

Aetna International

Third Country National (TCN) Insurance Orientation



Agenda

- Medical Plan Overview
- Plan Enrollment
 - Benefit Enrollment Changes
- 24 Hour Assistance
- Medical Plan Coverage
 - Schedule of Benefits
 - Details
 - Pharmacy shipping option
 - Additional Benefits
 - International Health Advisory Team
 - Global Emergency Assistance Program
- Dental Plan Coverage
 - Schedule of Benefits
 - Details
- Claim Submission and Reimbursement
 - Direct Settlement vs. Reimbursement
 - Recurring reimbursement for claims submitted
- BorgWarner Benefit Website
- Aetna Website Registration
 - Locate doctors and hospitals
 - Arrange direct settlement for costly procedures
 - Submit claims online
 - Search claims history
 - Visit wellness center
- Aetna Navigator
 - View ID card
 - Locate doctors and hospitals
 - View claims and EOBs

Medical Plan Overview

As an International assignee, you have been enrolled in one of three Aetna International medical plans:

- **Expatriate Plan** (US employees on assignment in a non-US country)
- **Inpatriate Plan** (Employees from a non-US country on assignment in the US)
- **Third Country National Plan** (non-US employees on assignment in another non-US country)

All three plans offer you freedom to visit a doctor or medical facility of your choice without a referral, anywhere in the world

Coverage levels and payment responsibilities vary among the three plans (refer to your specific plan document or contact the Aetna International Member Service Center)

Plan Enrollment

- You will need to confirm number of dependents, gender, dependent relationship and date of birth for enrollment
 - Will also need to provide necessary documents for dependent proof
- Enrollment information will be submitted on your behalf as well as a request for your ID card(s) to be mailed out
- If you have any family status changes (i.e. adding or dropping a dependent), you are responsible for notifying benefits representative with the change within 30 days of the event

Plan Coverage: 24 Hour Assistance

The Aetna International Member Service Center is available 24 hours a day, 7 days a week and 365 days a year to assist you with:

- Emergency Care Locating quality health care around the world
- Answering questions regarding claims, benefit levels and coverage
- Processing claims in virtually any language
- Coordinating reimbursement, offering options in over 180 currencies and payments through electronic reimbursement directly to bank accounts

800-231-7729 (toll-free) or 813-775-0190 (direct)

Medical Plan Coverage: Schedule of Benefits

INDEMNITY	
PLAN FEATURES	
Individual deductible	None
Family deductible	None
Individual Coinsurance Limit	None
<i>(Does not include deductibles, copays, benefit penalties, 50% items and Outpatient Prescription Drugs. Includes Outpatient Prescription Drugs when outside the US)</i>	
Family Coinsurance Limit	None
<i>(Does not include deductibles, copays, benefit penalties, 50% items and Outpatient Prescription Drugs. Includes Outpatient Prescription Drugs when outside the US)</i>	
Lifetime Maximum	Unlimited
Member Payment Percentages	
<i>Hospital Services</i>	
Inpatient	No charge
Outpatient	No charge
Private Room Limit	The institution's semiprivate rate
Pre-certification Penalty	No Penalty
<i>To avoid penalties and/or benefit reductions for non-preferred benefits received in the U.S., contact the service center to determine if precertification is needed for a procedure.</i>	
Non-Emergency Use of the Emergency Room	50%
Emergency Room	No charge
Non-Urgent Use of Urgent Care Provider	No charge
Urgent Care	No charge

Medical Plan Coverage: Schedule of Benefits

INDEMNITY	
Member Payment Percentages	
<i>Mental Health Services</i>	
Mental Health Inpatient Coverage	No charge
<i>Unlimited days per calendar year</i>	
Mental Health Outpatient Coverage	50%
<i>Unlimited visits per calendar year</i>	
<i>Alcohol/Drug Abuse Services</i>	
Substance Abuse Inpatient Coverage	No charge
<i>Unlimited days per calendar year</i>	
Substance Abuse Outpatient Coverage	50%
PCP Office Visit	No charge
Specialist Office Visit	No charge
Allergy Testing and Treatment	No charge
Allergy Injection and Serum	No charge

Medical Plan Coverage: Details

- 100% coverage for preventive care services
 - Well-baby care exams
 - Well-child care exams
 - Routine immunizations
 - Adult annual physicals
 - Colon Cancer Screening
 - Screening for Women
 - Screening for Men
- Coverage includes dental
 - Vision not covered

Medical Plan Coverage: RX Shipping Option

- International assignees have the opportunity to order medications online and have them shipped directly to wherever they are located in the world
 - Expands the options when in a location where medications are hard to get
 - Still able to fill from local pharmacy
- To complete your order, you will need:
 - Your Aetna International member ID number (found on your ID card)
 - Your Group Policy number (found on your ID card)
 - Scanned copies of your prescription that you can upload
 - Your credit card information to cover any applicable coinsurance
- Visit www.expats.com/aetna to place an order
- Questions? Call:
 - Toll-Free: **855-336-XPAT (9728)**
 - Direct: **540-283-7520**

Please note- delivery is **not** available to the following countries:

- United States
- Mexico
- Sweden
- Costa Rica
- Peru
- Congo
- Russia
- Belarus
- Montenegro
- Tajikistan
- Democratic People's Republic of Korea



Medical Plan Coverage: Additional Benefits

- Health Line Nurses are available 24 hours a day, 7 days a week and can:
 - Answer your questions about health concerns
 - Provide current information regarding a wide-range of health issues such as common prevention strategies, chronic conditions and complex medical situations
 - Discuss options for seeking medical attention
 - Help you prepare for appointments with your doctor(s)
 - Assist multilingual callers

Medical Plan Coverage: Additional Benefits

- Employee Assistance Program available 24/7 for you and your covered family members

Assistance available:

- Dealing with adjusting to a new country and culture
- Coping more effectively with stress
- Dealing with depression
- Managing your finances
- Finding support for your children with day care resources
- Coping with loss and grief
- Managing your life or your employees more effectively

Medical Plan Coverage: Additional Benefits

- Wellness Resources to assist with:
 - Alcohol control
 - Stress
 - Fitness
 - Healthy eating
 - Quit smoking
 - Weight reduction
 - Skin care
 - Chronic conditions

International Health **Advisory Team**

- International Health Advisory Team (**IHAT**) is a group of trained clinicians that provide the highest level of support to meet specific needs offering a single point of contact to assist with:
- Pre-trip planning specific to a host country
- Worldwide coordination of routine and urgent medical care during an assignment
- Assistance with locating providers and in obtaining medical devices or prescription medications
- Coordination and supervision of medical evacuations and other emergency assistance

Global Emergency Assistance Program

- Emergency medical evacuation & assistance is built into the medical plan
 - 100% coverage, \$500,000 calendar year maximum
- Emergency medical evacuation services include:
 - Emergency medical evacuation
 - Return of dependent children
 - Transportation after initial evacuation
 - Confinement off visitation
 - Repatriation of mortal remains



Dental Plan Coverage: Schedule of Benefits

Passive PPO Dental			
Plan Features	Outside the U.S.	Inside the U.S.	
		Preferred Benefits (In-Network)	Non-Preferred Benefits Out-of-Network
Individual Deductible	\$50 per calendar year	\$50 per calendar year	\$50 per calendar year
Family Deductible	\$150 per calendar year	\$150 per calendar year	\$150 per calendar year
Type A Expense <i>(Diagnostic and Preventive)</i>	No charge	No charge	No charge
Type B Expense <i>(Basic and Restorative)</i>	20% after deductible	20% after deductible	20% after deductible
Type C Expense <i>(Major Restorative)</i>	50% after deductible	50% after deductible	50% after deductible
Calendar Year Maximums			
Year 1	\$1,500	\$1,500	\$1,500
Year 2	\$1,600	\$1,600	\$1,600
Year 3	\$1,700	\$1,700	\$1,700
Year 4	\$1,800	\$1,800	\$1,800
Orthodontic Treatment <i>Coverage for Adults and Dependents up to Age 20</i>	50%	50%	50%
Orthodontic Lifetime Maximum	\$1,500	\$1,500	\$1,500
<i>Please refer to your dental plan for additional benefit coverages for Types A, B and C</i>			

Dental Plan Coverage: Details

- Type A Expenses
 - Diagnostic and Preventive Care
 - Cleanings- 2 per year
 - X-rays*
- Type B Expenses
 - Basic Restorative Care
 - Oral Surgery- extractions, impacted teeth (soft-tissue), etc. *
 - Periodontics-*
 - Endodontics*
- Type C Expenses
 - Major Restorative Care
 - Oral Surgery- impacted teeth (bony), etc.*
 - Periodontics*
 - Endodontics*

*Refer to dental plan document for more information

Claim Submission & Reimbursement

What is Direct Settlement? Refers to arrangements Aetna has established with leading hospitals and healthcare providers throughout the world to pay these facilities directly for any covered expenses.

