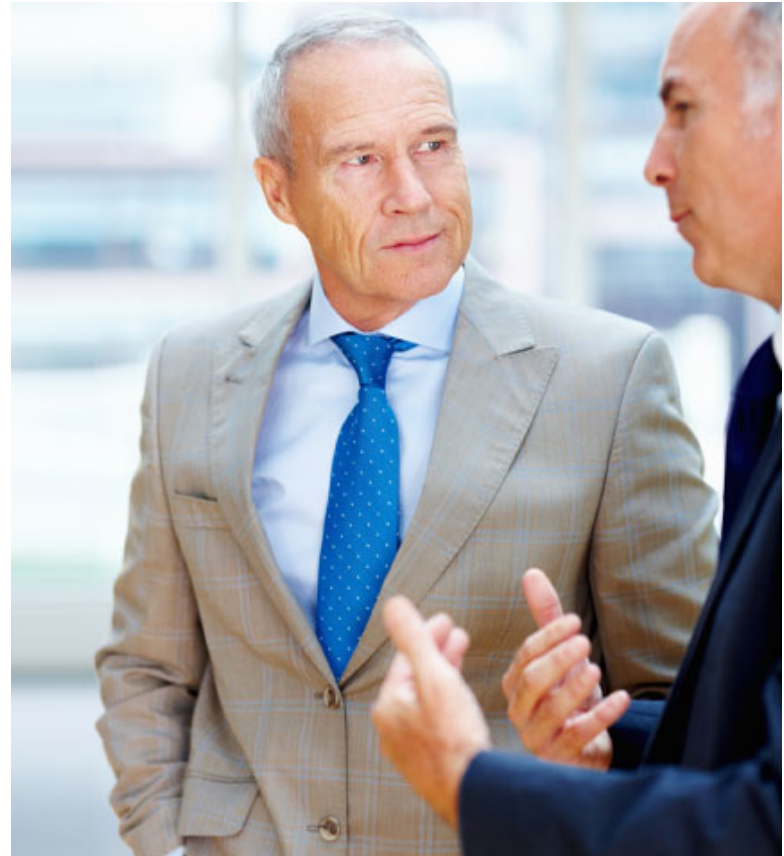
# Common Eligible Medical Services

- Office visits – Physical exam, well woman exam and child wellness care (*Note: preventative care covered at 100%, not subject to your annual deductible.*)
- Hospitalization– inpatient and outpatient, facility and physician services.
- Diagnostic testing including x-rays and pre-admission testing.
- Mental health, alcohol and substance abuse treatment- Inpatient and outpatient.
- Hearing Exams in conjunction with purchase of hearing aids.



# Common Eligible Services (cont'd)

- Hearing Aids
  - Two hearing aids, fitting and repairs
  - Replacement parts (except for batteries) are covered
  - Maximum hearing aid benefit of two (one per ear) every 3 calendar years





# Prescription Drug Coverage

## For prescriptions filled outside the U.S.:

- Pay in full at the time of purchase and submit a claim with AI for reimbursement

## For prescriptions filled inside the U.S.:

### Participating Aetna Pharmacies

- Members should present their ID card at the pharmacy
- Pay deductible and coinsurance at the time of purchase

### Non-Participating Pharmacies

- Pay in full at the time of purchase and submit a claim for reimbursement
- **If a prescription can be written for a 12-month supply, Aetna International will allow members to fill the full prescription in a single purchase – no preauthorization required**



