



Within reach

Access U.S. Aetna International

Health care plans for U.S.-based employees of global companies

AetnaInternational.com

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Global coverage with U.S.-style benefits

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

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.

Get more with our value-added benefits

More value for you

- Solutions that are ACA-compliant in 49 U.S. states
- Ten comprehensive plans at multiple price points — each including medical, pharmacy and wellness coverage
- Flexible add-on options including vision and dental
- The ability to customize plans if you have 21 or more employees
- Help with U.S. plan design and compliance
- Streamlined implementation and administration
- Proven medical cost containment
- Dedicated, proactive account management
- Access to PPO and OAMC networks

More value for your employees

- Access to our direct settlement network of medical providers (2.2 million globally)
- Faster, easier ways for them to manage their benefits online through our member website and mobile app
- 24/7 help with their benefits from our multilingual Member Services team
- 24/7 clinical assistance from our international clinical care management team
- Simplified claims process with reimbursement in 126 currencies
- Health and wellness programs
- 100% coverage featuring no deductible and no coinsurance for care outside of the U.S.



We help guide members on their personal path to wellness with online resources as well as local programs and services.



Care and prevention

Well-being 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 a few health and wellness questions, they receive personalized recommendations for programs and services that can motivate them to make lasting, positive changes.

24-Hour Nurse Line

Our toll-free nurse line, which is staffed around the clock with registered nurses, helps members make more informed decisions about their health. Our team of nurses helps members communicate more effectively with their doctors and save money by learning how to get the right care at the right time.

Fertility coverage and maternity support

As part of our commitment to women and equity, we designed our fertility coverage and maternity benefits to support members throughout their entire pregnancy journey no matter where it takes them – from family planning to pregnancy to newborn care.

That's why your employees:

- Starting January 1, 2025, can get 24/7 support through our **Global Maternity Program powered by Maven**. This program gives your employees (and their partners, too) on-demand virtual care from practitioners across 30+ specialties, care advocacy, live classes and more.¹
- Starting September 1, 2024, will have access to intrauterine insemination (IUI) as a medical benefit for eligible plans. We're proud to be the first insurer to expand and simplify access to this benefit, which members can use as a test of fertility and, in some cases, to increase the chances of pregnancy.²

International clinical care management program

Our international care management program is an innovative, industry-leading service that helps your employees and their families easily and successfully navigate the global health care landscape. The clinical team supports everything from clinical precertification and pre- and post-assignment coordination to acute and chronic care management, and much more. Through a series of sophisticated algorithms, we find the individuals we can impact the most and offer personalized, relevant support.

¹The Global Maternity Program powered by Maven will be available to Access U.S. plans that go into effect or renew on and after January 1, 2025.

²This updated coverage policy begins nationwide on September 1, 2024 for many plans and will be effective on a rolling basis for most plans on renewal.



Virtual care anytime, anywhere in the U.S.

Through our **CVS Health Virtual Primary Care™** and **CVS Health Virtual Care™**, members have \$0 cost share when they access:³

- Primary care services with a virtual care provider and a supporting Care Team by appointment within days
- Mental health services for members ages 13 and older with licensed therapists and psychiatric nurse practitioners available for scheduled appointments seven days a week including evenings⁴
- 24/7 care available with licensed providers for minor illnesses and injuries

We also offer access to board-certified doctors 24 hours a day by phone, video or mobile through Teladoc Health®.

Aetna health and wellness

Staying on top of the demands of work, life and personal issues can be challenging. With Access U.S., members can use self-help tools and/or professional support to help them reach their best health depending on how they're feeling.

Mental well-being tools — Support for emotional well-being and access to industry-leading mental health resources like CVS Health Virtual Care, Talkspace and Meru Health⁵

Well-being tools — Resources to help maintain physical health

Member offers — Specially selected offers on well-being apps and services

The MinuteClinic benefit

MinuteClinic® is a medical clinic offering convenient, high-quality medical care for a variety of illnesses and minor injuries in adults and children 18 months and older.⁶ They are:

- Found in 900 locations in CVS Pharmacy® and Target® stores in 33 states, including D.C.⁷
- Open seven days a week including nights
- Staffed in person or virtually with nurse practitioners and physician assistants who screen, diagnose and treat patients; and, in many locations, licensed mental health practitioners available to provide counseling for depression and anxiety

³For high-deductible health plans (HDHPs), \$0 member cost share applies after the deductible has been met.

