

Missionary Medical

Aetna Senior Service Medical Plan (SSMP) Overview

BYU China Teachers

10 August 2021

Russell Walker

DMBA Missionary Medical

rwalker@dmba.com

+801-578-5927



中国



Key Points to Cover

- **Helpful Websites & Resources**
- **Using the System**
- **Establishing an Aetna Online Account**
- **Aetna Contacts**



Why do we need medical insurance?

"We don't plan on getting sick while we are in China."

"Medical costs are cheap in China, so I can just pay cash if needed."

"I am healthy and exercise a lot, so I never have to see a doctor..."

"If I have medical needs, I'll just go home and get it taken care of..."

Everyday, worldwide, we have about 560 missionary-related medical incidents that require medical treatment.

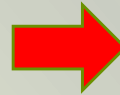
Every year, we deal with several emergency medical evacuations and also deaths.

So, hopefully you won't need your insurance, but...



Medical Insurance Requirements

- **BYU China Teachers program has adopted the Church Missionary Department definition of “adequate” medical coverage**



- Coverage applies overseas
- Annual deductible ≤ \$2,000
- At least 70% coverage
- Lifetime limit > \$1 million
- Covers pre-existing conditions
- Air ambulance coverage and return of mortal remains

The Aetna Senior Service Medical Plan (SSMP) is an option that satisfies these requirements. Most of today’s presentation focuses on the Aetna SSMP Plan. Aetna is the insurer, not DMBA

DMBA retiree medical plans also satisfy the requirements. DMBA insurance is not available for new enrollees. (DMBA insurance is not Aetna insurance)

If you have insurance other than the Aetna SSMP plan, you will probably need to pay for your medical care in China and then request reimbursement from your insurance company.



Enrollment

- You must be enrolled in a qualifying insurance plan
- Aetna ID cards show your ID number and contact information
 - If cards are lost, or were never received, call Aetna at 1-877-248-3608 (toll free in U.S.) or collect/direct to the U.S. +813-775-0381 OR send an e-mail to LDSIDCARDS@Aetna.com
- Contact DMBA Missionary Medical for Aetna enrollment information, assistance or questions (i.e. post-assignment coverage)
 - srmissionary@dmba.com
 - 801-578-5650 x 5981
 - 1-800-777-1647 x5981

Aetna post-assignment coverage extension must be requested NOW before your assignment begins

Privacy Authorization Forms



150 Social Hall Avenue, Suite 170
P.O. Box 45530 • Salt Lake City, Utah 84145
Telephone: 801-578-5600 • Toll free: 800-777-3622
Fax: 801-578-5933 • Website: www.dmba.com

BYU China Teachers

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:

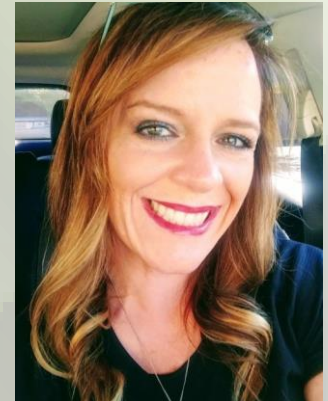
Full name: _____ Birth date: _____

Full name: _____ Birth date: _____



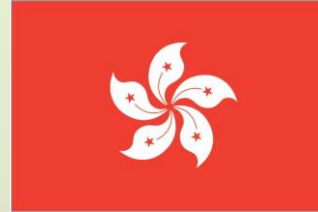
Aetna Customer Service

- **Aetna SSMP Customer Service Center (24/7)**
 - **Collect to U.S.: +813-775-0381**
 - (Toll free to U.S.: 1-877-248-3608)
 - Interpretation services available
 - Can assist with pre-trip medical questions or needs
 - AetnaInternationalCaseManagement@Aetna.com
 - Aetna nurse in China may respond
- **Terri Urien, Asia Account Representative**
 - Based in California
 - UrienT@aetna.com
 - +559-241-5337