# Common Eligible Dental Services

## Preventative and diagnostic

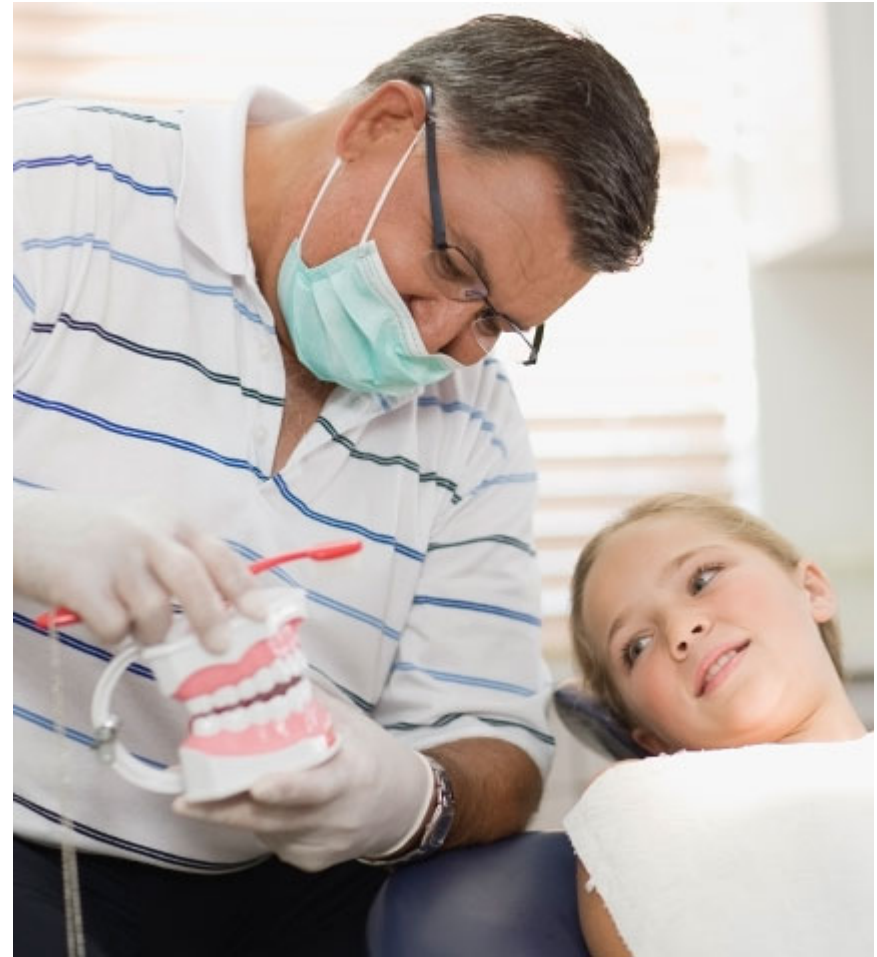
- Includes routine exams, x-rays, cleanings, scaling and polishing
- Two checkups each calendar year

## Restorative & prosthodontics

- 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, root canal therapy, gum treatment or oral surgery)

## Orthodontia

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



# Vision Coverage



## Eye Exams

- One eye exam every calendar year for employees and dependents (regardless of age). *Note: routine eye exams covered at 100%, not subject to your annual deductible.*

