



# Ascend

## Aetna International Ascent<sup>SM</sup>

For businesses on the rise

Choose benefits that take you to the top

For groups of  
2-10 employees

**aetna**<sup>®</sup>

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**Healthier employees.  
Healthier bottom line.**

**Let's reach the top together.**

# Like you, we're scaling new heights and pushing business boundaries every day.

**We're an international health insurance leader with exceptional experience and expertise. Most importantly, we place your employees' health and wellness at the heart of everything we do.**

Not only do we help to drive healthy outcomes for your employees, but we also build a compliant, health care plan that helps control your costs. This gives you the freedom to conquer your world.

We'll help you find the right plan for your organization. Then, we'll keep it running smoothly. Your dedicated account team will walk you through the details of the plan and provide you with member communications. They'll be available to resolve escalated claim issues and respond to questions you may have about billing, eligibility, enrollment and changes.

## **Here are a few of the advantages**

- Simple plan administration and implementation, with annual renewal dates
- Compliance with fronting arrangements and local requirements
- Member access to our network of more than 1.1 million global providers
- Comprehensive member services available 24/7
- Convenient web and mobile tools for people on the go
- Access to the CARE team, a team of clinicians available to support members pre-trip, post-trip and anytime in between by helping get prescriptions filled, coordinate urgent medical care and more

## **There are six Aetna Ascent medical plan designs for you to choose from**

### **Each plan includes**

- Preferred Provider Organization (PPO) medical coverage
- Pharmacy
- Vision
- Dental (optional) with orthodontia (optional)
- Basic term life & Accidental Death and personal loss insurance options (optional)
- Emergency assistance and evacuation
  - Access to Red 24
- Health care counseling through our Informed Health Line®
- Mental health counseling and resources through our international Employee Assistance Program (EAP)

# Global coverage that moves with your employees

Wherever your employees are based,  
we're there with them. You can count  
on us to keep our services and support  
within reach at all times

# Web and mobile tools

Tool	Description
<b>Health Hub - secure member website</b>	<p><b>Your employees will have single sign-on access to important tools to help them manage their health — and health benefits.</b></p> <ul style="list-style-type: none"><li>• Find doctors and medical facilities anywhere in the world</li><li>• Submit and track their claims online</li><li>• Get answers to frequently asked questions</li><li>• View plan documents</li></ul>
<b>Aetna Navigator</b>	<p><b>Employees traveling in the United States can take a shortcut to Aetna Navigator to:</b></p> <ul style="list-style-type: none"><li>• Review and manage their claims</li><li>• View covered benefits</li><li>• Access their digital Member ID Cards</li><li>• Maintain their electronic health history</li><li>• Locate participating pharmacies</li><li>• Compare the cost and quality of area hospitals</li><li>• Research the average price for hospital stays, medical procedures and prescriptions</li></ul>
<b>Mobile Apps</b>	<p><b>No matter where your employees are, they will have access to health information and tools to help them make the best health decisions possible. Our mobile apps make this possible.</b></p> <ul style="list-style-type: none"><li>• International Mobile Assistant app</li><li>• When outside the United States, members can use this app to:<ul style="list-style-type: none"><li>- Submit claims from their phone</li><li>- View policy documents and forms</li><li>- Search for a doctor, specialist or medical facility in our network</li></ul></li></ul>
<b>Aetna Mobile App</b>	<p><b>When inside the United States, members can use this app to:</b></p> <ul style="list-style-type: none"><li>• Search for a doctor, specialist or medical facility in our network</li><li>• View Member ID Card information</li><li>• Present their digital Member ID Card to their doctor, specialist or medical facility</li><li>• View plan documents</li></ul>
<b>Online Claims Submission</b>	<p><b>It's simple to submit a claim for services received through medical specialists and facilities outside our network, thanks to our online and mobile claim submission tools.</b></p> <ul style="list-style-type: none"><li>• Paperless claim form: It is not necessary to print, scan or upload completed claim forms; members can complete them online</li><li>• Auto-fill form fields: Information we may have on file (contact details, member ID number and policy numbers, banking information, anything previously entered by the member) is kept and filled in automatically to save time</li><li>• Payment information storage: Reimbursement history and banking details can be stored for easy use in future claims submission</li><li>• Real-time data checks: Incorrect information is flagged as soon as it's entered</li></ul>