Aetna SSMP Plan Benefits

- Outside the U.S., 100% coverage for most medically necessary procedures; prescription medications have copays of 30% - 50%. Routine dental work is excluded. Use any provider. “Network providers” will bill Aetna directly.
 - See “Summary of Benefits” for coverage details
- Within the U.S. – high deductible plan (\$2,000/ plan year deductible; does not apply to routine exams and prescription medications) Co-insurance (80/20 in-network) applies after deductible is met. Network providers must be used & pre-authorization received for highest coverage and protection. Aetna cannot protect you if you don’t pre-authorize and if you use non-network providers in the U.S.





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 (see next slide)
 - Beijing, Tianjin, Qingdao, Shanghai, Nanjing, Xi'an and Guangzhou
 - Limited numbers of providers in some locations
- Usually prescriptions must be paid for by you and then submitted for reimbursement

Getting Medical Care

**In an emergency – find
the nearest provider**



- **For planned visits and procedures in China:**
 - Find an Aetna network provider (see list or call Aetna)
 - Show your Aetna ID card for “low-cost” procedures (under US\$500) at network providers – network providers bill Aetna directly
 - For inpatient care or more extensive outpatient treatment, contact Aetna in advance to arrange for a “Letter of Authorization”
 - Call direct or collect to U.S. +813-775-0381
 - Or send an e-mail request for a “Letter of Authorizaton” to AILOA@aetna.com
 - Or request a “Letter of Authorization” on Aetna missions website
- **Any provider can be used outside of the U.S.**

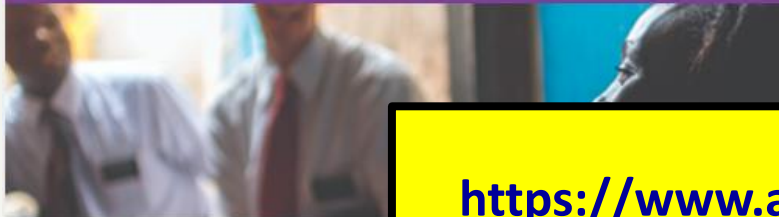
(at non-network providers you must pay and then submit reimbursement claims)

How to Find Aetna Network Providers

- <https://www.aetnainternational.com/en/site/lds.html>
(select “Asia” Area, “BYU China Teachers,” then “Provider Directory – China”)
- Aetna Customer Service –
Call direct or collect to the U.S. 24/7: 813-775-0381
- **In the U.S.**, Aetna network providers must be used for maximum benefit & protection
(For help finding providers in U.S., call Aetna Customer Service or Russell Walker at DMBA)



BYU China Teachers Program



<https://www.aetnainternational.com/en/site/lds.html>

How the Program Works

The Aetna program works differently in various countries. Please refer to the attached document and read in its entirety to understand what should be done before a missionary receives care.

 [How the Program Works](#)

Requesting Direct Payment to a Provider

The Church of Jesus Christ of Latter-day Saints (the Church) has contracted with Aetna International to provide access to providers who are willing to accept payment directly from Aetna or its partners.

To submit a request to place a guarantee of payment with a provider, fill out the form below.

[Request a Provider Direct Payment](#)

For inpatient treatment, or treatment over USD \$500 in value at an in-network provider, you may also request direct settlement. Call the Aetna LDS Service Center or send an email.

Toll-free to U.S.: +1 877 248 3608; Call collect/direct: +1 813 775 0381; E-mail: AILOA@aetna.com

Finding Care During Your Service

We're pleased to offer you valuable resources for finding health care no matter where you are in the world. Here you will find a directory of all the direct-settlement providers Aetna International has contracted.