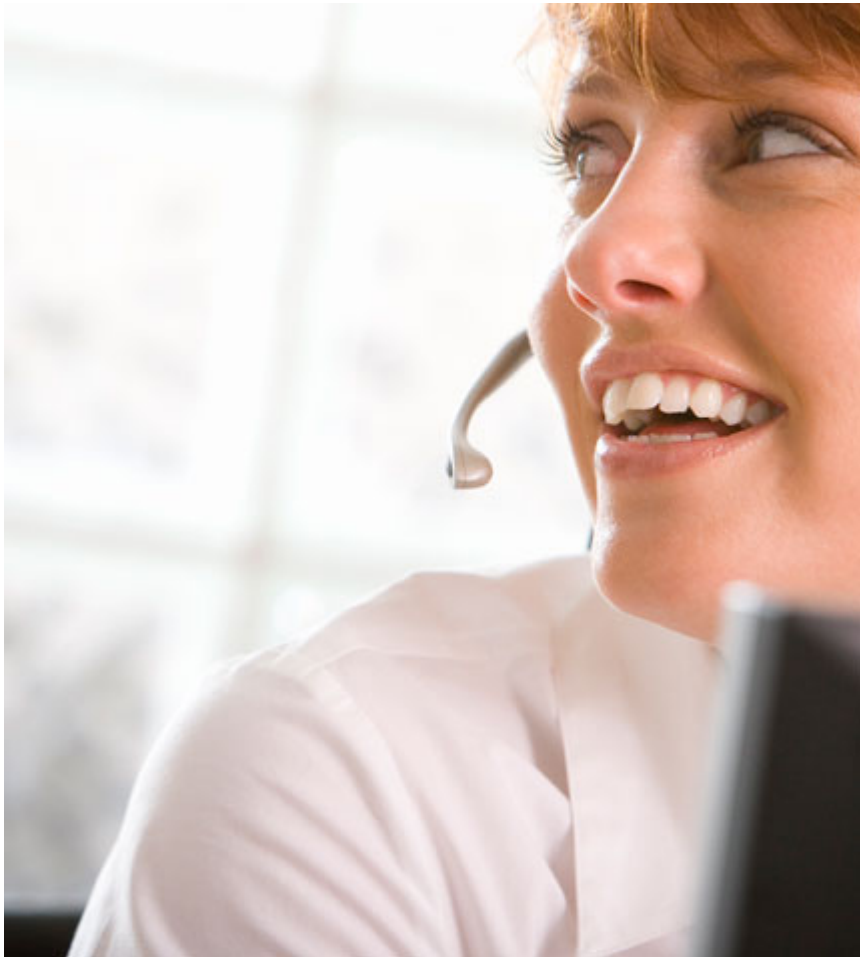
## Frames Lenses and Contact Lenses

- One pair of corrective prescription lenses, contact lenses & frames every other calendar year for employees/dependents 19+
- One pair of corrective lenses, contact lenses & frames every calendar year for dependents under age 19

# Member Resources

# International Member Services Center

Our International Member Service Center is available to assist you 24 hours a day, 7 days a week, 365 days per year, accessible via global toll-free phone, fax or email



## **Multicultural, multilingual support**

- Our service center staff is able to assist you in virtually any language.

## **Global claim processing**

- You can contact the service center for help processing claims in almost any language and more than 100 currencies.

## **One-on-one healthcare support**

- You can call the service center and ask to speak with an International Health Advisory Team nurse.

# International Health Advisory Team

The International Health Advisory Team (IHAT) is a team of local Registered Nurses that provide assistance with:

Pre-trip planning

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Worldwide coordination of routine and urgent medical care

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Obtaining prescription medications

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Obtaining medical services

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Coordinating second opinions for complex cases

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Locating providers and specialists

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Discharge planning

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Coordination of care for return to home country after assignment completion

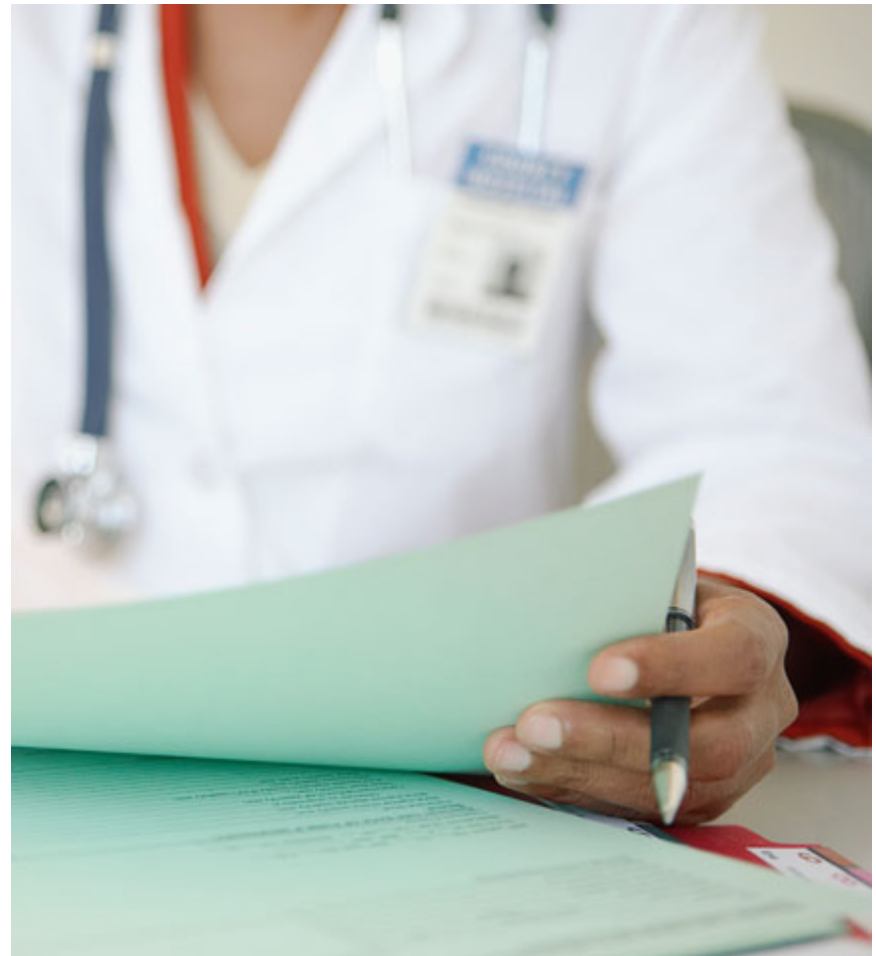
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Clinical Claim review and International Standards of Care Reviews

