

We have the prescription for your optimal health.

Aetna Global Benefits® Prescription Drug Plan

As part of your coverage with Aetna Global Benefits (AGB), you can get your prescription medications filled at any licensed pharmacy* in the world. Medication is extremely important to keeping you healthy during your international assignment, so we've made it as easy as possible for you to get the medicine you need, when you need it. With AGB's prescription drug plan, you decide what's most convenient for you.

*Prescriptions filled at licensed pharmacies are subject to the terms and conditions described in your benefit plan documents.



For more information about your specific coverage, mail-order drug through Aetna Rx Home Delivery or access to Aetna's U.S. Pharmacy Network that may reduce your out-of-pocket expenses, please refer to your official plan documents or contact the AGB International Service Center using the telephone number indicated on your member ID card.

Health insurance plans and programs of Aetna Global Benefits are underwritten or administered by Aetna Life Insurance Company and Aetna Life & Casualty (Bermuda) Ltd. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna Rx Home Delivery, LLC, is a subsidiary of Aetna Inc. Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. Aetna does not provide care or guarantee access to health services. Information subject to change. For more information about Aetna Global Benefits plans, refer to www.aetnaglobalbenefits.com.



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Pharmacy

Aetna
Global
Benefits®



Filling your prescription medications is easy, no matter where you are

1

Go to the licensed pharmacy of your choice and purchase your prescription.

Outside of the United States, you will pay for the medication upon purchase.

2

Submit a claim to AGB.

To get reimbursed, submit a claim to AGB by mail or fax. Remember that deductibles or copayments may apply, depending on your coverage. Be sure to submit your claim with itemized receipts or a copy of the prescription drug pamphlet you receive with the medication. These documents need to contain the name of the drug, diagnosis (illness), date of service and dosage requirements.

For detailed instructions on how to file a claim, please refer to the "Welcome to a World of Difference" brochure in your AGB Member Kit or visit the "forms" section of our secure member website at www.aetnaglobalbenefits.com.

3

Receive your reimbursement.

AGB offers multiple payment and currency reimbursement options for you to choose from, so you can obtain your prescription reimbursements in a timely and convenient manner.



Filling your prescriptions in the U.S.

When filling a prescription in the U.S., there are no claim forms to complete and out-of-pocket costs are usually minimal when you visit an Aetna-contracted pharmacy. For your added convenience, participating pharmacists will file claims electronically for you, so there's no work on your part.

In the United States, follow these easy steps:

1

Bring and present your prescription and your Aetna ID card to a participating pharmacy in the United States.

To locate a participating pharmacy in your area, visit DocFind® on the secure AGB member website at www.aetnaglobalbenefits.com. Upon log in, click Resources>Find Health Care>Proceed to DocFind. You may also contact the AGB International Service Center to find participating pharmacies in your area.

2

Pay a copay or coinsurance for covered prescription drugs.

Depending on your benefits coverage, you may need to pay a portion of the prescription cost up-front, referred to as a copayment or coinsurance, upon filling your prescription.

Safeguarding against prescription mix-ups.

Participating pharmacists in the U.S. have the ability to check your online prescription history for useful information, such as whether any medications that you have had filled at another participating pharmacy could negatively interact with the new prescription(s) you are attempting to fill. And, they are able to check whether your prescription is appropriate for your age group and/or particular medical condition.

Aetna Rx Home Delivery® makes getting your prescriptions even easier

With Aetna's mail order prescription drug service, you may be able to get your ongoing prescription medications delivered right to the doorstep of any U.S. location. So, if you have a prescription that you need to take for a period of three months or more, Aetna Rx Home Delivery is a convenient option for you.

In your AGB Member Kit, you will find additional information on this valuable service, as well as instructions on how to fill your prescriptions by mail through Aetna Rx Home Delivery. Prescriptions may only be shipped to addresses within the U.S.

Aetna Rx Home Delivery has pharmacists available to answer any questions you may have about your medication and they perform the same quality checks on your prescription as Aetna-contracted U.S. retail pharmacies. For more information about Aetna Rx Home Delivery, refer to the "FAQs" section of the AGB member website at www.aetnaglobalbenefits.com.

Get up to a year's supply of medication before you leave on assignment

As an AGB member, you can also receive up to a 12-month supply of covered medications at a participating U.S. pharmacy or through the mail. So, you'll be able to get your medication supply before leaving for your international assignment and that means one less thing to worry about while you're away. To find out if your prescription medications qualify for this special benefit, contact the AGB International Service Center.