Download the most recent provider directory here:

 [China Network Providers](#)

Customer care

To dial toll-free from an international location please use the AT&T access codes listed here:

- [AT&T International Dialing Guide](#)

Senior Missionary:


- Direct or collect: 813-775-0381
- Toll free: 877-248-3608

Support documentation and guides

 [Important and Useful Information for Senior Missionaries](#) - Click to learn more about the Senior Service Medical Program (SSMP) including how to register for the Aetna Member Website (Step 2).

 [Aetna Navigator Website](#) - Sign in to access claims, print your ID card, and for those serving in the U.S. - find a provider.

 [Summary of Benefits for SSMP if you are serving/served outside the U.S.](#)

 [Claim form](#) - If you had to pay a provider and you are seeking reimbursement from Aetna, complete and submit this form to the address or email noted on the form.

How the Program Works

The Aetna program works differently in various countries. Please refer to the attached document and read in its entirety to understand what should be done before a missionary accesses care.

 [How the Program Works](#)

Requesting Direct Payment to a Provider

The Church of Jesus Christ of Latter-day Saints (the Church) has contracted with Aetna International to provide access to providers who are willing to accept payment directly from Aetna or its partners.

To submit a request to place a guarantee of payment with a provider, fill out the form below.

[Request a Provider Direct Payment](#)

For inpatient treatment, or treatment over USD \$500 in value at an in-network provider, you may also request direct settlement. Call the Aetna LDS Service Center or send an email.

Toll-free to U.S.: +1 877 248 3608; Call collect/direct: +1 813 775 0381; E-mail: AILOA@aetna.com

Finding Care During Your Service

We're pleased to offer you valuable resources for finding health care no matter where you are in the world. Here you will find a directory of all the direct-settlement providers Aetna International has contracted.

Download the most recent provider directory here:

 [China Network Providers](#)

Sample Page from Aetna Network Provider List

| City | District | OP/IP | Provider Name | Category | Address | Tel |
|---------|--------------------|-------|---|-----------|--|--|
| Beijing | Chaoyang District | OP | Bayley & Jackson Medical Center | Private | No.7 Ritan East Road, Chaoyang District, Beijing | 010-8562 9998 -1001 /1002 /1047 |
| Beijing | Chaoyang District | OP | Raffles Medical Center-Beijing | Expensive | Suite 105, Wing 1,Kunsha Building, No 16 Xinyuanli,Chaoyang District,Beijing, PRC | 86 10 6462 9112 |
| Beijing | Chaoyang District | OP/IP | Beijing AmCare Women's & Children's Hospital at LIDU | Private | No. 9-9, Fangyuan West Road, Chaoyang District, Beijing | 400-100-0016 |
| Beijing | Haidian District | OP/IP | Beijing AmCare Women's & Children's Hospital at WL | Private | No. 7, Wan Liu Zhong Lu,District, Beijing | 86 10 60846666 |
| Beijing | Chaoyang District | OP | Beijing AmCare Clinic | Private | No. 3, Yiyuan, Anhuibeili,Chaoyang, District, Beijing | 86 10 52346555 |
| Beijing | Chaoyang District | OP/IP | Beijing AmCare Women's & Children's Hospital at YYC | Private | No.5, Yiyuan, An Hui Bei Li, Chaoyang District, Beijing | 4001000016(Appointment tel) 86 10-52346685(consulting tel) |
| Beijing | Chaoyang District | OP/IP | Beijing Mary Hospital Women & Children | Private | 5 North Hepingli Street, Chaoyang District, Beijing (near Dongtucheng Road) | 010-64216666 |
| Beijing | Chaoyang District | OP/IP | Beijing 21st Century Hospital | Private | 1F-2F, 21st Century Plaza, 40 Liangmaqiao Road, Chaoyang District, Beijing | 010-84446168 |
| Beijing | Chaoyang District | OP/IP | Beijing Aier-Intech Eye Hospital | Private | 1F, 4F, 5F Panjiayuan Plaza, 12 South Panjiayuan Street, Chaoyang District, Beijing | 010-87789662 |
| Beijing | Shunyi District | OP | Beijing New Century Harmony Pediatric Clinic | Private | K-01 Building No.19, Harmony Business Center, Liyuan Street, Tianzhu, Shunyi District, Beijing | 010-64562599 |
| Beijing | Xicheng District | OP/IP | Beijing New Century International Children's Hospital | Private | 56 Nanlishi Road, Xicheng District, Beijing | 010-68025588 ext.8000 010-88046000 (24H) |
| Beijing | Chaoyang District | OP/IP | Beijing New Century Women's and Children's Hospital | Private | 2# (Pediatrics)/5# (GYN & OB), 51 North Wangjing Road, Chaoyang District, Beijing (in the Wanghu Park) | 010-51783366 |
| Beijing | Dongcheng District | OP | The New World Eaton Medical Center | Private | 5F New World Shopping Mall, 3 Chongwenmen Wai Street, Dongcheng District, Beijing | 010-67085075 |



