



Here for you

Emergency Assistance Services
Aetna medical evacuation

[AetnaInternational.com](https://www.aetna.com)

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Medical emergencies are unpredictable — but if they do happen, Aetna International is there for members and their families no matter where they are in the world. Through our emergency assistance services, we make sure you have access to necessary resources during a medical emergency, 24 hours a day, seven days a week year-round.

The following benefits, exclusions and requirements apply to you as the covered member along with any eligible dependents.



Aetna covered services and expenses

Emergency assistance services

- **Emergency or urgent medical evacuation:** Evacuation services may be necessary if you or your eligible dependent develops an emergency or urgent medical situation requiring immediate attention, and adequate medical facilities are not locally available. The plan will cover the cost of medically supervised evacuations to the closest facility capable of providing appropriate care.
- **Medical repatriation coordination:** Following an evacuation or a catastrophic medical event, the plan will cover the cost of a one-way economy fare or transportation based on medical necessity for your condition to either your point of origin or to your permanent residence, or if appropriate, to a facility as defined by the plan if it is medically advisable once you are deemed in stable condition. This may include any medically supervised transportation or medical treatment administered en route.
- **Return of mortal remains:** We'll cover reasonable costs to transport your body or mortal remains to your

home country or country of residence as directed by your next of kin or estate. In the event of a burial, we'll cover the cost of opening or reopening a grave, exclusive right of burial fee and burial costs. In the event of a cremation, we'll cover the cost of any doctor's certificates and cremation costs, including the removal of any medical devices before cremation.

- **Return of dependent children:** If a child is left unattended as a result of your accident or illness, we'll cover the cost of a one-way economy airfare to the child's permanent residence. Coverage for a qualified attendant will also be provided if required.
- **Companion travel coordination:** Following an evacuation, if you are alone and hospitalized for more than seven (7) days, we'll cover the cost of a round-trip economy airfare for one person chosen by you to travel to and from the place of hospitalization.

All evacuations, returns to residence after stabilization and/or repatriations of mortal remains are coordinated by and subject to prior approval of Aetna International.

Travel expenses

We will cover travel expenses incurred after your evacuation and/or release from the hospital due to illness or injury until you are fit to fly and return to your point of origin.

For the duration of your evacuation and period of admission, we'll cover:

- **Overnight accommodation costs** up to \$125 a night, if deemed necessary
- **The fare for a taxi** to take you from your accommodations to the hospital and back once a day

For any covered members or dependents under the age of 18, we'll pay the following costs for a parent or legal guardian:

- **Hospital accommodations** to stay with the child if receiving inpatient treatment
- **Reasonable accommodation costs at a hotel** (up to \$125 a night) for them to stay with the child if they can't return to their country of residence and the child's accommodation costs are covered in this section

Medical assistance services

Our Care and Response Excellence Care team of clinicians can provide assistance by email, fax or phone with:

- **Pre-trip planning** — Updated information on required vaccinations, health risks, travel restrictions and weather conditions for worldwide destinations
- **Medical, dental and pharmacy referrals** — Referrals to the most appropriate, nearby medical care resources, including preferred access to our network of medical providers

The benefits listed above are subject to overall evacuation dollar maximum limitations.



Definitions and requirements

Definitions

- **Accident** — A sudden, violent, external, unforeseen and identifiable event
- **Emergency** — A situation that, in the professional opinion of your physician, poses a clear and significant risk of death or imminent serious injury or harm to you or your eligible dependents
- **Home country** — The country where you primarily reside and will return to when repatriated, or a country where you hold a valid passport
- **Host country** — The country you are visiting

- **Member** — Any eligible person who has enrolled through a participating plan sponsor
- **Personal belongings** — Any items you take on, or acquire during, an insured journey that are your personal property or are property you're personally responsible for
- **Qualified medical practitioner** — A doctor or specialist who is registered or licensed to practice medicine under the laws of the country they practice in; excludes you, your partner, any members of your immediate family or any of your employees

Requirements

Contact and claims requirements

- You or someone on your behalf must contact us as soon as possible to confirm eligibility for covered expenses. Failure to do so may invalidate your eligibility for payment of transportation and other expenses.