# 24/7 member services

**Our Member Service Center is always available via toll-free phone or email**



- Answer questions about benefit levels, coverage and claims in multiple languages
- Locate health care services around the world
- Connect members with our Care Team for specific clinical concerns or medical emergency/evacuation services



## **24/7 member services**

Our highly trained professional member service representatives can:

- Answer questions about benefit levels, coverage and claims in multiple languages
- Locate health care services around the world
- Connect members with our Care and Response Excellence (CARE) team for specific clinical concerns or medical emergency/evacuation services



## **24/7 Clinical Support**

Our people are the power behind everything we do and the reason for our success. They are some of the world's most caring and dedicated professionals. There's no better example than our Care and Response Excellence (CARE) team of specialized clinicians. They are available 24/7 to help members with:

- Navigating different health systems
- Pre-trip planning — especially important for members who have chronic health conditions or are pregnant
- Locating hospitals, doctors and specialists
- Coordinating routine and urgent medical care, evaluations and emergency evacuations
- Obtaining prescription medications and medical devices
- Requesting second opinions in complex cases





### Emergency assistance services

No one likes to think about medical emergencies, but they do happen. With Aetna Ascent, your employees don't have to worry. If they have a medical emergency, we will help transport them to the closest facility best equipped to handle their specific needs.

Our services include:

- Medical evacuation
- Air ambulance
- Emergency travel assistance
- Security assistance
- Repatriation of mortal remains



### Direct settlement provider network

**Outside the United States:** Our global direct-settlement network gives members access to more than 165,000 doctors and hospitals in more than 200 countries and territories. This network helps members save on out-of-pocket expenses. This means we pay the facility directly for any remaining covered expenses according to their plan benefits.

If a member wants to use a provider who is not in our network, we'll attempt to initiate a one-time direct settlement arrangement. We have a 97 percent success rate in setting up these one-time arrangements.

**Inside the United States:** Aetna's Open Choice PPO provider network gives members and their dependents access to an extensive network of 1 million providers. This network allows members the freedom to go directly to any recognized health care provider, including specialists, for covered expenses.

# Ascent Medical Plan Design Overview

## Richer, lower deductible plans

100% Plan	Outside U.S.	Network	Out-of-Network
Individual deductible	\$0	\$0	\$0
Family deductible	\$0	\$0	\$0
Individual coinsurance limit	\$500	\$500	\$1,000
Family coinsurance limit	\$1,000	\$1,000	\$2,000
Inpatient hospital deductible	\$0	\$0	30% after \$250 per confinement deductible
Routine physical exams	100%	100%	30%
Physician office visits	100%	100%	30%
Specialist office visits	100%	100%	30%
Emergency Room	100%	100%	100%
Non-Emergency Use of the Emergency Room	100%	100%	30%
Urgent Care	100%	100%	100%
Non-Urgent Use of Urgent Care Provider	100%	100%	30%
Prescription Drugs; Within U.S. – APM applies, generic/brand; Outside the U.S. or within the U.S. but not using network pharmacy — subject to deductible but does not apply to coinsurance limits	100%	\$20/\$30/\$50	30%
Not apply to coinsurance limits	100%	100%	30%
Lifetime maximum	Unlimited	Unlimited	Unlimited
Other Health Services: IEAP, Emergency Assistance, Customized Care, Red24	Included	Included	Included

\$250 Plan	Outside U.S.	Network	Out-of-Network
Individual deductible	\$250	\$250	\$500
Family deductible	\$500	\$500	\$1,000
Individual coinsurance limit	\$500	\$500	\$2,000
Family coinsurance limit	\$1,000	\$1,000	\$4,000
Inpatient hospital deductible	10% after deductible	10% After deductible and \$250 per confinement deductible	30% After deductible and \$500 per confinement deductible
Routine physical exams	10% after deductible	100%	30% After deductible
Physician office visits	10% after deductible	100% after \$20 Copay	30% After deductible
Specialist office visits	10% after deductible	100% after \$20 Copay	30% After deductible
Emergency Room	10% after deductible	10% after \$25 copay	10% after \$25 copay
Non-Emergency Use of the Emergency Room	10% after deductible	10% after deductible	30% After deductible
Urgent Care	10% after deductible	10% after \$25 copay	10% after \$25 copay
Non-Urgent Use of Urgent Care Provider	10% after deductible	10% after deductible	30% After deductible
Prescription Drugs; Within U.S. – APM applies, generic/brand; Outside the U.S. or within the U.S. but not using network pharmacy — subject to deductible but does not apply to coinsurance limits	10% after deductible	\$20/\$30/\$50	30% After deductible
Not apply to coinsurance limits	10% after deductible	100%	30% After deductible
Lifetime maximum	Unlimited	Unlimited	Unlimited
Other Health Services: IEAP, Emergency Assistance, Customized Care, Red24	Included	Included	Included