Payments & Reimbursements

- **Monthly premium fee paid by electronic funds transfer (direct withdrawal from checking account)**
 - **Currently \$353.67/month; subject to increase in January**
- **Aetna's network providers bill Aetna directly**
(outside U.S., no copays or deductibles, except for Rx)
- **If must pay cash, submit reimbursement claim to Aetna**

Reimbursement Form

- Available online at Aetna “China Teachers” webpage
<https://www.aetnainternational.com/en/site/lds.html>
- Send by e-mail, online, fax, or standard mail
(aiservice@aetna.com)
- Payment directly into your bank account (or by check)

Questions?

We know you may have questions and we're always here to help. You can call us any time on the phone number listed on the back of your Aetna ID Card.

You can also send us a secure e-mail by logging in to www.aetnainternational.com and clicking 'Contact us'.

Senior Missionary Claims submission made easy

This form can be used to submit a claim for medical or pharmaceutical services*

(*if personal funds were used).

If you're filing a claim for more than one person, a separate form is needed for each family member.

How to Fill in this Form

- Complete the entire form using black ink
- Mark your answers, where applicable, with an 'X', like this:
- Double check to make sure your payment details are accurate
- Sign and date the authorization
- Write your member identification number on each document submitted with your claim form
- Keep a copy of your completed form for your records



Submitting your claim

Once you have completed the claim form, you'll need to submit it along with your itemized bills and receipts. If your receipts are small, you should tape them on to a full size piece of paper. Then, submit the documents whichever way you prefer. We will process your claim and respond within 10 to 14 calendar days.

• Upload it*

Log in at www.aetnainternational.com and click 'Claims Center'

• Fax it

Outside the US: +1 800 475 8751 (via AT&T + access code)

Inside the US: +1 859 425 3363

• E-mail it*

Send attachments to aiservice@aetna.com

• Mail it

Aetna International/Aetna, PO Box 981543, El Paso, TX 79998-1543, USA

For Claim Status or Service, Call:

Toll free: +1 877-248-3608

Direct/Collect: +1 813 775 0381

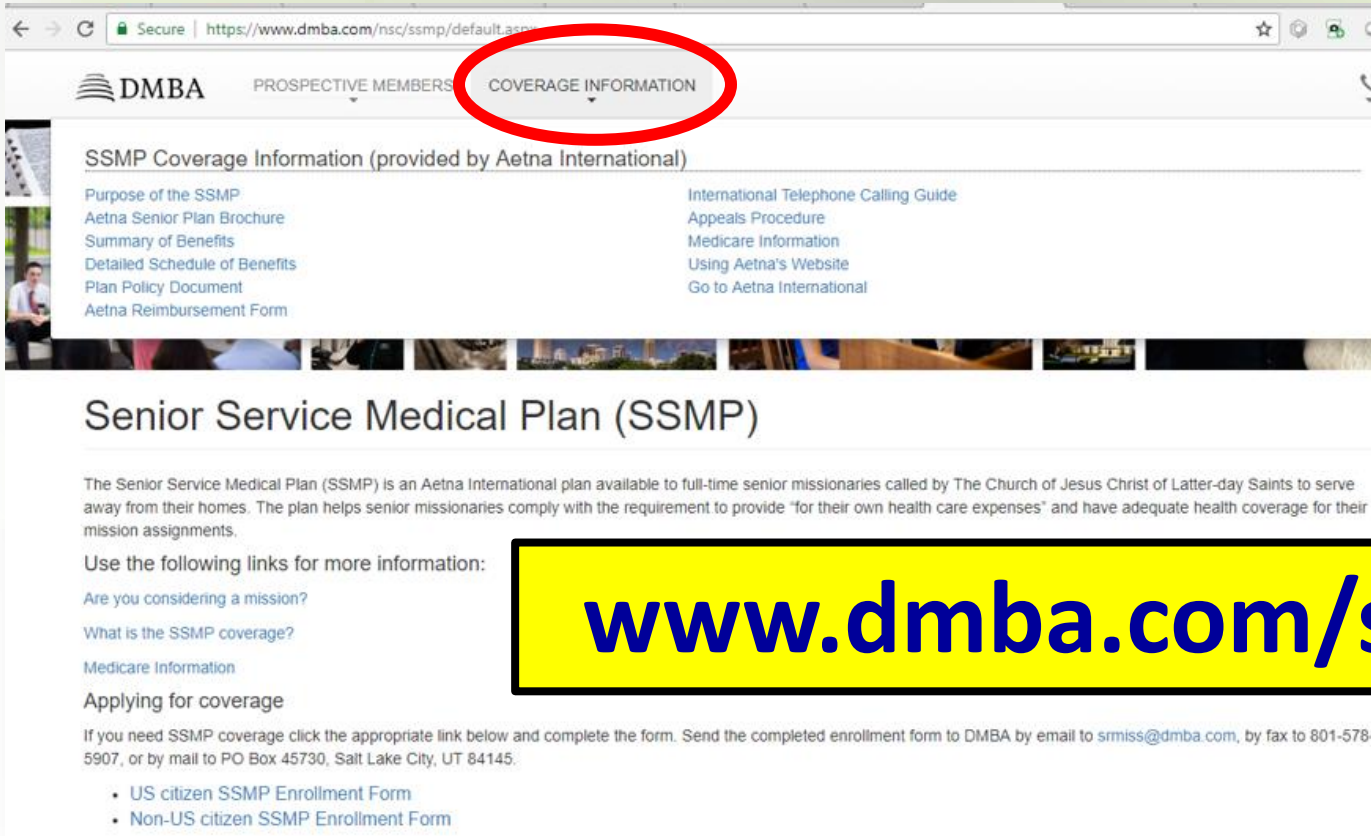
* Attachment limit size is 10MB

Some services may require additional information

For some services, you'll need to submit additional documents. If your claim falls into any of the categories below, you'll need to provide the additional items listed.

.....
If your plan requires school attendance as a

Plan Information – SSMP Website



The image is a screenshot of a web browser displaying the DMBA website. The address bar shows the URL <https://www.dmba.com/nsc/ssmp/default.aspx>. The navigation menu includes "DMBA", "PROSPECTIVE MEMBERS", and "COVERAGE INFORMATION", with the latter being circled in red. Below the navigation, the page title is "SSMP Coverage Information (provided by Aetna International)". A list of links is provided, including "Purpose of the SSMP", "Aetna Senior Plan Brochure", "Summary of Benefits", "Detailed Schedule of Benefits", "Plan Policy Document", "Aetna Reimbursement Form", "International Telephone Calling Guide", "Appeals Procedure", "Medicare Information", "Using Aetna's Website", and "Go to Aetna International". Below this, the heading "Senior Service Medical Plan (SSMP)" is followed by a paragraph explaining the plan. A yellow box with a black border contains the URL www.dmba.com/ssmp. At the bottom, there are links for "Are you considering a mission?", "What is the SSMP coverage?", and "Medicare Information", followed by a section for "Applying for coverage" with a paragraph of instructions and two bullet points for enrollment forms.

