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

Top tips for safe, healthy trips

Plan ahead for less stress

If you're going out of the country, find out what vaccines you need. You can ask your doctor or a travel health clinic. And ask early, since some vaccines take time to be effective.

Common vaccines include:

- Hepatitis
- Tetanus and polio
- Measles
- Yellow fever

Many health benefits plans don't cover travel vaccines. So check yours before you get one.

Care for yourself on your way

If you're flying across many time zones, here's how you can beat jet lag:

- If you're headed east, try going to bed earlier.
- If you're headed west, try staying up later.

For healthier flights:

- Choose a daytime flight to avoid feeling groggy
- Skip alcohol and caffeine
- Drink lots of water
- Avoid heavy food

Get airsick? Ask your doctor what you can take. And keep it on hand.

Eat and drink well after you arrive

Diarrhea is the most common problem for world travelers. Tainted food or water is usually to blame.

To protect yourself:

- Drink only bottled water or soft drinks (skip the ice)
- Eat only meat or fish that is cooked well
- Boil water for at least three minutes before drinking

It's also a good idea to avoid food from street carts and vendors — no matter how tempting.

Travel safely on the ground

Wherever you travel, these road rules can help you stay safe.

Do:

- Ride only in taxis that have seat belts (and use them)
- Place all younger children in car seats
- Ask your hotel about using buses or trains

Don't:

- Drink and drive
- Drive at night, especially between cities
- Ride or rent motorcycles or scooters

Avoid surprises with emergency coverage

Emergencies don't wait for the right time or place. So you have short-term access to emergency and urgent care benefits outside the U.S. But your coverage for other services is limited.

- Emergencies are covered worldwide if the service is medically necessary.
- You must need instant care because of sudden illness, injury or condition.
- It also should not be reasonable in the situation to get the service at home.

Seek care right away for emergencies that are a threat to life or limb. Examples include a broken leg, extreme bleeding or heart problems. In cases like these, you should go to the nearest emergency room.

You will pay up front. Get a listed receipt and send it to Aetna. We'll process it at the exchange rate.

Get help for emergency inpatient medical care

It can be hard to manage care outside of the U.S. If you need help, contact our support team at **215-775-6445**. From inside the U.S., contact **1-877-212-8811**. They will connect you with our National Medical Excellence Program®.

The National Medical Excellence Program helps to:

- Check if the urgent or acute care center can treat you. If it is not the right place for treatment, the National Medical Excellence Program will arrange for transfer to the closest center.

- Arrange for medical air ambulance transport to the nearest appropriate facility. **It must be approved in advance by Aetna.** Also, the National Medical Excellence Program must arrange for it to be covered.

- Pay the emergency facility in some cases. This is if you can't get treated without payment up front and you don't have the means.

How your benefits work

Providers outside of the U.S. don't use tax identification numbers. So we can't pay them directly. You'll have to pay the provider at the time of service. Then you send the claim to us. And we pay the claim based on your eligibility at the time of services and your plan's benefits.

- You'll need to pay for all services up front.
- Most benefits plans do not cover travel back to the U.S. or home. Prior approval is required for this service.
- Please get a paid receipt and an itemized bill for all services with:
 - Provider's name and address
 - Patient's name
 - Member ID
 - Date of service(s)
 - Type of service(s) and diagnosis
 - Dollar amount charged for each service(s)

Please note: A translation is not required, but is helpful when processing your claim(s).

Member Services is here to help

Check the back of your member ID card for your Member Services number. In addition, your plan documents will provide a detailed description of your benefits coverage.

For more information, contact your Aetna account executive or broker.

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20.03.460.1 (9/15)

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