<b>\$500 Plan</b>	<b>Outside U.S.</b>	<b>Network</b>	<b>Out-of-Network</b>
Individual deductible	\$500	\$500	\$1,000
Family deductible	\$1,000	\$1,000	\$2,000
Individual coinsurance limit	\$3,500	\$3,500	\$8,500
Family coinsurance limit	\$7,000	\$7,000	\$17,000
Inpatient hospital deductible	10% after deductible	10% After deductible and \$250 per confinement deductible	30% After deductible and \$500 per confinement deductible
Routine physical exams	10% after deductible	100%	30% After deductible
Physician office visits	10% after deductible	100% after \$20 Copay	30% After deductible
Specialist office visits	10% after deductible	100% after \$20 Copay	30% After deductible
Emergency Room	10% after deductible	10% after \$25 copay	10% after \$25 copay
Non-Emergency Use of the Emergency Room	10% after deductible	10% after deductible	30% After deductible
Urgent Care	10% after deductible	10% after \$25 copay	10% after \$25 copay
Non-Urgent Use of Urgent Care Provider	10% after deductible	10% after deductible	30% After deductible
Prescription Drugs; Within U.S. – APM applies, generic/brand; Outside the U.S. or within the U.S. but not using network pharmacy — subject to deductible but does not apply to coinsurance limits	10% after deductible	\$25/\$35/\$50	30% After deductible
Not apply to coinsurance limits	10% after deductible	100%	30% After deductible
Lifetime maximum	Unlimited	Unlimited	Unlimited
Other Health Services: IEAP, Emergency Assistance, Customized Care, Red24	Included	Included	Included

# Ascent Medical Plan Design Overview

## Higher deductible plans

<b>\$1,000 Plan</b>	<b>Outside U.S.</b>	<b>Network</b>	<b>Out-of-Network</b>
Individual deductible	\$1,000	\$1,000	\$2,000
Family deductible	\$2,000	\$2,000	\$4,000
Individual coinsurance limit	\$2,000	\$2,000	\$6,000
Family coinsurance limit	\$4,000	\$4,000	\$12,000
Inpatient hospital deductible	10% after deductible	10% After deductible and \$250 per confinement deductible	30% After deductible and \$500 per confinement deductible
Routine physical exams	10% after deductible	100%	30% After deductible
Physician office visits	10% after deductible	100% after \$20 Copay	30% After deductible
Specialist office visits	10% after deductible	100% after \$40 Copay	30% After deductible
Emergency Room	10% after deductible	10% after \$75 copay	10% after \$75 copay
Non-Emergency Use of the Emergency Room	10% after deductible	10% after deductible	30% After deductible
Urgent Care	10% after deductible	10% after \$50 copay	10% after \$50 copay
Non-Urgent Use of Urgent Care Provider	10% after deductible	10% after deductible	30% After deductible
Prescription Drugs; Within U.S. – APM applies, generic/brand; Outside the U.S. or within the U.S. but not using network pharmacy — subject to deductible but does not apply to coinsurance limits	10% after deductible	\$25/\$35/\$50	30% After deductible
Not apply to coinsurance limits	10% after deductible	100%	30% After deductible
Lifetime maximum	Unlimited	Unlimited	Unlimited
Other Health Services: IEAP, Emergency Assistance, Customized Care, Red24	Included	Included	Included
<b>\$1,500 Plan</b>	<b>Outside U.S.</b>	<b>Network</b>	<b>Out-of-Network</b>
Individual deductible	\$1,500	\$1,500	\$3,000
Family deductible	\$3,000	\$3,000	\$6,000
Individual coinsurance limit	\$3,500	\$3,500	\$6,000
Family coinsurance limit	\$7,000	\$7,000	\$12,000
Inpatient hospital deductible	20% after deductible	20% After deductible and \$200 per confinement deductible	40% After deductible and \$500 per confinement deductible
Routine physical exams	20% after deductible	100%	40% After deductible
Physician office visits	20% after deductible	100% after \$20 Copay	40% After deductible
Specialist office visits	20% after deductible	100% after \$40 Copay	40% After deductible
Emergency Room	20% after deductible	20% after \$75 copay	20% after \$75 copay
Non-Emergency Use of the Emergency Room	20% after deductible	20% after deductible	40% After deductible
Urgent Care	20% after deductible	20% after \$50 copay	20% after \$50 copay
Non-Urgent Use of Urgent Care Provider	20% after deductible	20% after deductible	40% After deductible
Prescription Drugs; Within U.S. – APM applies, generic/brand; Outside the U.S. or within the U.S. but not using network pharmacy — subject to deductible but does not apply to coinsurance limits	20% after deductible	\$25/\$35/\$50	40% After deductible
Not apply to coinsurance limits	20% after deductible	100%	40% After deductible
Lifetime maximum	Unlimited	Unlimited	Unlimited
Other Health Services: IEAP, Emergency Assistance, Customized Care, Red24	Included	Included	Included