DMBA PROSPECTIVE MEMBERS **COVERAGE INFORMATION**

SSMP Coverage Information (provided by Aetna International)

Purpose of the SSMP
Aetna Senior Plan Brochure
Summary of Benefits
Detailed Schedule of Benefits
Plan Policy Document
Aetna Reimbursement Form

International Telephone Calling Guide
Appeals Procedure
Medicare Information
Using Aetna's Website
Go to Aetna International

Senior Service Medical Plan (SSMP)

The Senior Service Medical Plan (SSMP) is an Aetna International plan available to full-time senior missionaries called by The Church of Jesus Christ of Latter-day Saints to serve away from their homes. The plan helps senior missionaries comply with the requirement to provide "for their own health care expenses" and have adequate health coverage for their mission assignments.

Use the following links for more information:

Are you considering a mission?
What is the SSMP coverage?
Medicare Information

Applying for coverage

If you need SSMP coverage click the appropriate link below and complete the form. Send the completed enrollment form to DMBA by email to smiss@dmba.com, by fax to 801-578-5907, or by mail to PO Box 45730, Salt Lake City, UT 84145.

- [US citizen SSMP Enrollment Form](#)
- [Non-US citizen SSMP Enrollment Form](#)

www.dmba.com/ssmp

Benefits



**Group Insurance Plan of Benefits for
The Church of Jesus Christ of Latter-day Saints-Senior Missionaries
(Control 540071)
Aetna Insurance Company, Limited - Europe
Effective Date: January 1, 2019 – December 31, 2019**

| PPO | | | |
|---|---|---|---|
| PLAN FEATURES | OUTSIDE THE U.S. | Care Received inside U.S. <i>or Purchased</i> from U.S. | |
| | | Preferred Benefits (In-Network) | Non-Preferred Benefits (Out-of-Network) |
| Individual Deductible | None | \$2,000 per plan year | \$2,000 per plan year |
| Family Deductible | None | \$4,000 per plan year | \$4,000 per plan year |
| Important to Know | It is important that you are protected financially. As such, when receiving services inside the U.S. it is important that you go to in-network providers and receive the preferred benefits. Otherwise, providers who are not part of the Aetna network may bill you for additional costs, such as costs over the reasonable and customary charges for that service, amounts that don't apply to the deductible, or amounts that are not included in the coinsurance limit. | | |
| Individual Coinsurance Limit | None | \$3,000 per plan year | \$3,000 per plan year |
| <i>(Does not include copays, benefit penalties, 50% items, amounts above negotiated costs charged by non-network providers and Outpatient Prescription Drugs. Includes Outpatient Prescription Drugs when outside the US)</i> | | | |
| Family Coinsurance Limit | None | \$6,000 per plan year | \$6,000 per plan year |
| <i>(Does not include copays, benefit penalties, 50% items, amounts above negotiated costs charged by non-network providers and Outpatient Prescription Drugs. Includes Outpatient Prescription Drugs when outside the US)</i> | | | |
| Lifetime Maximum | | Unlimited | |
| Member Payment Percentages | | | |
| Hospital Services | | | |
| Inpatient | No charge | 20% after deductible | 40% after deductible |
| Outpatient | No charge | 20% after deductible | 40% after deductible |
| Private Room Limit | | The institution's semiprivate rate. | |
| Pre-certification Penalty | No Penalty | No Penalty | \$200 |
| <i>To avoid penalties and/or benefit reductions for non-preferred benefits received in the U.S., contact the service center to determine if precertification is needed for a procedure.</i> | | | |
| Emergency Room | No charge | 20% after deductible and \$75 copay | 20% after deductible and \$75 copay |
| Urgent Care | No charge | No charge after deductible and \$30 co-pay | 40% after deductible |
| Physician Services | | | |
| Physician Office Visit | No charge | \$20 copay | 40% after deductible |
| Specialist Office Visit | No charge | \$20 copay | 40% after deductible |