Direct settlement process:

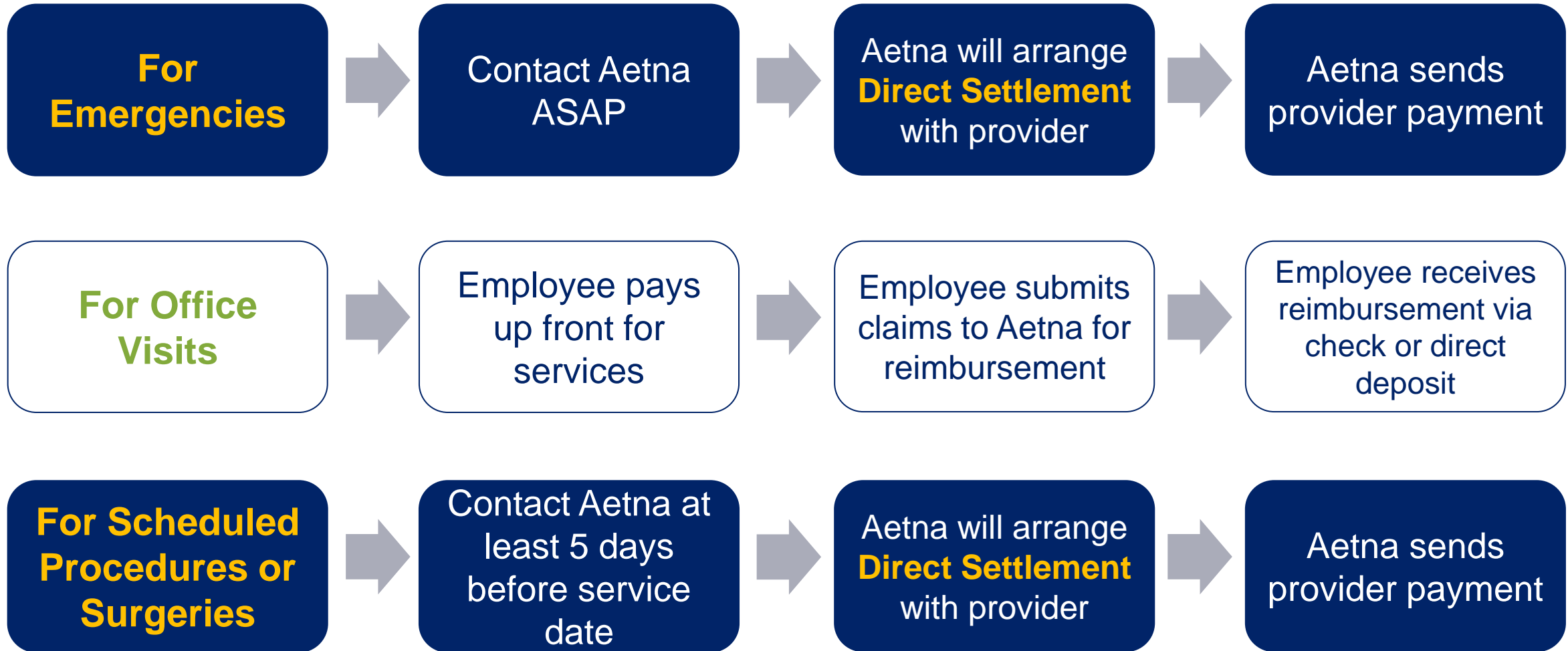
- Select a direct settlement provider from Aetna's online provider directory or contact Aetna Member Service Center at the number on your member ID card
- Contact the healthcare provider before receiving services to confirm that direct settlement arrangements can be made for the specific treatment
- At least 5 days prior to your appointment, submit a request to start the direct settlement process

Gives you the convenience of not having to pay for eligible expenses up front and then filing claims for reimbursement. Eases the burden on your wallet.

Claim Submission & Reimbursement

- **For emergencies** contact Aetna immediately (or as soon as you are able) at the number on the back of your member ID card so they can contact the hospital to arrange direct settlement of payment
- **For scheduled procedures and surgeries** contact Aetna at least 5 days prior to your appointment to begin the direct settlement process
- **For office visits** you will need to pay out of pocket and seek reimbursement through Aetna International

Claim Submission & Reimbursement



Claim Submission & Reimbursement

You may choose one of 4 ways to submit your claims:

1. Via the Aetna international secure member **website** at:

<http://www.aetnainternational.com>

2. Via **email** to: aiservice@aetna.com

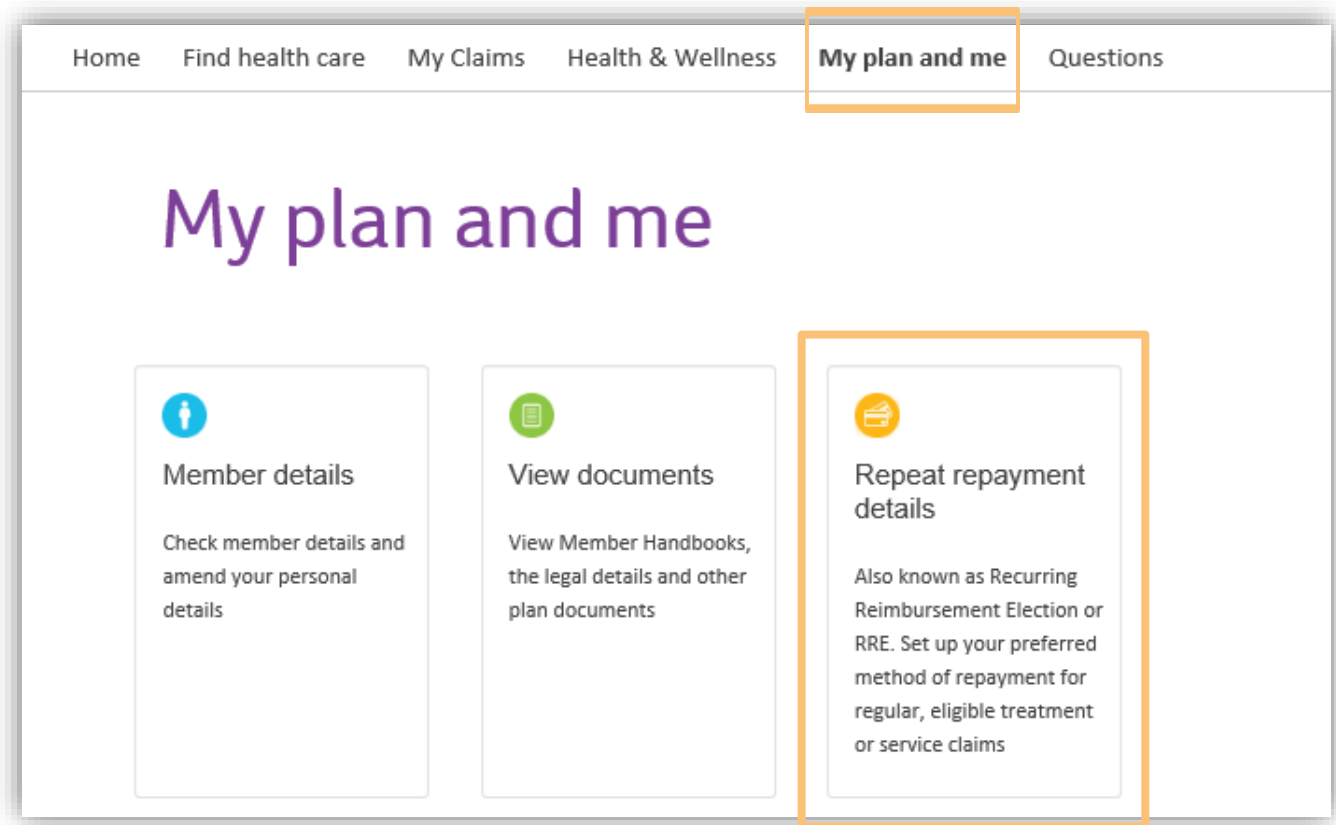
3. Via **fax** to: 800-475-8751 (toll free) or 1-859-425-3363 (direct)

