



Live the life

Have a safe and healthy trip

Plan ahead

If you're going out of the country, find out what vaccines you need. You can ask your doctor or a travel health clinic. But ask early, since some vaccines take time to get in your system.

Common vaccines include:

- Hepatitis
- Tetanus and polio
- Measles
- Yellow fever

Many medical plans don't cover travel vaccines. Be sure to check your plan before you get one.

Tricks of the trade

If you're flying across time zones, here's how you can beat jet lag:

- Headed east, go to bed earlier.
- Headed west, stay up later.

Have a healthy flight

- Choose a daytime flight to avoid feeling groggy
- Skip alcohol and caffeine
- Drink lots of water
- Avoid heavy food

If you get airsick, ask your doctor what you can take. And keep it on hand.

Eat. Drink. Stay well.

Diarrhea is the most common problem for world travelers. And tainted food or water is usually to blame.

To protect yourself:

- Drink only bottled water or soft drinks (skip the ice)
- Eat only meat or fish that is well done
- Boil water for at least three minutes before drinking
- Avoid food from street carts and vendors — no matter how tempting

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Travel safely on ground

Some rules of the road — to help you stay safe.

Do:

- Ride only in taxis that have seat belts (and use them)
- Place all young children in car seats
- Ask your hotel about using buses or trains

Don't:

- Drink and drive
- Drive at night, especially between cities
- Ride or rent motorcycles or scooters

Avoid surprises

Emergencies don't wait for the right time or place. So you have access to emergency benefits outside the U.S. But your coverage for other services is limited.

- Emergencies are covered worldwide if the service is medically necessary.
- You must need instant care because of sudden illness, injury or condition and cannot wait until you return to the U.S.
- You'll need to pay for all services at time of care.

Seek care right away for emergencies that are a threat to life or limb. Examples include a broken leg, extreme bleeding or heart problems. In cases like these, you should go to the nearest emergency room.

You'll pay at the time of care. Get an itemized bill and receipt for all services. Then send the bill and receipt to us.

Get help for emergency admissions

It can be hard to manage care outside of the U.S. If you need help, call our support team at **215-775-6445**. From inside the U.S., call **1-855-888-9046**. Ask to be connected to the Aetna Special Case Precertification Unit (SCPU).

The SCPU program helps to:

- Check if the urgent or acute care center can treat you. If it is not the right place for treatment, the SCPU program will arrange for transfer to the closest center.
- Arrange for medical air ambulance transport to the nearest appropriate facility. **We must approve this in advance.** Also, the SCPU program must arrange for the medical transport to be covered.

How your benefits work

Providers outside of the U.S. don't use tax identification numbers. So we can't pay them directly. You'll have to pay the provider at the time of service. Then you send the claim to us. And we pay the claim based on your eligibility at the time of service and your plan's benefits.

- You'll need to pay for all services at time of service.
- Most benefits plans do not cover travel back to the U.S. or home. Prior approval is required for this service.
- Get a receipt and an itemized bill for all services. Make sure all documents have:
 - Provider's name and address
 - Patient's name
 - Member ID
 - Date of service(s)
 - Type of service(s) and diagnosis
 - Dollar amount charged for each service(s)

Please note: A translation is not required, but is helpful when processing your claim(s).

Member Services is here to help

Your Member Services number is on the back of your ID card. Your plan documents provide a detailed description of your benefits coverage.

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This message is for informational purposes only, is not medical advice and is not intended to be a substitute for proper medical care provided by a physician. The information provided above is not a guarantee of coverage. Coverage is based on all the terms and conditions of your plan as well as eligibility at the time services are received. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to **aetna.com**.

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