Direct-Settlement Procedures

Following the instructions below will help to facilitate a successful direct-settlement transaction.

For Preplanned Treatment/Non-Emergency: Contact Aetna International (AI) to initiate a direct-settlement to a selected hospital before an appointment for planned treatment is made. It is important to first contact AI because the nature of our multiple provider partnership agreements may differ depending on geographic region. Once you've contacted AI, you may make an appointment with your selected hospital, and we will initiate a direct-settlement to that hospital on your behalf.

Please note: you must contact AI at least five business days before your scheduled visit to ensure that your treatment and payment of services is not delayed. AI will generate a Verification of Benefits notice that will be sent both to you and the hospital, which you may take with you on the day of your scheduled appointment.

For Emergency Treatment: In the case of an emergency, please proceed immediately to a hospital or designated medical facility. If, as a result of the emergency, you are admitted to a hospital, a direct-settlement will be initiated on your behalf the following business day. However, if you are discharged following your emergency visit, you will be responsible for all charges upfront and will need to submit a claim to AI for reimbursement.

How to locate a provider and initiate a direct-settlement

On the Web - Go to www.aetnaglobalbenefits.com

- o Click on the "Members" tab
- o Log in to the member website, following the instructions on the site. (Note that first-time users are required to register using the member ID number located on the front of their ID card.)
- o Upon log in, click on "Find Health Care"
- o Click on "International Direct-Settlement Hospitals"
- o Select the country and city in which you plan to receive care
- o Select a provider of your choice
- o Click on Submit a Request
- o Follow the instructions to fill out the Web-based form

2. **Call the AI International Service Center**
    - o 1-888-506-2278 (toll free); 1-813-775-0189 (collect)

*If you do not wish to use the providers listed within the database for any reason (i.e. proximity to your location or lack of specialization in a specific area of medicine, etc.), please seek care at the facility of your choice. Though direct-settlement capabilities will not be available at facilities not listed within our database, please continue to consult this site since our list of contracted providers will expand throughout the year. Information on non direct-settlement hospitals is also available in the CityHealth Profiles section of the AI member website.

What to bring to the Hospital on the day of your appointment

Medical claim form: Bring a completed AI Medical Benefits Request Form to your appointment. Be sure to sign the Assignment of Benefits section and give the completed form to the hospital should they wish to use this form when submitting their bill/claim for reimbursement to AI. They are not required to use this form since they may have their own, but it is an option we would like to provide. The medical claim for was provided in your member kit, or you may also download a copy of the form from the AI member website.

AI ID Card: Provide your ID number and Group number to the hospital. You can find these numbers on your AI ID card.

Verification of Benefits: If going to the hospital for pre-planned treatment, a verification of benefits notice will have been sent to you prior to your scheduled appointment date (provided that you have followed the steps above and there is adequate time to generate this letter). While a copy will have already been sent to the provider, we recommend that you also bring a copy with you to your appointment.