4. Via **mail** to:

Aetna International
PO box 98143,
El Paso, TX 79998-1543, USA

Recurring Reimbursement

- Sign up for recurring reimbursement
 - Easiest and fastest way to receive reimbursed funds due to you

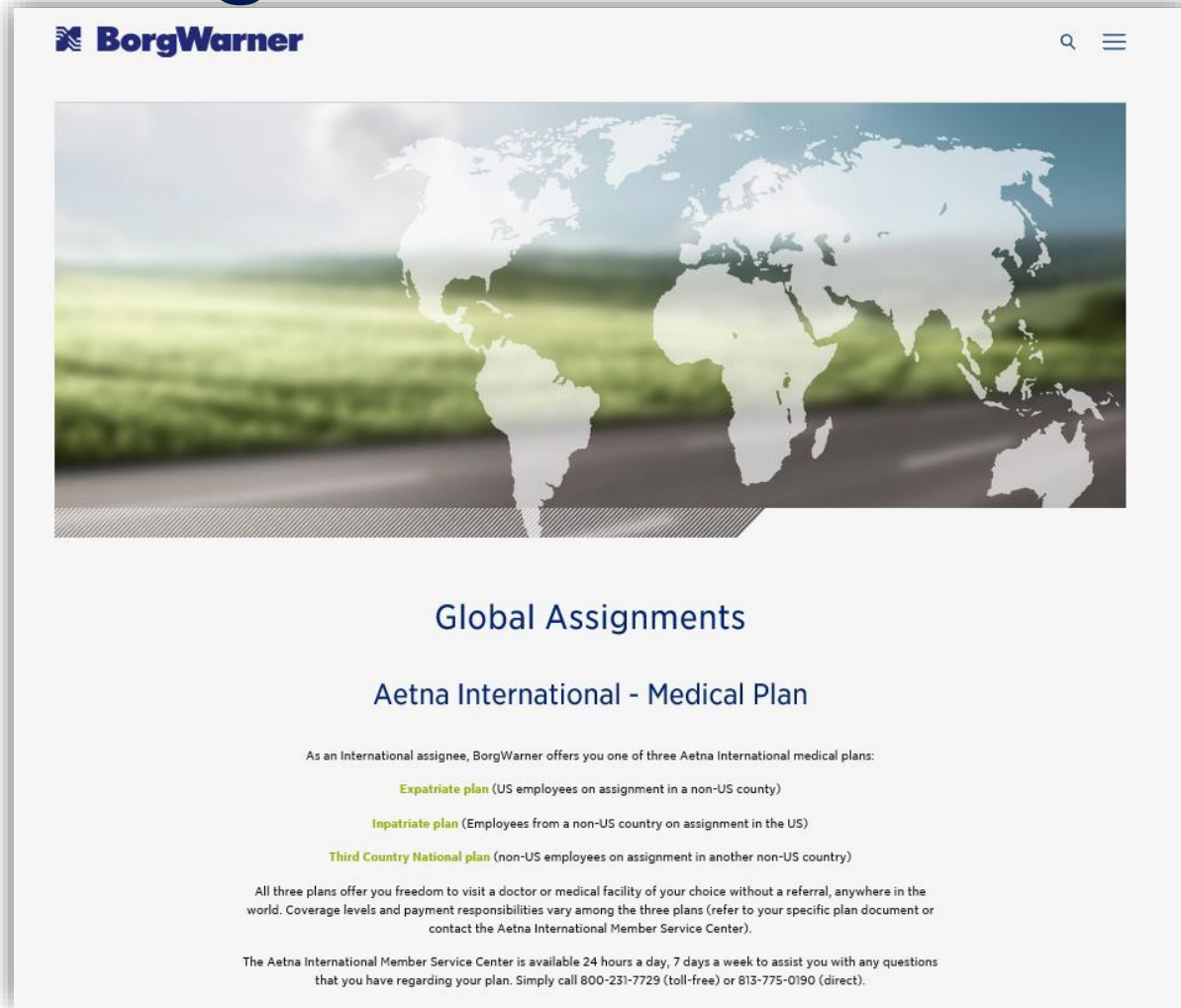


BorgWarner Benefits Website


- www.borgwarner.com/benefits
- Scroll to the bottom of the Global Benefits page and click on the Global Assignments box
 - All presentations, how-to documents, forms, etc. can be found here