SSMP Coverage Information (provided by Aetna International)

- Purpose of the SSMP
- Aetna Senior Plan Brochure
- Summary of Benefits
- Detailed Schedule of Benefits
- Plan Policy Document
- Aetna Reimbursement Form

- International Telephone Calling Guide
- Appeals Procedure
- Medicare Information
- Using Aetna's Website
- Go to Aetna International



Senior Service Medical Plan (SSMP)

The Senior Service Medical Plan (SSMP) is an Aetna International plan available to full-time senior missionaries called by The Church of Jesus Christ of Latter-day Saints away from their homes. The plan helps senior missionaries comply with the requirement to provide "for their own health care expenses" for their own health care expenses during their mission assignments.

Use the following links for more information:

[Are you considering a mission?](#)

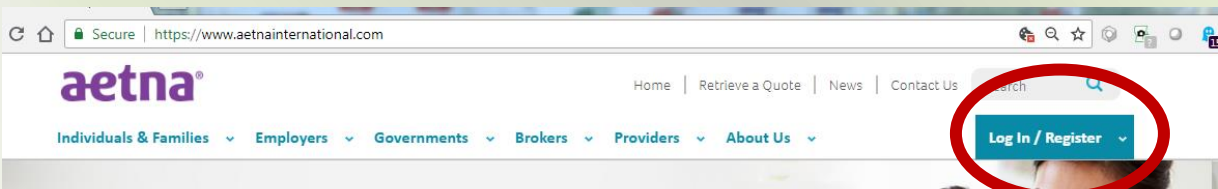
[What is the SSMP coverage?](#)

[Medicare Information](#)

[Applying for coverage](#)

If you need SSMP coverage click the appropriate link below and complete the form. Send the completed enrollment form to DMBA 5907, or by mail to PO Box 45730, Salt Lake City, UT 84145.

- [US citizen SSMP Enrollment Form](#)
- [Non-US citizen SSMP Enrollment Form](#)



You are encouraged to go to www.AetnaInternational.com and **create an account for yourself** click “Log In / Register” then “Register” (the “register” button is at the bottom of the page)

- Select “Aetna International Plan Member”
- Enter name, birthdate, “Member ID” (your Aetna number)

On this site, you can review claims and payments, access information from Aetna, and find providers within the U.S.

www.aetnainternational.com



Prescription Medications

- Preference is to take a supply with you and, if necessary, fill prescriptions locally
- Aetna has partnership with Universal EPS
 - www.expatsps.com/aetna
 - Collect to U.S.A.: +540-283-7520
 - eps@universalrx.com
 - Enter Aetna ID and credit card for copayment
 - Chinese language address must be provided
 - You pay shipping and customs charges



Expatriate Prescription Services

SOS International



- **SOS is NOT affiliated with Aetna**
- **SOS has its own network of clinics in China**
 - (The Raffles Medical Group recently purchased some SOS clinics, and these are now part of the Aetna network – Raffles Beijing, Tianjin, Tianjin TEDA, Shenzen)
- **The Church no longer has an agreement with SOS that allows you to contact SOS for assistance in obtaining medical care. If you contact SOS for help, and if they agree to assist you, they may charge fees for their services in assisting you to arrange for medical treatment. Aetna will not reimburse SOS access fees.**



General Information

- **Medicare enrollment / continuation**
 - Do not dis-enroll from Medicare
 - If you become Medicare eligible (age 65) while in China, you must enroll in the program or face delays and lifelong penalties
- **Inform your program directors of any medical issues**
- **Contact Aetna Customer Service, Terri Urien of Aetna, or Russell Walker with any questions or needs**



Questions?



Russell Walker

rwalker@dmba.com

801-578-5927