

Your guide to claim submission

Aetna International
International Mobile Assistant app

aetna[®]

International Mobile Assistant app

The health information you need, when and where you need it

Life takes you places. And no matter where you are in the world, it's important to have easy access to the information and tools you need to make good health care decisions. Our International Mobile Assistant app puts the most important and useful features of Health Hub (your secure member website) right at your fingertips.

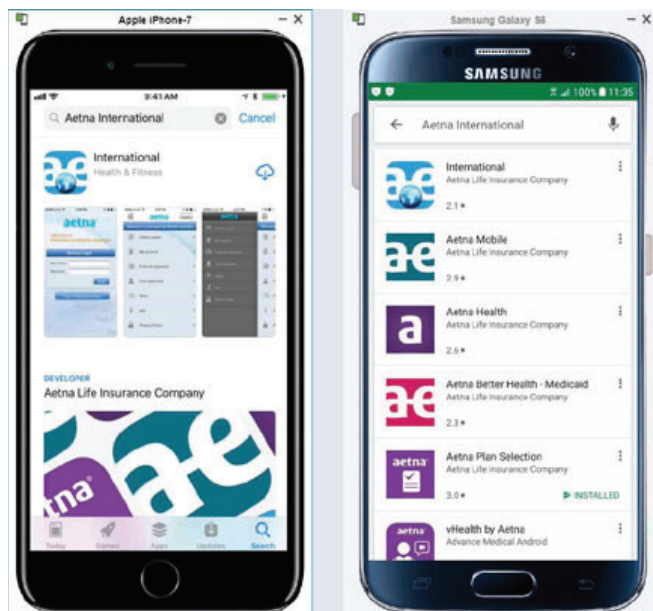
Submit and track claims with our app

An important piece of our streamlined mobile experience is giving our members the ability to use the International Mobile Assistant app to submit and track claims with an updated online claim form and improved processing time.

This guide provides you with step-by-step directions for submitting and tracking your claims.

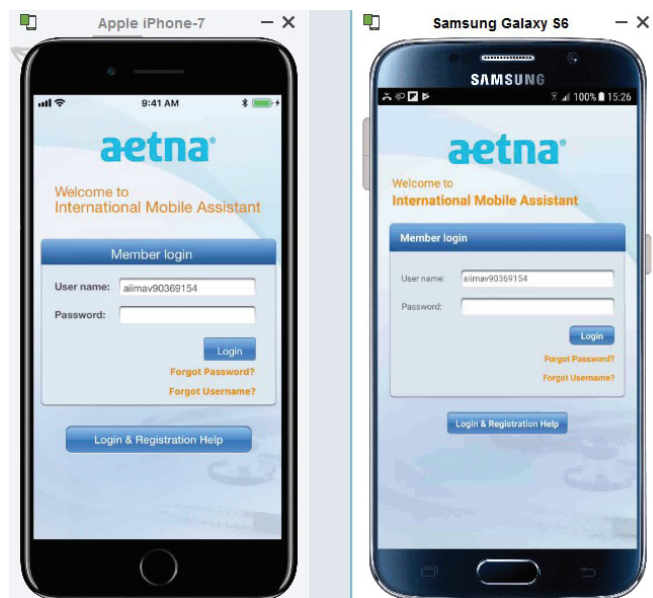
Download the Aetna International Mobile Assistant app:

You can find the Aetna International Mobile Assistant (IMA) app by searching for it in the Apple App Store or Google Play.



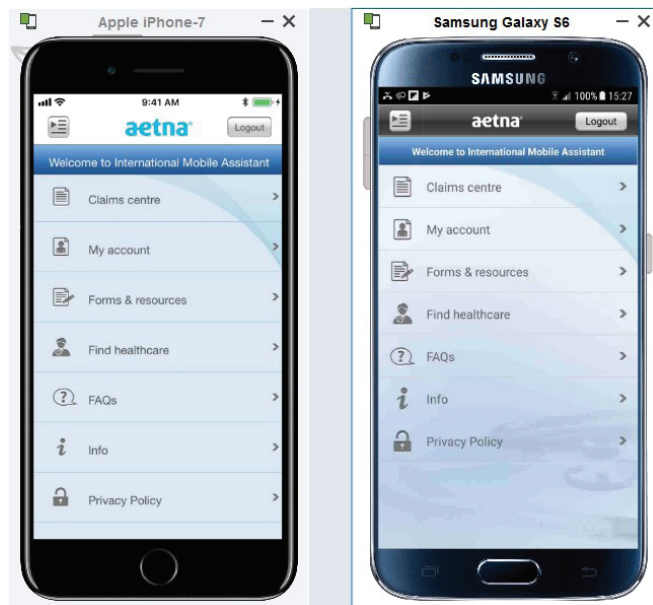
Log-in screens:

Immediately after registering on Health Hub (<https://www.aetnainternational.com/members/login.do>), members will be able to log in to the Aetna International Mobile Assistant (IMA) app; your password will be the same as the one you use for Health Hub.



Home screen:

From the home screen, members wishing to submit claims should select the Claims centre option.



Claims centre:

Within the Claims centre, members can submit a new claim, update a claim, and search and copy previously submitted claims.

The claims submission process in the IMA app matches the claim submission process on Health Hub. At the end of each step, scroll to the bottom of the page and click "Save & Next".



Submit claim (member details):

Enter the member and patient details. Once you've filled out your first claim form, you'll find the next one easier to do because we'll prepopulate it with as much information as possible.



Submit claim (claim details):

Explain the symptoms and/or medical condition for which you sought treatment and the date your symptoms or condition began. If you received a diagnosis during your doctor visit, please share those details here.