BorgWarner Benefits Website



BorgWarner



Global Assignments

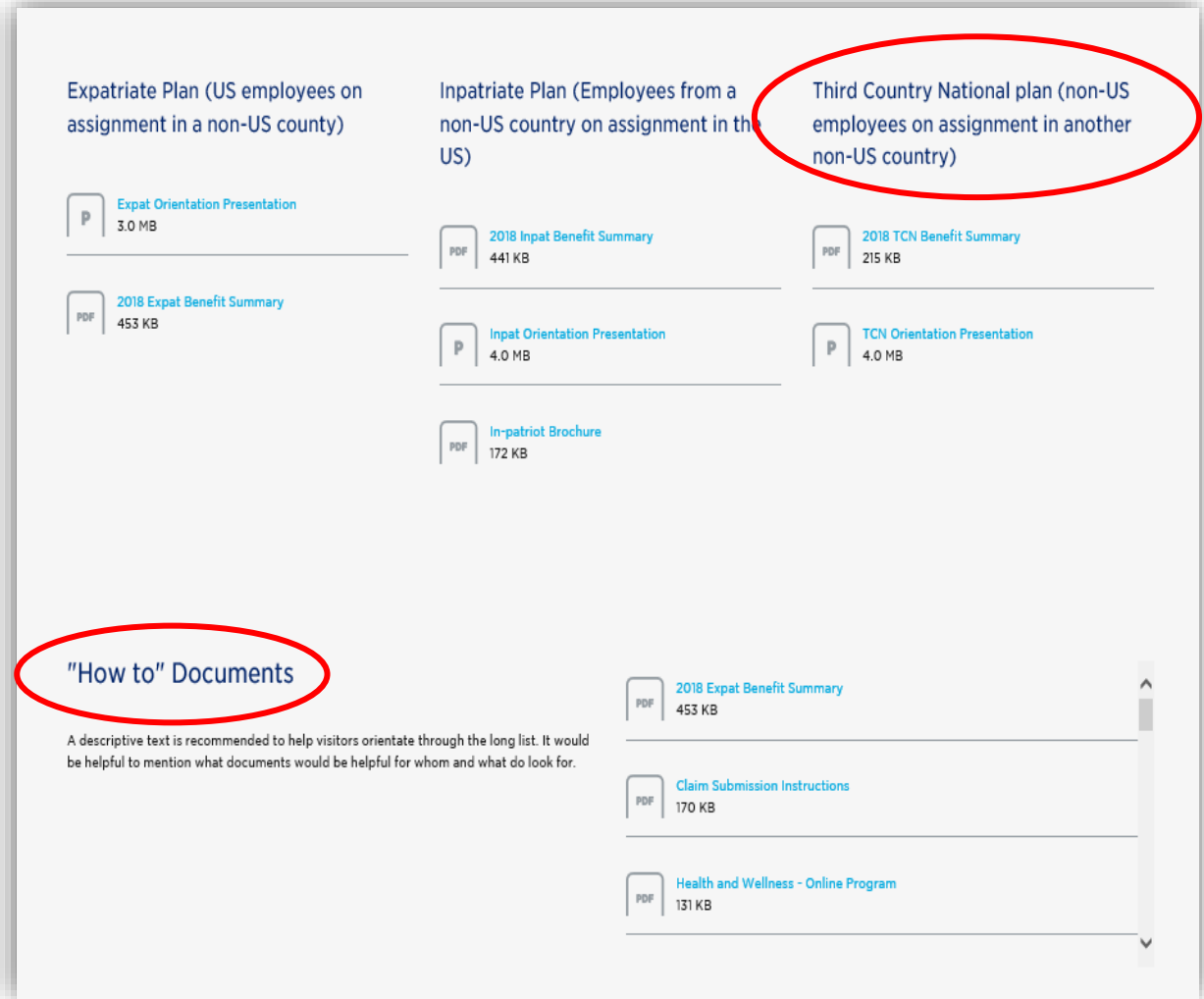
Aetna International - Medical Plan

As an International assignee, BorgWarner offers you one of three Aetna International medical plans:

- Expatriate plan** (US employees on assignment in a non-US county)
- Inpatriate plan** (Employees from a non-US country on assignment in the US)
- Third Country National plan** (non-US employees on assignment in another non-US country)

All three plans offer you freedom to visit a doctor or medical facility of your choice without a referral, anywhere in the world. Coverage levels and payment responsibilities vary among the three plans (refer to your specific plan document or contact the Aetna International Member Service Center).

The Aetna International Member Service Center is available 24 hours a day, 7 days a week to assist you with any questions that you have regarding your plan. Simply call 800-231-7729 (toll-free) or 813-775-0190 (direct).



Expatriate Plan (US employees on assignment in a non-US county)

- Expat Orientation Presentation (3.0 MB)
- 2018 Expatriate Benefit Summary (453 KB)

Inpatriate Plan (Employees from a non-US country on assignment in the US)

- 2018 Inpat Benefit Summary (441 KB)
- Inpat Orientation Presentation (4.0 MB)
- In-patriot Brochure (172 KB)

Third Country National plan (non-US employees on assignment in another non-US country)

- 2018 TCN Benefit Summary (215 KB)
- TCN Orientation Presentation (4.0 MB)

"How to" Documents

A descriptive text is recommended to help visitors orientate through the long list. It would be helpful to mention what documents would be helpful for whom and what do look for.

- 2018 Expatriate Benefit Summary (453 KB)
- Claim Submission Instructions (170 KB)
- Health and Wellness - Online Program (131 KB)

Member Resources: International Mobile Assist

Available free to download from iTunes or Google app store

- Single login for all members
- Direct Claim and receipt submission
- Member ID card (where permissible)
- Member registration
- Member profile/benefit display
- Claim Inquiry and details
- View claim and explanation of benefits details
- Find healthcare based on location
- Access to view the providers on a map and calculate distance to each facility
- Helpful information of and after an appointment
- Integration with the user's calendar to record any appointments made with the provider

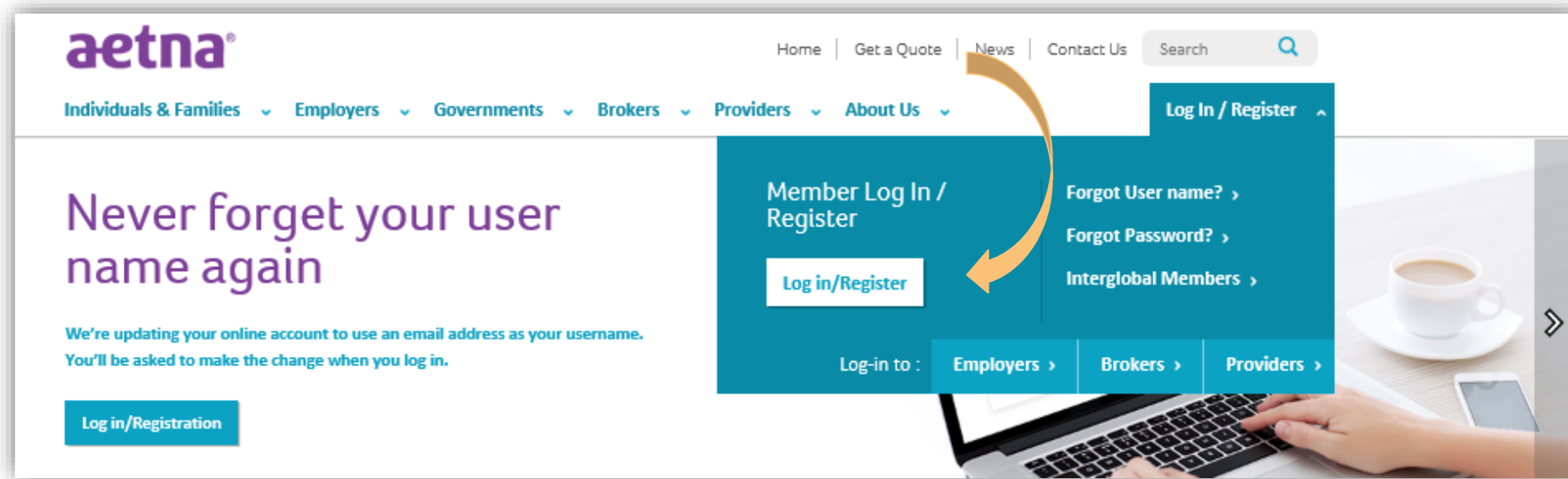


Landing Screen

Aetna Member Website Registration

Step 1:

Login at www.AetnaInternational.com



Aetna Member Website Registration

Step 2:

- You will be directed to the Member Login screen
- If you have not registered please choose “Register for online access”

Let's go

Log in to your online account

Your plan and your health in one place.

Username

Password

Forgot username?
Forgot password?

Log in

Don't have an account?
It only takes a minute to sign up for your online Account

Register

Aetna Member Website Registration

Step 3:

- First time Users:
- Choose “Aetna International Plan Member” under “Your Plan Type”

Let's go

Let's make staying healthy a little easier for you

It only takes a minute to sign up for your online account to get quick and easy access to:

- ✓ Tools and support to keep you healthy
- ✓ Search for medical providers in your area
- ✓ Make simple and hassle free claims

Your name
As it appears on your Member ID card

First name

Last name

I only use one name

Your date of birth

DD MM YYYY

Your plan type

Aetna International Plan Member

Aetna WorldTraveler Plan Member

Member ID

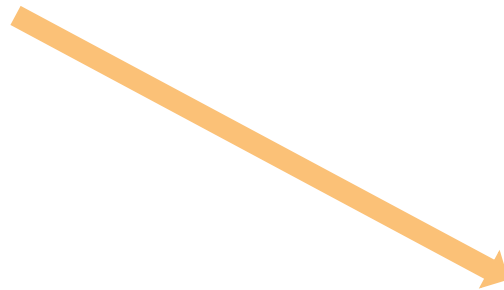
I accept the terms & conditions

Get Started

Aetna Member Website Registration

Step 4:

- Enter your “ID Number”
Found on your Aetna International ID Card (this can be found in your welcome kit email as well)
- Following the verification of your Member information, you will be asked to create a User Name and permanent Password



Your plan type

Aetna International Plan Member

Aetna WorldTraveler Plan Member

Member ID ?



