

Access U.S.

Aetna International health care plans for U.S.-based employees of global companies

aetna

Global coverage with U.S.-style benefits

You're headquartered outside the United States and have U.S.-based employees who need comprehensive health care coverage wherever they go.

Our Access U.S. plans are the answer.

Offered in partnership with Total Benefits Solutions (TBS), these plans let you compete with U.S.-based employers by offering comparable health benefits.

More value for you

- One solution that's ACA-compliant in all 50 U.S. states
- Nine comprehensive plans at multiple price points each including medical, pharmacy and wellness coverage
- Flexible add-on options including vision, dental, life, and accidental death and personal loss coverage
- The ability to customize plans (with a minimum number of employees)*
- · Help with U.S. plan design and compliance
- Streamlined implementation and administration
- Proven medical cost containment
- · Dedicated, proactive account management
- * Companies must have 51 or more total employees worldwide and have a minimum of two employees that will be covered in order to qualify for the Access U.S. plan designs.

More value for your employees

- Access to our direct settlement network of medical providers (1.2 million in U.S., 165,000 globally)
- · Convenient online directory to find a provider
- Faster, easier ways for them to manage their benefits through Health Hub and our mobile apps
- 24/7 help with their benefits from our multilingual Member Services team
- 24/7 clinical assistance from our CARE team
- Simplified claims process with reimbursement in 144 currencies
- · Health and wellness programs
- Discount savings program





Care and prevention

Health assessment

This online tool helps members with tough challenges such as weight management, diet and nutrition, smoking cessation, stress management, insomnia and depression. After they answer health- and wellness-related questions, they receive personalized recommendations for programs and services that can motivate them to make lasting, positive changes.

Informed Health® Line

Members can talk with a registered nurse any time of day, seven days a week, for advice on health concerns and treatment options.

Wellness programs

The Aetna Global Health Connections suite of health and wellness programs supports members with:

- Disease management Tools, resources and
- clinical intervention for chronic conditions such as diabetes, asthma, coronary artery disease and cancer
- Maternity management Resources and personalized tools throughout pregnancy, delivery and post-partum care
- Weight management Resources to support their weight management goals

Healthy savings

To help support members in their health journey, we offer access to several discount programs available to them while they're in the U.S. They can save money on what keeps them well — everything from vitamins and discounted gym memberships to hearing aid services and discount vision options.

Convenience and support

DocFind®

This easy-to-use online directory lets members search for health care providers located in our U.S. network of more than 1.2 million providers and 5,600 hospitals. They can filter their results by specialty, location or languages spoken.

Health Hub

We make it easy for members to manage their benefits and health through our online Health Hub. Once registered, members can access their secure, personalized Health Hub to:

- View their benefits
- · Submit claims and check on their status
- · Print a temporary member ID card or order a new card
- Compare costs for prescription medications
- Compare costs and quality of area hospitals, medical procedures and prescriptions
- · Search for international doctors and hospitals
- · Find answers to frequently asked questions

Aetna Mobile App

Our mobile app gives members access to their Health Hub when they're on the go. With it, they can:

- Find doctors, hospitals or clinics near them
- View a map of the doctor's location and get turn-by-turn directions
- · Call the doctor's office with the tap of a finger
- Transfer contact information to their address book
- View their personal health information and member ID cards

24/7 multilingual support

Our Member Service team is always standing by to answer questions and help members with whatever they need, no matter where they are.

Simplified claims

With our paperless claim system, we've made it easier than ever for members to submit and track claims. They can get reimbursed in 144 currencies and receive reimbursement by check, Electronic Funds Transfer* or wire transfer*.

^{*}No additional Aetna fee



About Aetna International

As part of Aetna, a Fortune 100 company in the U.S., we are world leaders in providing health care benefits with a 160-year heritage of strength and expertise. For nearly six decades, we've extended that strength across the globe, leveraging our deep market knowledge and delivering on the goals that matter most to the people we serve. Our award-winning expatriate business provides health benefits to more than 900,000 members globally. We have also helped develop health systems for governments, corporations and providers around the world.

About Total Benefits Solutions, LLC (TBS)

TBS is a leading general agent for U.S. domestic and international health insurance. TBS partners with us to help international customers with the logistics, compliance and enrollment processes of administering Access U.S. benefits.

Excellence within your reach

Find out how we can make Access U.S. benefits work best for you and your employees by contacting your

Aetna International representative, broker or consultant. Or visit us on the web at aetnainternational.com.

For a quote, visit globalexpathealth.com or contact TBS at:

Phone: 1-800-514-4850

Worldwide: +1-425-777-4650

Fax: 1-866-423-0176

Aetna® is a trademark of Aetna Inc. and is protected throughout the world by trademark registrations and treaties.

Health insurance plans and programs are offered, underwritten or administered by Aetna Life & Casualty (Bermuda) Ltd. or Aetna Life Insurance Company (Aetna). Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features are subject to change. Information subject to change. For more information about Aetna International plans, refer to aetnainternational.com.