- The evacuation method and destination chosen must meet requirements. Failure to do so may invalidate payment of subsequent transportation expenses.
- All assistance service-related bills incurred by you or your eligible dependents must be submitted to us for payment consideration.



Exclusions

General exclusions

Some of the costs you may incur during your period of convalescence from a medical emergency are not covered by this plan. These include:

- Meals
- Personal care items (e.g., shampoo, deodorant, etc.)
- Telephone calls
- Ground transportation beyond the specific covered benefits outlined in this document

Travel assistance services exclusions

We may be able to help with travel issues and coordination when appropriate. You are responsible to pay any costs associated with the following services if they are incurred:

- 24/7 emergency travel assistance
- Translation and interpreter services
- Emergency cash advance assistance
- Replacement of lost travel documents assistance
- Lost luggage assistance
- Legal referrals

Claims exclusions

We will not be responsible for the cost of services or expenses arising from the following situations involving you or your eligible dependents:

- Abuse of drugs or alcohol
- Military or police service operations
- Successful or attempted commission of an unlawful act
- Aviation, except where you or your eligible dependents fly as a passenger in an aircraft properly licensed to carry passengers (except the Military Aircraft Command of the United States or similar air transport service of other countries)
- Traveling against a physician's advice
- Traveling for the purpose of obtaining medical treatment
- Non-emergency expenses for routine or minor medical problems, tests and exams where there is no clear or significant risk of death or imminent serious injury or harm to you or your eligible dependents
- Loss due to Customs or any other authority legally taking or destroying your property
- A condition not requiring emergency evacuation that would allow for treatment at a future date convenient to you or your eligible dependents
- Mountaineering or rock climbing necessitating the use of guide ropes; potholing; ballooning; motor racing; speed contests; skydiving; hang gliding; parachuting; spelunking; heli-skiing; extreme skiing; bungee cord jumping; deep sea diving utilizing a hard helmet with air hose attachments; racing of any kind (other than on foot); and all professional sports



Accessing your emergency benefits

At Aetna International, we are here for you 24/7 — for medical emergencies, non-emergency needs and everything in between. Our member service representatives work closely with representatives whenever urgent or emergency situations arise.

In cases of immediate emergency

1. Go immediately to the closest physician or hospital.
2. Once it's possible, call us (or have someone on your behalf call us) using the emergency number shown on the back of your Aetna International Member ID Card.

While we will do everything reasonably possible to direct you or your eligible dependents to the most appropriate care available once we receive a call, we are not responsible for the availability, quantity, quality or result of any medical treatment you may receive or your failure to obtain medical treatment.

