Missionary Medical
Aetna Senior Service Medical Plan (SSMP) Overview

BYU China Teachers

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Key Points to Cover

- Helpful Websites
- Establishing an Aetna Online Account
- Signing Updated Privacy Notice
- Using the System
- Aetna Contacts
Why did you Sign Up for Aetna?

• BYU China Teachers program has adopted the Church’s Missionary Department definition of “adequate” medical coverage

• Applies in country of assignment
• Emergency medical evacuation services
• Return of mortal remains
• Coverage of pre-existing conditions
• At least 70% coverage for most treatment
• Prescription medication coverage

The Aetna Senior Service Medical Plan (SSMP) is an option that satisfies these requirements.
Plan Information – SSMP Website

www.dmba.com/ssmp
Senior Service Medical Plan (SSMP) Members

For help with your SSMP, please use the following contact information.

- For enrollment questions: call Missionary Medical at 801-578-5650
- For Benefit questions: call Aetna Toll free at 1-877-248-3608 or Direct at 1-813-775-0381

General Information about SSMP coverage as provided by Aetna International
(Adobe Acrobat Reader required. If needed, you can download it for free)

- Fee Letter to Seniors
- Purpose of the Senior Service Medical Plan
- Aetna Brochure for the Senior Plan
- Summary of Benefits for Senior Plan (matrix-inside/outside U.S.)
- Detailed Schedule of Benefits
- Plan Policy Document
- Aetna Reimbursement Form
- International Telephone Calling Guide
- Appeals Procedure
- Medicare Information
- Using Aetna’s Web Site
- Contact Missionary Medical for Enrollment Information
- Contact Aetna for Benefits Information

If you would like a printed copy of any of these documents, you may print them yourself or you may mail to: smiss@dmba.com or by calling 801-578-5650 or 1-800-777-1647.

Aetna International Web Site

- General Aetna Web site: www.aetnainternational.com

Expatriate Prescription Services (EPS)

Aetna International has partnered with a service to help senior missionaries serving outside the United States request medications where they are serving. Please note that EPS cannot ship medications to all countries, nor can EPS provide information about the services of EPS, contact them by email at eps@universalrx.com or by telephone at 1-855-336-540-283-7620 (collect outside the United States). You can also go online at http://www.expatps.com/aetna/.

Some of these documents, as well as additional information regarding the Aetna insurance, can be found on the website maintained for you by the BYU China Teachers Program.
You are encouraged to go to www.AetnaInternational.com and create an account for yourself.

(Review claims and payments, access information from Aetna, and find providers within the U.S....)

- Select “Aetna International Plan Member”
- Enter “Member ID,” name, birthdate
AUTHORIZATION TO USE AND/OR DISCLOSE PROTECTED HEALTH INFORMATION (PHI)

PARTICIPANT INFORMATION (REQUIRED)

I, ____________________________, authorize Deseret Mutual Benefit Administrators (DMBA), its business associates, and any and all healthcare providers and/or facilities (including mental health professionals) who have treated me before or after this authorization to use and disclose my PHI to the person/group named below:

1. DMBA, including its Missionary Medical Department
2. Director of David M. Kennedy Center for International Studies at Brigham Young University
3. Director of the China Teachers Program at Brigham Young University
4. Coordinator of the China Teachers Program at Brigham Young University
5. My home unit priesthood leaders (such as bishop and stake president)
6. I authorize my spouse:  ☐ Yes  ☐ No
7. Others I designate as follows:
   Full name: ___________________________________________ Birth date: ___________________________
   Full name: ___________________________________________ Birth date: ___________________________
Enrollment

• You should already be enrolled in an insurance plan
  • ID cards have your ID number and Aetna contact info
  • If cards are lost, or were never received, call Aetna

• Eileen Ramjoue - contact for enrollment information
  or if you have questions (i.e. post-assignment coverage)
  • eramjoue@dmba.com / srmiss@dmba.com
  • 801-578-5650  x 5981
  • 1-800-777-1647  x5981
Plan Benefits

• **Outside the U.S.**, no charge for most medically necessary procedures; prescription medications have copays of 30% - 50%. Dental work is excluded.
  • See “Summary of Benefits” for coverage details

• **Within the U.S.** — high deductible plan ($2,000 plan year deductible, not counting routine exams and prescription medications) Co-pays and co-insurance (80/20) apply after deductible is met. Network providers must be used for highest coverage rates.
Network Providers

• In China, you may use any medical provider

• BUT, Aetna’s network providers have agreed to bill Aetna directly instead of requiring you to pay
  • Aetna’s China Network Providers
    • (Beijing, Tianjin, Qingdao, Shanghai, Nanjing, and Guangzhou)
    • No Aetna “direct bill” providers in Jinan or Xi’an (but Aetna has recommendations)

• In the U.S., Aetna network providers must be used for maximum benefit
  (On www.Aetna.com, Click “Find a Doctor” – top of main page; select “plans through your job…” Search for what you need, then select “Aetna Standard Plans,” and then “Open Choice PPO”)
Getting Medical Care

- For planned visits and procedures in China:
  - Make appointment with a medical provider
  - Show your card for low-cost procedures (< US$500) at network providers
  - For inpatient care or more extensive outpatient treatment, contact Aetna Customer Service in advance to arrange for “Guarantee of Payment” letters
  - Any provider can be used (pay and submit claim)

In an emergency – find the nearest provider
Aetna Customer Service

- Aetna SSMP Customer Service Center (Florida, 24/7)
  - Collect to U.S.: +813-775-0381
    - Interpretation services available
    - Can assist with pre-trip medical questions or needs

- Henry Newton, Asia LDS Account Rep
  - Based in London
  - NewtonH@Aetna.com
  - +44-758-435-1364
Payments & Reimbursements

• Monthly premium fee paid by electronic funds transfer (direct withdrawal from checking account)
  • Currently $188/month; increases to around $195 in October

• Aetna’s network providers bill Aetna directly (no copays or deductibles from you, except for Rx)

• If must pay cash, submit reimbursement claim to Aetna
Reimbursement Form

• Available online at www.dmba.com/ssmp

• Send by e-mail, online, fax, or standard mail
  (aiservice@aetna.com)

• Payment directly into your bank account (or by check)
Prescription Medications

• Preference is to take a supply with you and, if necessary, fill prescriptions locally

• Aetna has partnership with Universal EPS
  • [www.expatps.com/aetna](http://www.expatps.com/aetna)
  • Collect to U.S.A.: +1-540-283-7520
  • eps@universalrx.com
  • Enter Aetna ID and credit card for copayment
  • Chinese language address must be provided
SOS International

- SOS is NOT affiliated with Aetna
- SOS has its own network of clinics in China
- The Church has an agreement with SOS that allows you to contact SOS for assistance in obtaining medical care. However, this is NOT insurance, and SOS may charge fees for their services in assisting you to arrange for medical treatment.
- Aetna will not pay for SOS access fees.
General Information

- ACA Minimum Essential Coverage
- Medicare enrollment / continuation
- Call Aetna Customer Service at any time with questions or needs
Questions?

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801-578-5927