⁴Adolescent mental health services are limited to Counseling only; Mental Health Medication Management and Psychiatry services remain available only for adults 18+.

⁵CVS Health Virtual Care, Talkspace and Meru Health are only available in the U.S.

⁶Includes select MinuteClinic services. Not all MinuteClinic services are covered. Please consult benefit documents to confirm which services are included. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive MinuteClinic services at no cost share. However, such services are covered at negotiated contract rates. This benefit is not available in all states and on indemnity plans.

⁷CVS Health Enterprise Analytics as of March 2024.

Convenience and support

Aetna member website

We make it easy for members to manage their benefits and health through the **Aetna.com** member website. The website offers our members a faster, easier and more convenient health care experience on any device — computer, phone or tablet.

Members can search the online directory for health care providers located in the U.S. network. They can filter their results by specialty, location and/or languages spoken. Through their Aetna member website, members can also:

- Find walk-in clinics and urgent care centers in the U.S.
- Get plan coverage details
- Track their claims status
- See out-of-pocket costs
- Compare costs and quality of area hospitals, medical procedures and prescriptions
- Access health and wellness programs

Also, as new and renewing plans take effect on and after January 1, 2025, members will have access to an upgraded provider search that leverages Artificial Intelligence (AI) to analyze 100+ provider and member data points (like provider experience and demographics; and member claims and health care utilization) to identify high-quality, high-performing and cost-effective providers with the highest likelihood to meet a member's preferences and specific health needs.

Aetna HealthSM app

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

- Find doctors, hospitals, urgent care centers or clinics near them in the U.S.
- View coverage and benefits
- Estimate costs
- Access their digital member ID card
- Track their claims

24/7 multilingual support

Our Member Services team is always standing by to answer questions in 240 languages and help members with whatever they need, no matter where they are.

Simplified claims

With our paperless claims system, we've made it easier than ever for members to submit and track claims. They can get reimbursed in 126 currencies and receive reimbursement by check, Electronic Funds Transfer* or wire transfer.*

*No additional Aetna fee.



Access U.S. plans overview

The numbers below reflect the following costs inside the U.S. in this order: Preferred | In-Network / Non-preferred | Out-of-Network
Outside the U.S., care is covered at 100% with no deductible and no coinsurance.*

Key plan features	Access Elite	Access 250	Access 500	Access 750	Access 1000
Individual deductible	\$0/\$500	\$250/\$500	\$500/\$1,000	\$750/\$1,500	\$1,000/\$2,000
Family deductible	\$0/\$1,500	\$750/\$1,500	\$1,500/\$3,000	\$2,250/\$4,500	\$3,000/\$6,000
Member coinsurance	\$0/30%	20%/40%	20%/40%	20%/40%	20%/40%
Individual out-of-pocket maximum	\$1,000/\$2,000	\$2,750/\$5,500	\$3,000/\$6,000	\$3,500/\$7,500	\$4,000/\$8,000
Family out-of-pocket maximum	\$2,500/\$5,000	\$5,550/\$11,000	\$6,000/\$12,000	\$7,000/\$15,000	\$8,000/\$16,000
Physician office visit	\$20/30%	\$20/40%	\$25/40%	\$25/40%	\$25/40%
Specialist office visit	\$20/30%	\$20/40%	\$45/40%	\$45/40%	\$45/40%
Preventive services	\$0/30%	\$0/40%	\$0/40%	\$0/40%	\$0/40%
Emergency room	\$150/\$150	20%/20%	20% after \$150/ 20% after \$150	20% after \$150/ 20% after \$150	20% after \$150/ 20% after \$150
Inpatient hospital	\$0/30% + \$300	20%/40%	20%/40%	20%/40%	20%/40%
Urgent care	\$75/30%	\$75/40%	\$75/40%	\$75/40%	\$75/40%
Outpatient hospital	\$0/30%	20%/40%	20%/40%	30%/40%	20%/40%
Vision (1/12 months)					
Routine vision exam	\$0/30%	\$0/40%	\$0/40%	\$0/40%	\$0/40%
Vision care supplies	\$150 max allowance	No charge up to \$150 maximum	No charge up to \$150 maximum	No charge up to \$150 maximum	No charge up to \$150 maximum
Prescription drugs (inside the U.S.)					
Preferred In-Network					
(Generic/Formulary/Non-formulary generic and brand) Specialty drugs covered at \$150 copay.	\$15/\$40/\$60	\$15/\$40/\$60	\$15/\$40/\$60	\$15/\$40/\$60	\$15/\$40/\$60
Non-preferred Out-of-Network (All tiers)					
Specialty drugs not covered.	30%	40%	40%	40%	40%