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Disease and Maternity Management

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# How to Contact the IHAT Team

- If you have questions or need assistance after the initiation of a medical evacuation
- Available 24 hours per day via AI International Service Center or [www.aetnainternational.com/ge](http://www.aetnainternational.com/ge)
- If you or a family member has special healthcare or prescription medication needs
- International Toll Free @ 877-677-7470
- If you need assistance obtaining prescription medications overseas
- Direct/Collect 813-775-0196
- Email at [aige@aetna.com](mailto:aige@aetna.com)



# International Employee Assistance Program (IEAP)

**Confidential program that helps you and your family balance the demands of work, life and personal issues**

- Counseling services – up to 5 counseling sessions per issue, per member, per year (via phone or in person)
- Interactive web resources, including self-assessments and a variety of health and wellness topics
- 24/7/365 crisis intervention

**Call the International Service Center at the number on your ID card and ask to be transferred to the IEAP program**



# Informed Health Line (IHL)

## 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?”

- 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 Aetna International Service Center

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



# Global Provider Services & Payment Options

# Direct Settlement Facilities with Providers

**You can access our direct-settlement network for easier admissions and payment.** This network includes leading hospitals and clinics throughout the world. And it helps reduce your out-of-pocket costs at the point of service.

**Here are just a few of the advantages:**

- No claim submission by you
- Providers will submit the claim and accept payment
- Less payment out of your pocket since facilities accept payment from Aetna
- Letters of Authorization (LOA) are sent directly to the treatment facility

**How to find a facility:**

- Search our list of providers online by logging into your secure member website from [www.aetnainternational.com/ge](http://www.aetnainternational.com/ge)
- Download our 'Provider Directory' app for your smartphone
- Call our Member Service Center for help

**Direct-settlement process**

**1.**  
Select the provider

**2.**  
Initiate a direct settlement via "Find health care" on [www.aetnainternational.com/ge](http://www.aetnainternational.com/ge) or contact Aetna Member Services.

**3.**  
If the provider is not on the Aetna International website, you can request a one-time direct settlement by clicking on the designated link.

# Helping Members Find Providers

**We make it easy.** Members can find the locations of nearby providers in many ways, including our secure member website and our Mobile Provider Directory apps.

These global regional apps are free and available for both Apple and Android devices. We offer regional apps for:

Global Expats



Europe



Middle East



Shanghai  
(in both English and Mandarin)



Southeast Asia



Latin America  
(Multi-lingual – English, Spanish and Portuguese)



# Claim Reimbursement

If you receive care outside the United States from a provider that is not part of our Direct Settlement provider community, you will need to pay for your care at the time of service and file for reimbursement with Aetna.