This can be found on the back of your ID card, and at the top of any paperwork you have from us.

No luck? [Contact our support team](#)

, and they'll be able to help.

Member Website Homepage

Claims Center

- [Submit claims online](#)
- [Search claims \(link to Aetna Navigator\)](#)

Find Health Care

- [Locate doctors and hospitals](#)
- [Arrange Direct Settlement for costly procedures](#)

Your account, your Policy

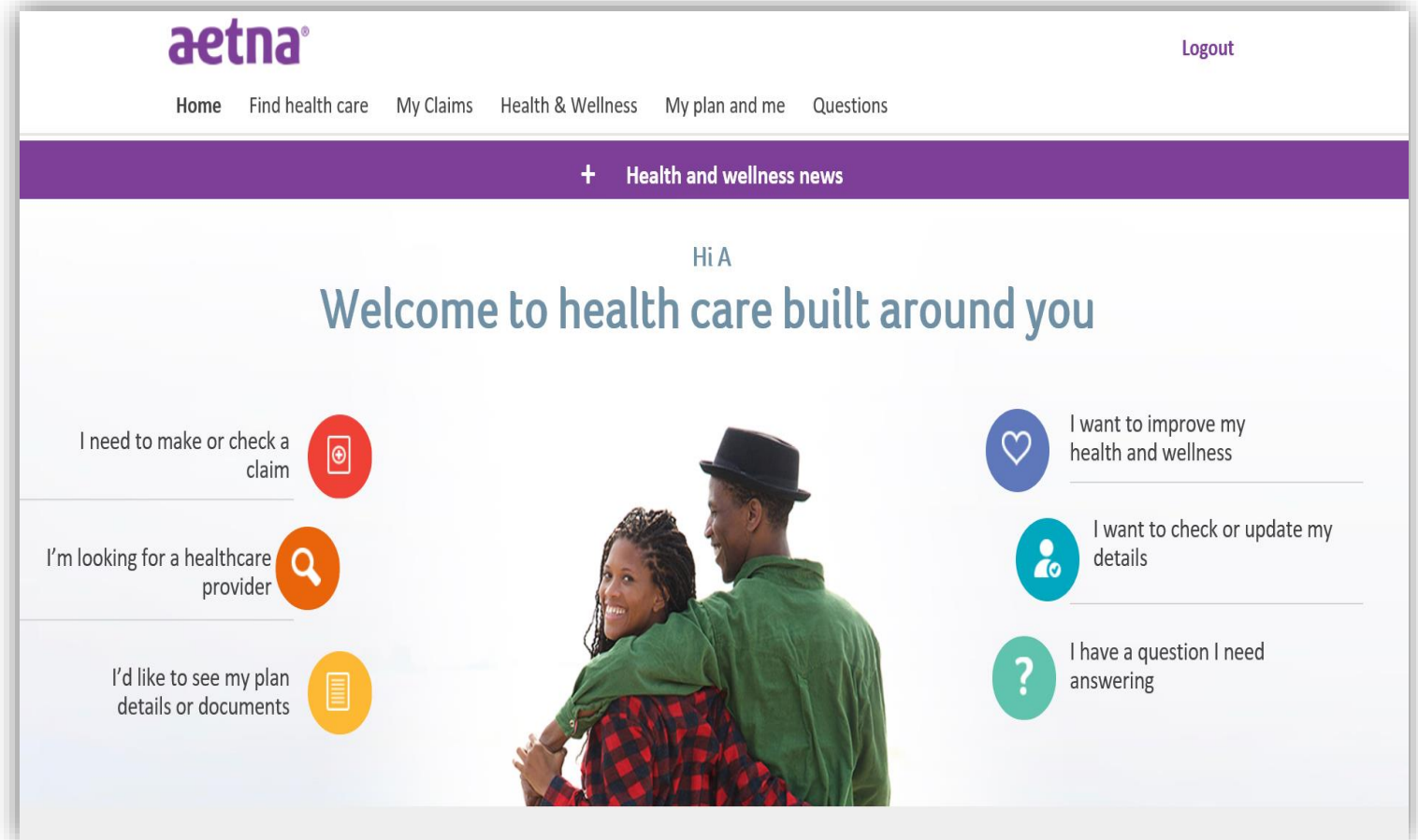
- [Member Kit “how to” use your benefits](#)
- [Recurring Reimbursement online set-up](#)

Health and Wellness Resources

- [Wellness Center](#)
- [Virtual Employee Meeting \(15-minute video of how to use the website\)](#)

Forms:

- [Claim form](#)
- [Recurring Reimbursement Election Form](#)



Member Website Homepage

- Type in the care you are looking for or search by category

The screenshot shows a search interface for a member website. At the top, there is a search bar with the text "What do you want to search for near Detroit, Michigan?" and a "Change location" link. Below the search bar is a search input field with a magnifying glass icon and a placeholder text "Eg: John Wright, Primary Care Physician, Dermatologists, Periodontists". Below the search bar is a "OR" button. Below the "OR" button is a section titled "Find what you need by category" which contains five category cards:

- Medical Doctors & Specialists**: Primary care physicians (PCPs), pediatricians, cardiologists, OB/GYNs, others
- Hospitals & Facilities**: Hospitals, urgent care centers, walk-in clinics, physical therapy centers, others
- Behavioral Health**: Counseling, EAP, mental health facilities, substance abuse treatment, psychiatrists, others
- Urgent Care**: Urgent care centers
- Alternative Medicine**: Chiropractors, acupuncturist, massage therapists, dieticians, others

Member Resources: Find Healthcare

- Reminder: when seeking medical care, you do not have to follow any network of providers
- Find Healthcare option of the Aetna International website does have an International Doctor Directory- this is only a reference to assist with finding providers in your host country
- We also recommend that you check with other employees in your host country for recommendations of healthcare providers and determine what is the best option for you

Member Website: Direct Settlement Provider Listing

- Allows you to submit a request for one of the facilities listed or for a facility not in the direct-settlement listing

The screenshot displays a web interface for finding healthcare providers. At the top, it says "Find healthcare > Provider results". A highlighted orange box contains a message: "All our contracted providers accept direct settlement. You do not have to use a direct settlement provider. However, selecting a participating provider can help reduce your out-of-pocket expenses. To submit a direct settlement request for a provider that isn't listed, please click here". Below this, a note states: "Note: By clicking the + sign you will see further details if applicable. Fields marked with an asterisk (*) are required." There are two dropdown menus: "Select a country/territory*" with "Australia" selected, and "Select a city" with "Any" selected. A purple "Search" button and a link for "Show advanced filter options" are also present. The results section, titled "Your results", shows a table with one entry for "Adelaide Gynaecology". A red button labeled "Apply for direct settlement" is highlighted with an orange box at the bottom left of the results area.

Find healthcare > Provider results

All our contracted providers accept direct settlement. You do not have to use a direct settlement provider. However, selecting a participating provider can help reduce your out-of-pocket expenses. To submit a direct settlement request for a provider that isn't listed, please click here

Note: By clicking the + sign you will see further details if applicable
Fields marked with an asterisk (*) are required.