In cases where you are able to call

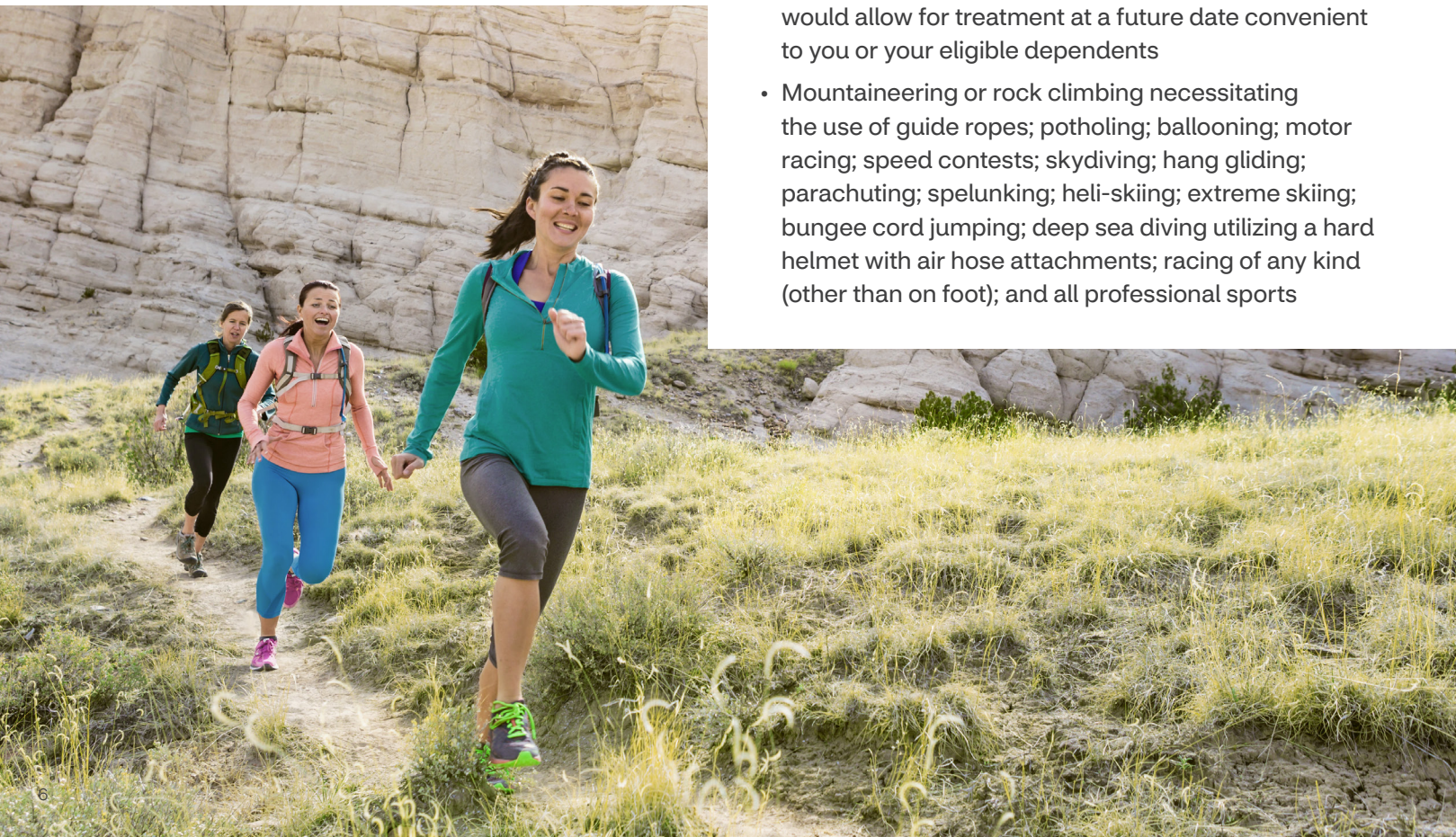
Call us using the emergency number on the back of your Member ID Card if you or your eligible dependents:

- Have an urgent medical concern or question
- Are hospitalized or are about to be hospitalized
- Are involved in an accident requiring medical treatment
- Are having difficulty locating urgent medical care
- Require a referral for translation services in order to receive urgent medical care

Information to provide when you call

When you or your eligible dependents call us in emergency situations, you will need to provide:

- Your policy name
- Your Member ID number (found on your Member ID Card)
- Your name or the name of your eligible dependent in need of emergency assistance
- Your identification number affiliated with the group providing this coverage
- The name of the person calling on your behalf if applicable
- The nature of the illness, injury, medical problem or emergency and the type of help needed



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Plans and programs are underwritten or administered by Aetna Life & Casualty (Bermuda) Ltd. or Aetna Life Insurance Company (Aetna).

Aetna does not provide care or guarantee access to health services. Not all health services are covered. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Information is believed to be accurate as of the production date; however, it is subject to change. For more information, refer to **AetnaInternational.com**.

Whenever coverage provided by any insurance policy is in violation of any U.S, U.N or EU economic or trade sanctions, such coverage shall be null and void. For example, Aetna companies cannot pay for health care services provided in a country under sanction by the United States unless permitted under a written Office of Foreign Asset Control (OFAC) license. Learn more on the US Treasury's website at: **www.treasury.gov/resource-center/sanctions**.

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