## Reimbursement procedures:

1.

Complete the claim form and attach all supporting documentation and itemized receipts

2.

Submit completed claim form and documentation via: fax, mail, email, or online through the Aetna International website

3.

Check status of claims through by logging on to Aetna International and clicking on Aetna Navigator  
**[www.aetnainternational.com](http://www.aetnainternational.com)**

4.

Complete the Recurring Reimbursement Election (RRE) form to select your method of reimbursement and currency Note: If you do not complete the RRE form, you will need to complete “Summary of Reimbursement” and “Bank information” section(s) on the claim form

- Explanations of Benefits (EOBs) will be available on Aetna Navigator within 24 hours of processing
- Claim reimbursements can be made via check, electronic funds transfer (EFT) or wire in over 100 currencies
- Reimbursement can be made in a different currency than that used to pay for services
- Claims are calculated using the exchange rate on the date of service

# Web Tools & Online Resources

# Aetna International Member Website

## www.aetnainternational.com/ge

The secure Aetna International website gives members access to a wide array of valuable tools and resources in multiple languages:

Access to  
Aetna  
Navigator

On-line claim  
submission

International  
physician  
and hospital  
directory

Online  
Wellness  
Center

Health and  
security  
information for  
most countries

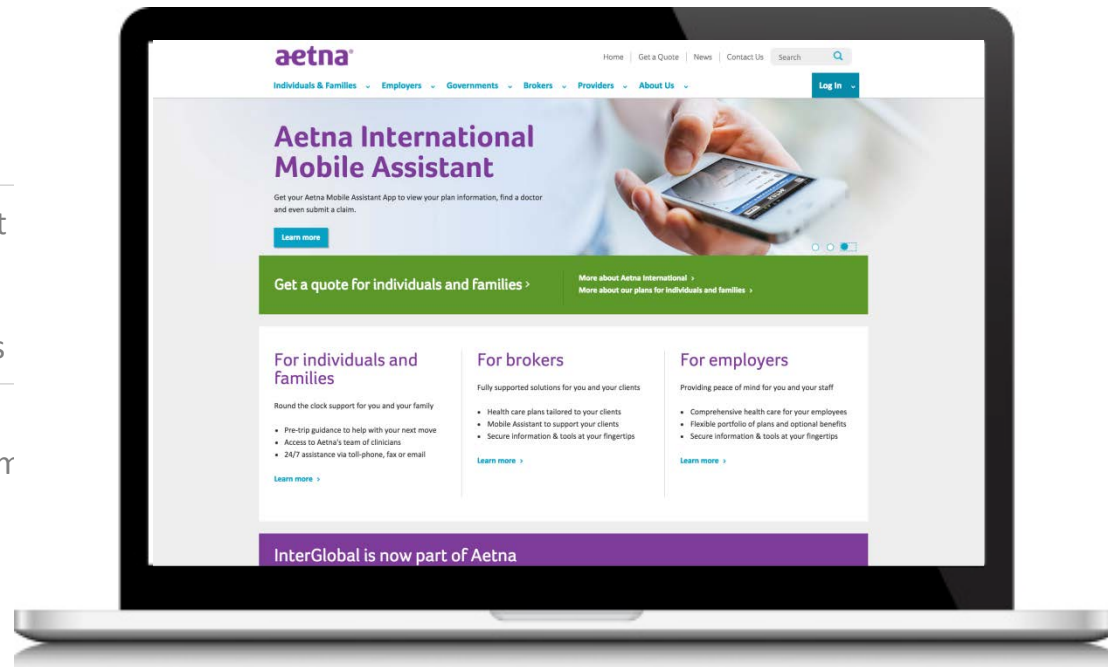
Medical  
terminology  
and drug  
translation  
tools