Select a country/territory*
Australia

Select a city
Any

Search + [Show advanced filter options](#)

Your results

Provider	Address	Details	Contact
+ Adelaide Gynaecology	18 North Terrace Level 4 Adelaide South Australia 5000 Australia	Type: Clinic Language: English In patient Direct Settlement: No Out patient Direct Settlement: Yes	61.8.82131800

Apply for direct settlement

Member Website: Direct Settlement Provider Listing

- Fill out your personal information and appointment information to submit for direct settlement
- Direct settlement is only used for emergencies or major surgeries

Find healthcare > Provider results > Apply for Direct Settlement

Why apply for Direct Settlement?

✔ For eligible claims, we will settle your bills with your health care provider directly so you can focus on your health.

Fields marked with an asterisk (*) are required.

Provider details

Adelaide Gynaecology	18 North Terrace, Level 4 Adelaide South Australia 5000 AUSTRALIA	Type: Clinic Language: English In patient Direct Settlement: No Out patient Direct Settlement: Yes	61.8.82131800
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Contact name

Contact Email Id

1 About You

Your Details

Your member ID*

First name Last name

Your Email* [Change email address](#)

Patient Details

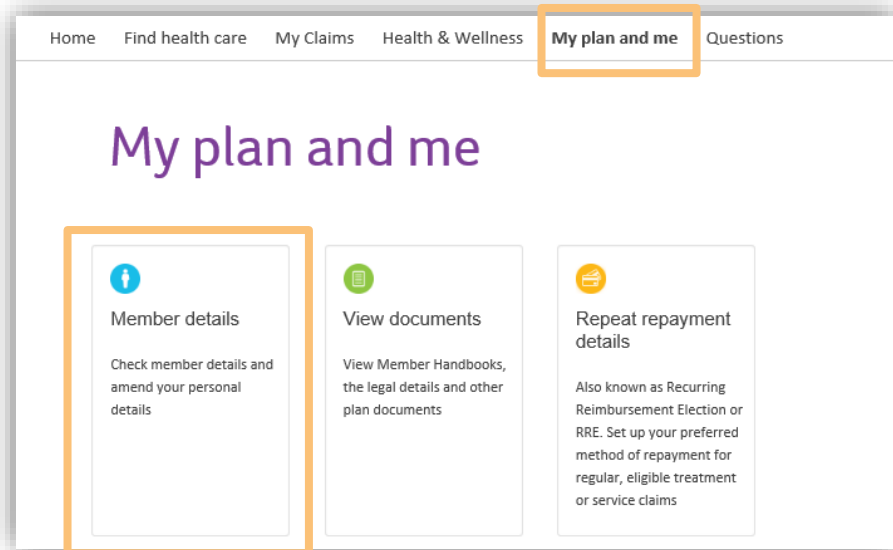
Who is the patient?* Patient Date of birth*

Your Group Number* Your Employer Name*

20% complete

Member Website: Your Account, your Policy

- Here you can:
 - Update your registration account settings (e-mail, city, country)
 - Request ID cards
 - View your member kit materials



A screenshot of the 'Member Details' form. The form is titled 'Member Details' and has a purple header. Below the header is a breadcrumb trail: 'My Plan and Me > Member Details'. The form is divided into two columns. The left column contains the following fields:

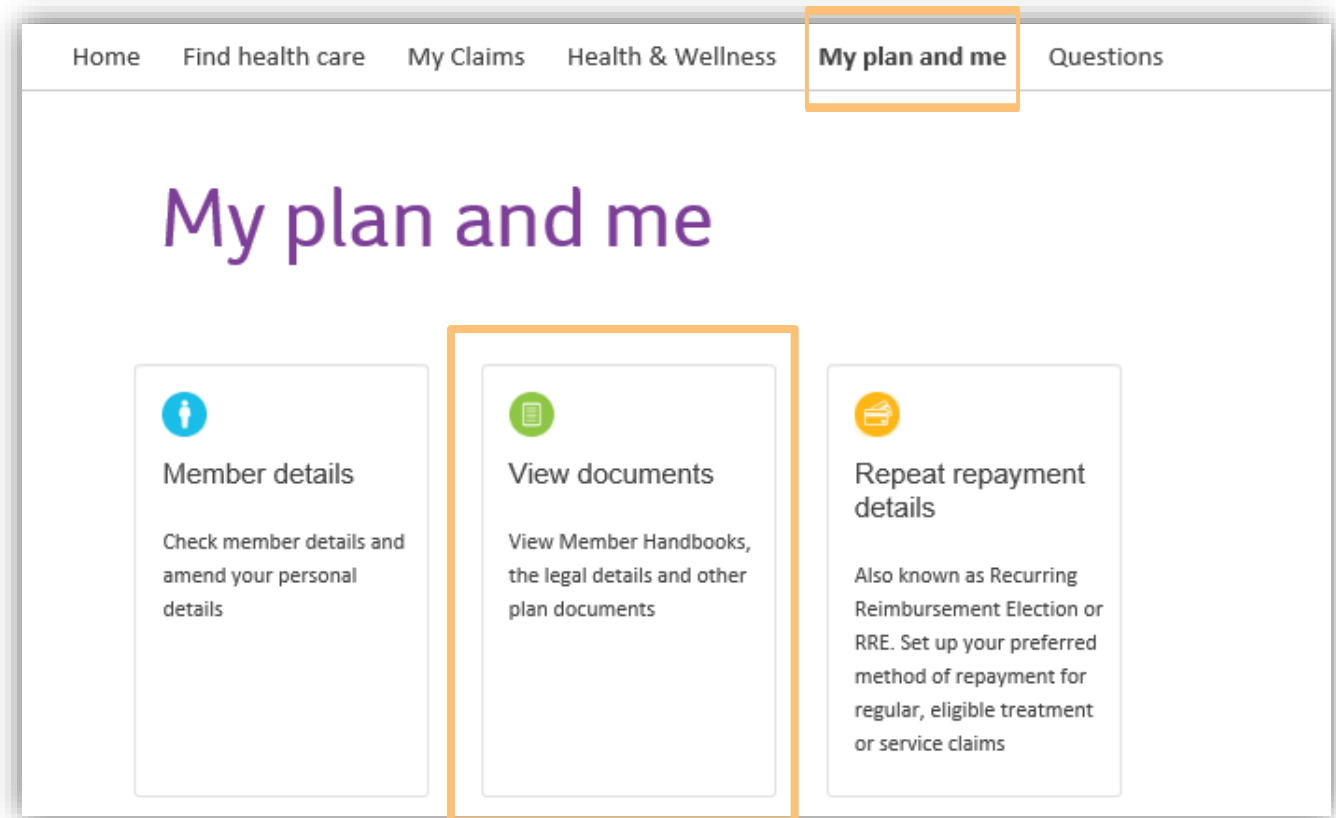
- Your details** section with a note: 'Note: You can manage your preference for receiving news on our products and services in Navigator'. Below this is a sub-note: 'Fields marked with an asterisk (*) are required.'
- First name** and **Last name** (text input fields).
- Your date of birth** (text input field with value '01/01/1980').
- Your email address *** (text input field).
- Your destination country** (dropdown menu with value 'United Arab Emirates').
- A warning box: 'Please refer to the "Valid province/state/emirate values" resource below when entering your Destination Emirate Name.'
- Your destination city *** (dropdown menu with value 'DUBAI').
- Your destination province/state/emirate** (text input field).
- Country of citizenship/nationality *** (dropdown menu with value 'Belgium').
- Language preference *** (dropdown menu with value 'English').