*Not applicable for Cayman or U.S. territories. 100% coverage includes no deductible and no coinsurance for care received outside the U.S.; other coverage limits apply.

The numbers below reflect the following costs inside the U.S. in this order: Preferred | In-Network / Non-preferred | Out-of-Network
Outside the U.S., care is covered at 100% with no deductible and no coinsurance.*

Key plan features	Access 1500	Access 2500	Access 3250	Access 2000 HDHP	Access 4000 Value
Individual deductible	\$1,500/\$3,000	\$2,500/\$5,000	\$3,250/\$5,000	\$2,000/\$6,000	\$4,000/\$10,000
Family deductible	\$4,000/\$9,000	\$5,000/\$10,000	\$9,750/\$15,000	\$4,000/\$12,000	\$8,000/\$20,000
Member coinsurance	20%/40%	20%/50%	20%/40%	20%/50%	30%/50%
Individual out-of-pocket maximum	\$5,500/\$11,000	\$6,600/\$13,500	\$5,500/\$11,000	\$6,550/\$19,650	\$8,700/\$26,000
Family out-of-pocket maximum	\$11,000/\$22,000	\$13,200/\$27,000	\$11,000/\$22,000	\$8,700/\$39,300	\$17,400/\$52,200
Physician office visit	\$35/40%	\$40/50%	\$35/40%	20%/50%	\$40/50%
Specialist office visit	\$50/40%	\$60/50%	\$50/40%	20%/50%	30%/50%
Preventive services	\$0/40%	\$0/50%	\$0/40%	\$0/50%	\$0/50%
Emergency room	20% after \$150/ 20% after \$150	20%/20%	20% after \$150/ 20% after \$150	20%/20%	30%/30%
Inpatient hospital	20%/40%	20%/50%	20%/40%	20%/50%	30%/50%
Urgent care	\$75/40%	\$75/50%	\$75/40%	\$75/50%	30%/50%
Outpatient hospital	20%/40%	20%/50%	20%/40%	20%/50%	30%/50%
Vision (1/12 months)					
Routine vision exam	\$0/40%	\$0/50%	\$0/40%	\$0/50%	\$0/50%
Vision care supplies	No charge up to \$150 maximum	No charge up to \$150 maximum	No charge up to \$150 maximum	No charge up to \$150 maximum	No charge up to \$150 maximum
Prescription drugs (inside the U.S.)					
Preferred In-Network					
(Generic/Formulary/ Non-formulary generic and brand) Specialty drugs covered at \$150 copay.	\$15/\$40/\$60	\$15/\$40/\$60	\$15/\$40/\$60	\$20/\$70/\$30	\$15/\$40/\$60
Non-preferred Out-of-Network (All tiers)					
Specialty drugs not covered.	40%	50%	40%	50%	50%

*Not applicable for Cayman or U.S. territories. 100% coverage includes no deductible and no coinsurance for care received outside the U.S.; other coverage limits apply.

About Aetna International

A world-renowned leader committed to excellence

The scale and combined resources of CVS Health® and Aetna® — along with our preferred partnerships around the globe — make Aetna International one of the most connected global health benefits providers in the world.

Every day, we build on our **170-year heritage** and **65+ years in global health care** to deliver seamless and easy-to-access quality care in 200+ countries and territories. Your globally mobile workforce will benefit from personalized, integrated and leading-edge resources, while you benefit from healthier employees and a better bottom line.

For more information, see **AetnaInternational.com**.

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,
contact TBS at:**

Phone:
1-800-514-4850

Worldwide:
+1-425-777-4650

Fax:
1-866-423-0176

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