

Common Questions and Answers

For Emergency:

1. Do I cover emergency care?

Yes, we cover emergency care. In fact, emergency care is covered 24 hours a day, seven days a week – anywhere in the world, except USA because of your area of cover excluded USA. Generally speaking, an emergency is a situation in which you could reasonably expect that the absence of immediate medical attention could result in serious jeopardy to your health, or if you are a pregnant woman, to the health of your unborn child. This definition may vary based on state regulations.

2. Is emergency evacuation covered?

Emergency evacuation is covered within your area of cover, provided that we pre-authorize it and treatment is not available at the location of the incident.

3. What should I do in an emergency?

In Vietnam, please contact Ms. Huynh Thi Hong Thanh on the following number:

Mobile: + 84 984 477 488

Email: vietnamclaims@aetna.com.vn

or thanh.huynh@aetna.com.vn

Outside Vietnam, please contact Aetna/IG Assistance on the following number:

Tel: +44 1252 351 200

Fax: +44 1252 351 202

E-mail: IGUKAssistance@aetna.com

If an emergency happens close to home:

- Call your local emergency hotline stated on the back of your medical card or go to the nearest emergency facility. If possible, you should also call your primary care doctor. In all cases, you should contact your primary care doctor as soon as possible after receiving treatment.
- Once an emergency facility has stabilized your condition, their staff members should try to contact your primary care doctor. Your primary care doctor knows your medical history and is also responsible for coordinating your health care.
- Please note that all follow-up care should be coordinated through your primary care doctor.

If an emergency happens when you're traveling away from home:

- Remember that urgently needed care is covered while you are traveling outside of your local Aetna service area.
- You should seek immediate treatment for any illness or injury that would be considered an emergency, or for the care of any urgent problem.
- If you are admitted to an inpatient facility, you should immediately notify your primary care doctor and Aetna.
- In other cases, you should notify your primary care doctor and Aetna within 48 hours of an emergency.

When seeking emergency care, please note that:

- Any services you receive must be covered under the terms of your Aetna plan.
- You are responsible for any emergency room copay.
- An emergency room copay does not apply when you are admitted for an overnight hospital stay.

For General:

1. Is outpatient direct settlement available?

Yes, we have a direct settlement network enabling members to obtain outpatient treatment at a number of selected medical providers where all eligible treatment charges will be paid directly by us. You are only responsible to pay the portion of the invoice not covered by your policy and the excess/deductible amount with the hospital prior to leaving.

2. Is inpatient direct settlement available?

Yes, we have negotiated simplified prepayment procedures with thousands of medical facilities so our members have access to quality care when and where they may need it in their area of cover. For added convenience, we can also coordinate one-time arrangements if a health care professional is not in our direct-settlement database.

3. Does the plan include cover for elective treatment in the U.S.?

No, cover is not available in the U.S. for elective treatment because you do not purchase the out of area cover benefit.

4. Will the plan cover any illnesses or injuries that I have prior to enrolling in the plan?

Yes, we will cover for all pre-existing eligible medical conditions suffered by you, subject to the benefits, terms and conditions of your plan because of MHD (Medical History Disregarded) term applied.

5. How can I submit a claim?

Upon inception, each member will receive a membership card. This provides them with the contact information for the Aetna International Member Service Centre and information they need to register for the Aetna International secure member website. Members can use either resource to submit a claim.

We reserve the right to deny any claim that is not submitted within 180 days of the treatment date. Claims may only be made for treatment given during a period of cover. The benefit will only be payable for expenditure incurred prior to expiry or termination.

6. What are the Member Services hours?

You may call the toll-free number on your member ID card at any time. An automated telephone system will answer your call.

During regular business hours, you can ask to speak with a member services representative