The right column features a photograph of a man and a child looking at a laptop. Below the photo is a message: 'You've kept us in the loop - now let us return the favour'. Underneath is a list of member email benefits:

- Our member emails include:
 - ✓ The latest news
 - ✓ Great benefits
 - ✓ Exclusive health and wellness resources
- [Edit your details to sign up](#)

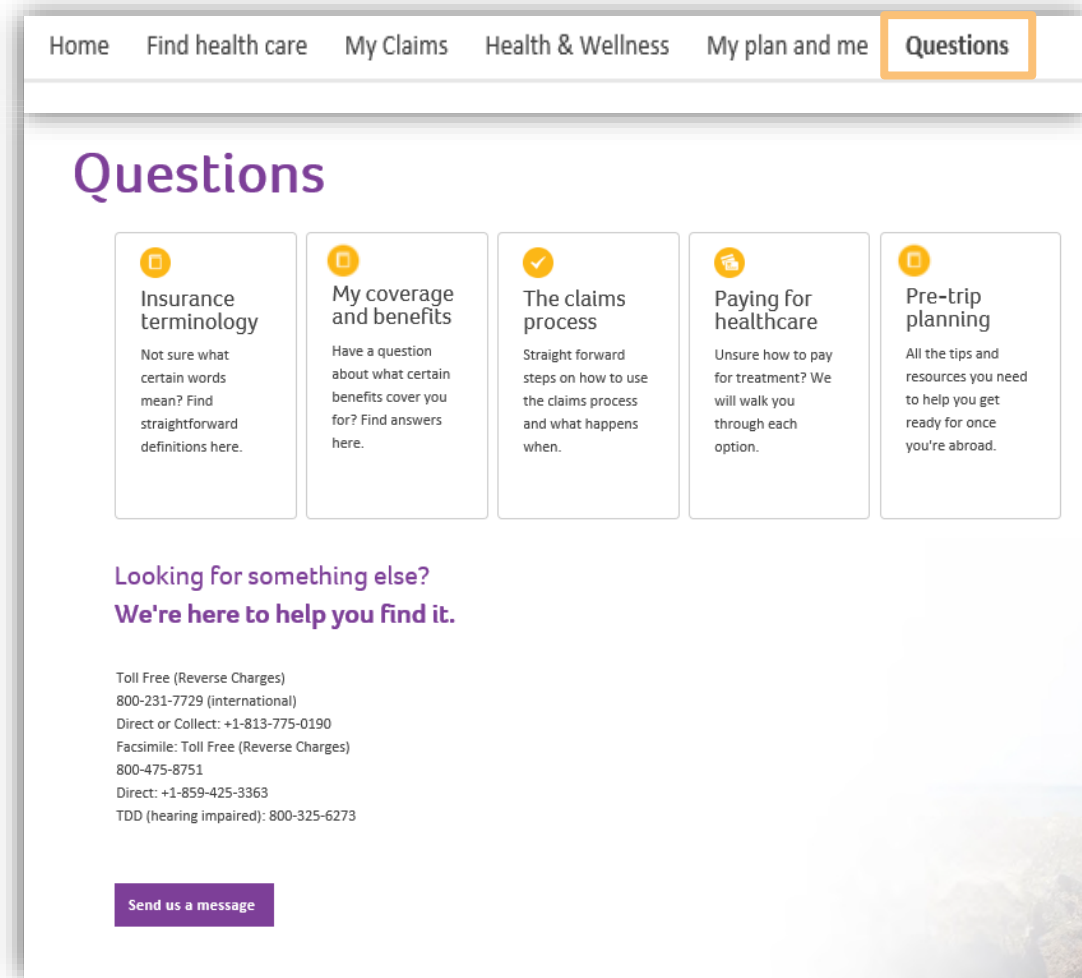
Member Website: Forms

- The forms section includes links to all of the forms you need in a downloadable format



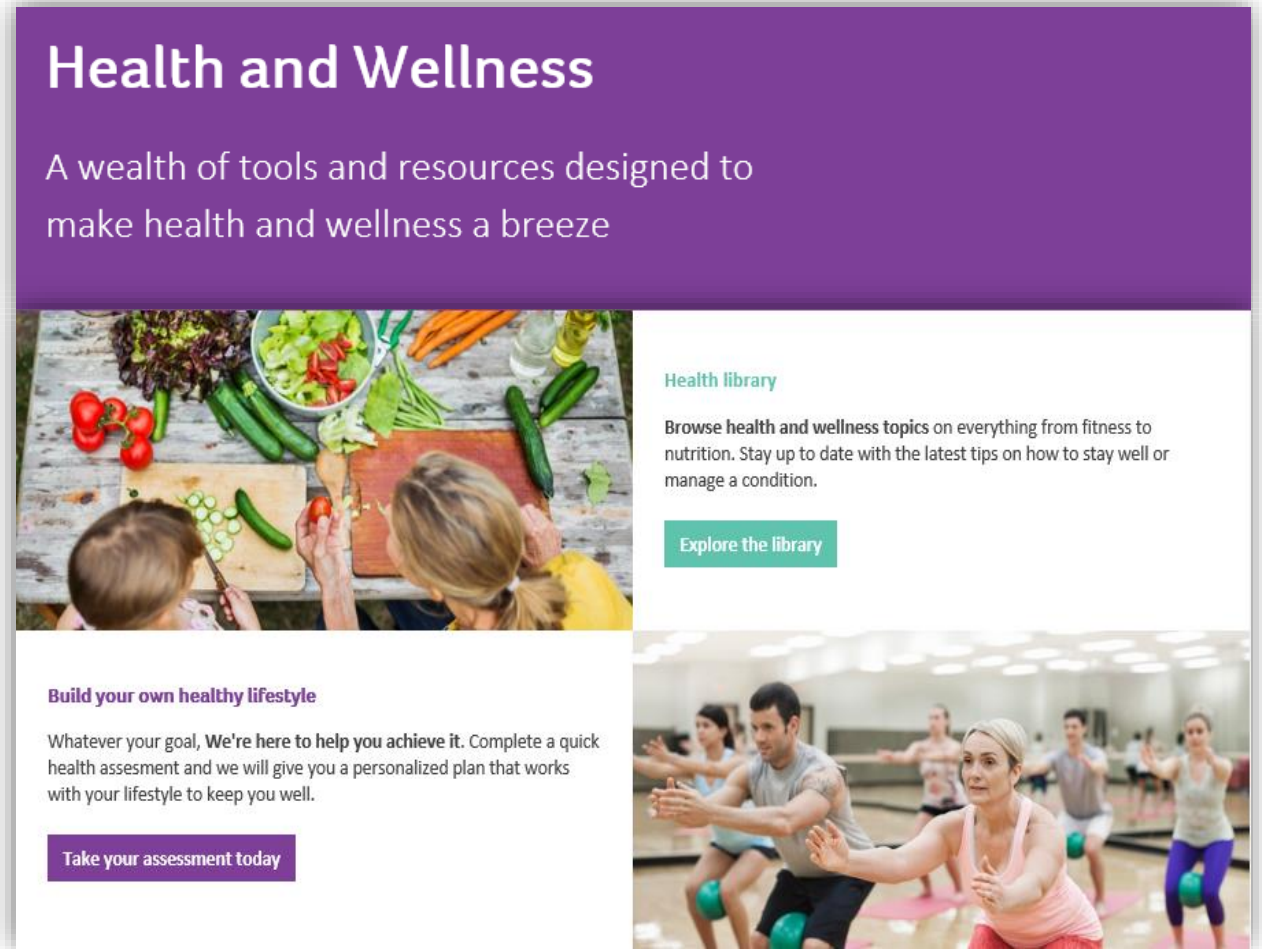
Member Website: FAQs

- Here you will find answers to frequently asked questions




Member Website: Health & Wellness Resources

- This section provides information on:
 - International Health Advisory Team
 - Links to the Wellness Center for health and wellness content
 - Links to the Virtual Employee Meeting



Health and Wellness

A wealth of tools and resources designed to make health and wellness a breeze



Health library


Browse health and wellness topics on everything from fitness to nutrition. Stay up to date with the latest tips on how to stay well or manage a condition.