Virtual Benefit  
Assistant

Answers to  
frequently  
asked  
questions

Aetna contact  
phone  
numbers and  
email address

Online forms,  
including claim  
forms in  
a variety of  
languages

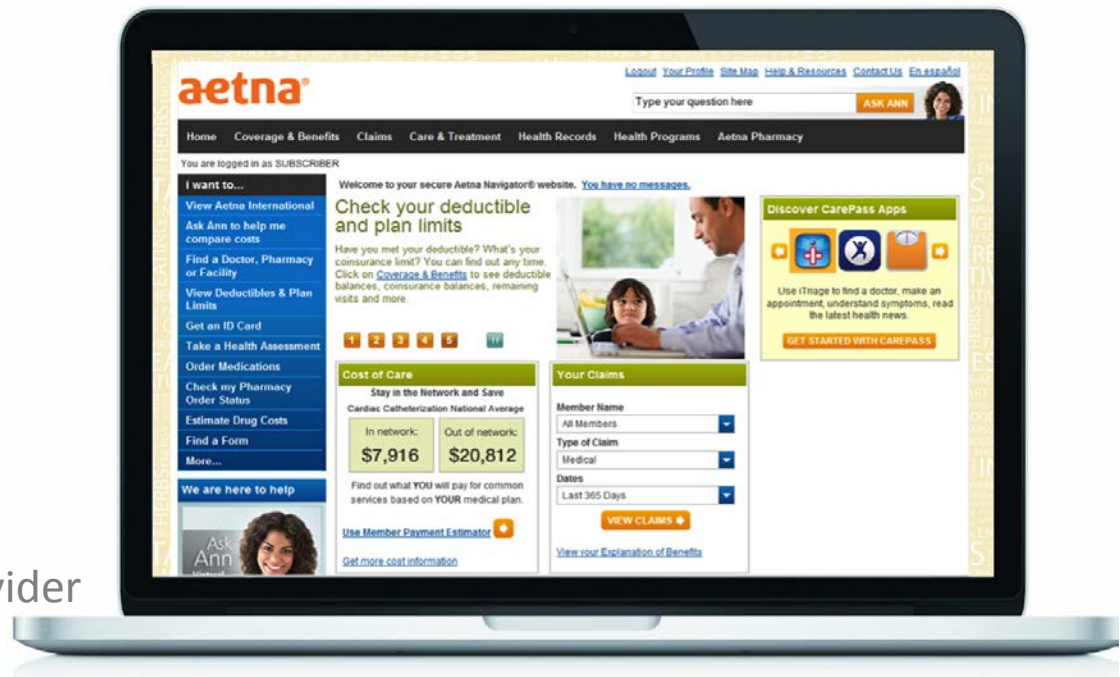


# Aetna Navigator

Aetna Navigator® is a secure, online resource that gives you access to personalized benefits and health information

**With Aetna Navigator, you can:**

- View and print temporary ID cards
- Order replacement ID cards
- Review claim status; download claim history
- View detailed claim status and electronic Explanation of Benefits (EOB) statements
- Find a participating network provider in the United States





# International Mobile Assistant

Available in iTunes or Google Play stores for download

- Member login/registration
- Member ID card (where permissible)
- Member profile/benefit display
- Claim inquiry and details
- Claims submission
- View claim and explanation of benefits details
- Find healthcare based on location
- Aetna contact information



Landing Screen

# Contact Information

# Contact Aetna International

International Member Service Center is accessible 24 hours a day, 365 days a year.

**Inquiries** (Customer Service Center, International Health Advisory Team, and more...)

**Telephone:**

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

+1-813-775-0196 (collect)

**Email:**

[aige@aetna.com](mailto:aige@aetna.com)

**Websites:**

[www.AetnaInternational.com/ge](http://www.AetnaInternational.com/ge)

## Claim Submissions

**Online:**

[www.aetnainternational.com](http://www.aetnainternational.com)

**Fax:**

+1-877-287-1938 (toll-free within the US)

+1-813-775-0195 (global direct dial)

**Email:**

[aige@aetna.com](mailto:aige@aetna.com)

**Mail:**

Aetna International/Aetna

P.O. Box 981543

El Paso, TX 79998-1543 USA

**International Mobile App**

Thank you

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