Add invoice:

The invoice screen captures the specific dates, location, currency and amount. This must be recorded for each invoice being submitted. You'll be able to upload photos of each invoice at the end of the claims submission process.



Submit claim (payment details):

Select where the payment should be sent. If you've entered and saved your banking details on a previous claim, they'll be available for you to select on each successive claim through the "Recurring Reimbursement Elections (RRE)." If you haven't saved an RRE, you'll simply need to enter your bank details.



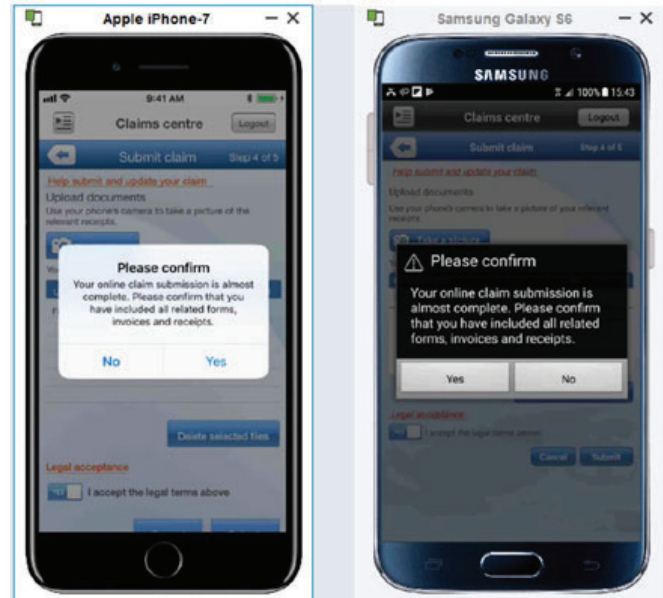
Submit claim (upload documents):

Using your mobile device's camera, you'll be able to upload photos of each relevant receipt or invoice. Note, you may need to "allow" the app permission to access your camera when prompted.



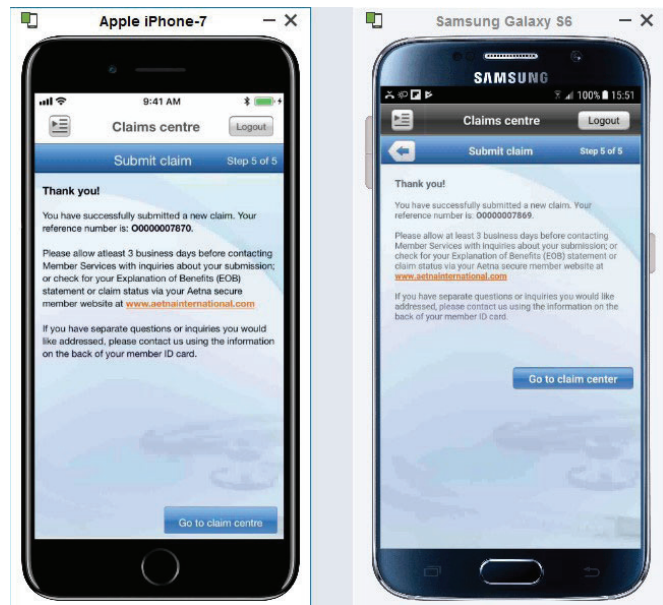
Submit Claim (confirmation box):

Before you can proceed, you need to check “Yes” for the legal acceptance and then click “Submit.” You’ll then be asked to confirm that you’ve included all required information by selecting “Yes” from the pop-up window.



Submit claim (final confirmation):

Upon successful completion of the claim submission, you’ll be shown a page confirming your successful submission. It will include your reference number. This reference number will appear in the “Claims search” section of the app and your Health Hub.



Search claims:

To search for previously submitted claims and see their status, select the “Search claim” option from the Claims centre. From there, you’ll need to specify which member on the account you want to search for. You can also specify a date range if you would like to limit the results.



Search claim result:

The "Search claim" results will display a list of all claims that meet the criteria you specified in your search. You can quickly see the status of each claim: Submitted, Preauthorization, In process, Processed, Paid or Denied.



Member services: claims and pre-authorization assistance

Telephone (toll-free from Singapore): **800-110-1951**

Toll-free from other countries using AT&T access codes: **+1-855-532-5085**

Telephone (toll): **+852-3071-5022**

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If coverage provided by this policy violates or will violate any United States (US), United Nations (UN), European Union (EU) or other applicable economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments or reimburse for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or entity, or a country under sanction by the US, unless permitted under a valid written Office of Foreign Asset Control (OFAC) license. For more information on OFAC, visit www.treasury.gov/resource-center/sanctions/Pages/default.aspx.

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All Singapore Citizens and Permanent Residents will be covered by MediShield Life from 01 Nov 2015. If you choose not to accept this medical expense policy, you will continue to be insured under MediShield Life for life, without any exclusion.

This product is not a Medisave-approved product and the premium for this policy is not payable using Medisave.

This is a short-term A&H product and is not guaranteed renewable. The insurer has unilateral rights to terminate this policy at each policy renewal date. Also, if you have existing medical conditions, you may:

- Lose coverage for your existing medical conditions; or
- Pay additional premiums to retain or increase coverage for your existing medical conditions under this new policy.

Important: This is a non-US insurance product that does not comply with the US Patient Protection and Affordable Care Act (PPACA). This product may not qualify as minimum essential coverage (MEC), and therefore may not satisfy the requirements, if applicable to you and your dependants, of the Individual Shared Responsibility Provision (individual mandate) of PPACA. Failure to maintain MEC can result in US tax exposure. You may wish to consult with your legal, tax or other professional advisor for further information. This is only applicable to certain eligible US taxpayers.