[Explore the library](#)

Build your own healthy lifestyle

Whatever your goal, **We're here to help you achieve it.** Complete a quick health assessment and we will give you a personalized plan that works with your lifestyle to keep you well.

[Take your assessment today](#)



Member Website: Claims Center

- Search claims: links over to Aetna Navigator through single sign-on
- Submit claims: allows you to complete the smart claim form, upload receipts/invoices, and submit online
- Online Claims Submission History: allows you to view high-level information on past claims submitted online

Home Find health care My Claims Health & Wellness My plan and me Questions

My Claims

We'll help you spend less time managing your claims, and more time living your life

New claim

Go to Aetna Navigator to search claims, view the status of your claims, and view your related Explanation of Benefits (EOB)

GO TO AETNA NAVIGATOR

All

No results satisfied the specified criteria.

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

Member Website: Aetna Navigator



Member Website: Aetna Navigator ID Card

- View your ID Card
- Use your Internet browser's print function to print a temporary ID card
- Order a replacement card

Messages 0 Forms **ID Card** Profile Contact Us Your Videos Log Out

♥ aetna™ Welcome SUBSCRIBER

Home | Find Care | Manage Claims | See Coverage & Costs | Stay Healthy | Manage Prescriptions

ID Card

Select member, card type, and click view ID card

Member name
SUBSCRIBER (You) ▼

Card type

Medical
 Dental

View ID Card

To make the most of your health plan, be sure your doctor is in network.
[Check in Provider Search](#)

More about your ID card
You don't need a separate card for all products. For example, your card may include your pharmacy (Rx) info.

If you've lost your ID card and need to show it for care, bring it up on a device such as your cellphone. You can also show your doctor a printed copy.

What if the information on your card is wrong?
If there is incorrect member name or plan information on your member ID card, and you signed up for insurance through your workplace, contact your employer's HR/benefits department and they can give us the change.

If you didn't sign up through work, just call the member services number on your card.

If you are using a screen reader and need assistance with your ID card, please contact Member Services at the number on your [Contact Us Page](#).

Member Website: View Claims and EOBs

- View claims and Explanations of Benefits (EOBs)

Home | Find Care | **Manage Claims** | See Coverage & Costs | Stay Healthy | Manage Prescriptions

Manage Claims

Claims | Explanation of Benefits

To view other claims, change the selections below and click "Apply".

Member: SUBSCRIBER (You) | **Claim Type:** Medical | **Dates:** Last 180 days | **Apply**

+ Submit a claim
Download, complete, and mail us the claim

Download claim(s) | **Print claim(s)**

Date	Member	Provider	Bill Amount	Plan Paid	Your Responsibility
03/26/19	SUBSCRIBER (You)	KATHERINE TURNER	\$208.54	\$145.70	\$10.00 View claim details »
03/26/19	SUBSCRIBER (You)	KATHERINE TURNER	\$17.40	\$7.25	\$0 View claim details »

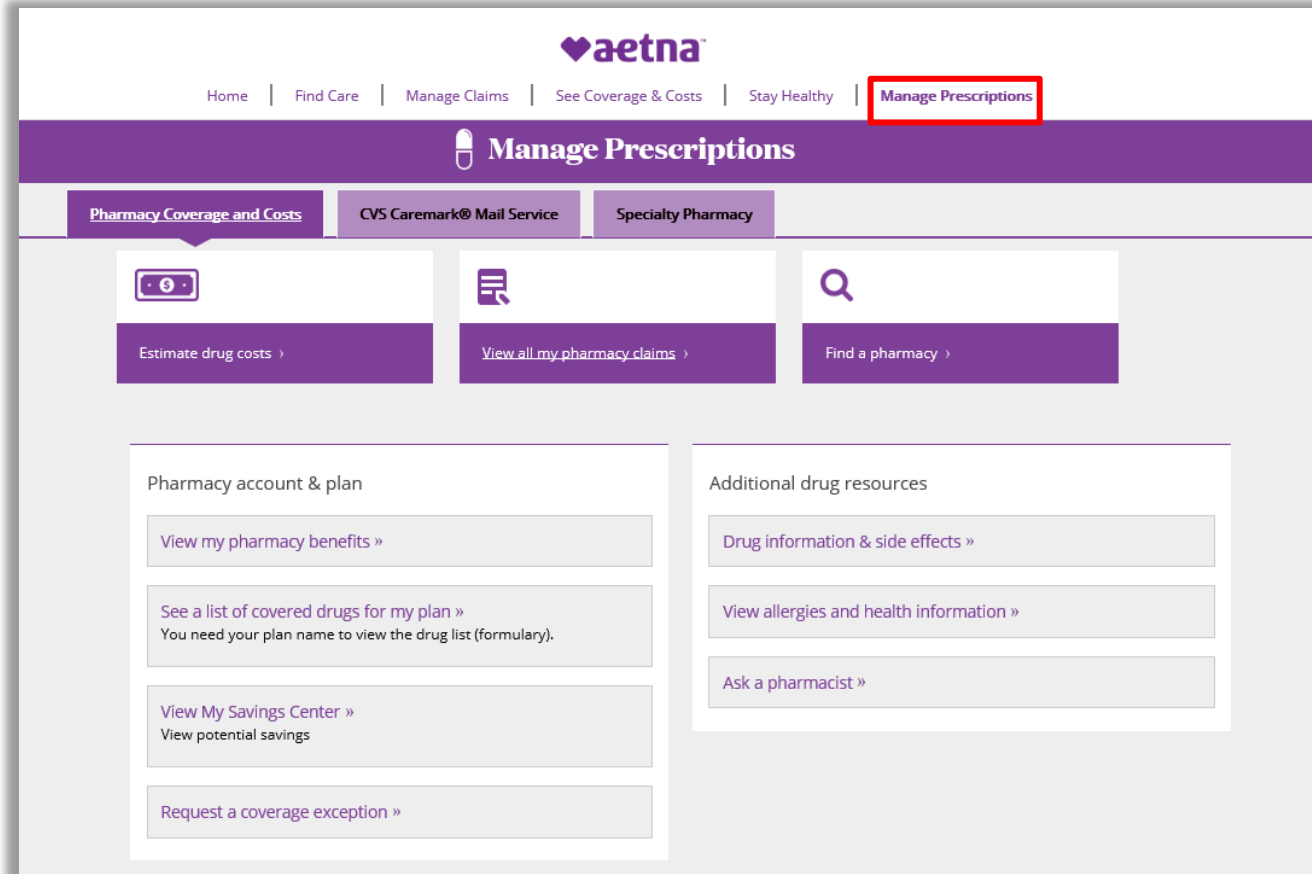
Medical Balance »
Information about Subscriber

In-network
Deductible
You paid \$ 0.00 of \$ 200.00
Remaining **\$ 200.00**

In-network out-of-pocket limit
Coinsurance
You paid \$ 0.00 of \$ 1,000.00
Remaining **\$ 1,000.00**

Member Website: RX

- Manage prescriptions, estimate drug costs or look at mailing services



Member Website Support

For website registration assistance or navigation of the site, please contact:

Aetna International Service Center

(available 24 hours a day, 7 days a week)

Toll Free Phone: +1.800.231.7729

Collect Phone: +1.813.775.0190

Contact Aetna International

International Service Center (24-hour)

Telephone:

Toll Free(Reverse Charges): 855-829-9558 (international)

Direct or Collect: +1-813-775-0449

Facsimile:

Toll Free(Reverse Charges): 800-475-8751

Direct: +1-859-425-3363

TDD (hearing impaired): 800-325-6273

Claims Address

Aetna International/Aetna

P.O. Box 981543

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Health Care Counseling: Informed Health Line (IHL)*

Aetna's Informed Health® Line gives members 24/7 telephone access to registered nurses experienced in providing information on a variety of health topics.

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