<b>\$2,500 Plan</b>	<b>Outside U.S.</b>	<b>Network</b>	<b>Out-of-Network</b>
Individual deductible	\$2,500	\$2,500	\$5,000
Family deductible	\$5,000	\$5,000	\$10,000
Individual coinsurance limit	\$5,000	\$5,000	\$10,000
Family coinsurance limit	\$10,000	\$10,000	\$20,000
Inpatient hospital deductible	20% after deductible	20% After deductible and \$250 per confinement deductible	50% After deductible and \$500 per confinement deductible
Routine physical exams	20% after deductible	100%	50% After deductible
Physician office visits	20% after deductible	100% after \$25 Copay	50% After deductible
Specialist office visits	20% after deductible	100% after \$50 Copay	50% After deductible
Emergency Room	20% after deductible	20% after \$100 copay	20% after \$100 copay
Non-Emergency Use of the Emergency Room	20% after deductible	20% after deductible	50% After deductible
Urgent Care	20% after deductible	20% after \$50 copay	20% after \$50 copay
Non-Urgent Use of Urgent Care Provider	20% after deductible	20% after deductible	50% After deductible
Prescription Drugs; Within U.S. – APM applies, generic/brand; Outside the U.S. or within the U.S. but not using network pharmacy — subject to deductible but does not apply to coinsurance limits	20% after deductible	\$25/\$35/\$50	50% After deductible
Not apply to coinsurance limits	20% after deductible	100%	50% After deductible
Lifetime maximum	Unlimited	Unlimited	Unlimited
Other Health Services: IEAP, Emergency Assistance, Customized Care, Red24	Included	Included	Included



## A world-renowned leader

A commitment to excellence

As part of Aetna, one of the largest health care benefits companies in the United States, Aetna International benefits from the heritage of more than 160 years of expertise. For more than 55 years, we have extended that strength and stability across the globe as one of the world's largest and most prominent providers of international health benefits and wellness.

Today, we support nearly 700,000 members worldwide. To do this, we employ over 1,100 dedicated professionals in 15 offices across Africa, Europe, the Middle East, Greater China, Southeast Asia and the United States.

As our customer, you'll benefit from our market knowledge and in-country expertise to help you manage and minimize costs and challenges — so you can achieve the results you want for your business and your employees.

**Aetna® is a trademark of Aetna Inc. and is protected throughout the world by trademark registrations and treaties. Plans and programs are underwritten or administered by Aetna Insurance Company Limited or Aetna Life & Casualty (Bermuda) Ltd.**

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 [www.InternationalInsurance.com/groups](http://www.InternationalInsurance.com/groups)

Whenever coverage provided by any insurance policy is in violation of any U.S., UN 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 Assets Control (OFAC) license. Learn more on the U.S. Treasury's website at: [www.treasury.gov/resource-center/sanctions](http://www.treasury.gov/resource-center/sanctions).

The Aetna logo consists of the word "aetna" in a lowercase, bold, sans-serif font. The letter "a" is stylized with a vertical line through its center. A registered trademark symbol (®) is located at the top right of the letter "a".