

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions



COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS Health Benefits Program

Aetna International
Enrollment Period
Beginning July 16, 2018

2018 Special Enrollment Period

Begins:	July 16, 2018
Closes:	August 16, 2018
Effective :	August 15, 2018

This is an opportunity permitting government retirees, active government employees and their eligible dependents who not currently enrolled, to enroll.

If you do not enroll now ,you must wait until the January 1, 2019 Open Enrollment.

MEMBER TOOLS

Customer Service Representatives

1-800-231-7729



Aetna International Member Service Center:
Always here to help

- ✓ Available 24 hours a day, 7 days a week, 365 days a year
- ✓ Assistance with locating care, claims and more
- ✓ Access to speak with a live person every time—no recordings
- ✓ Access Nurse Line
- ✓ Translation Services Available

CUSTOMER SERVICE

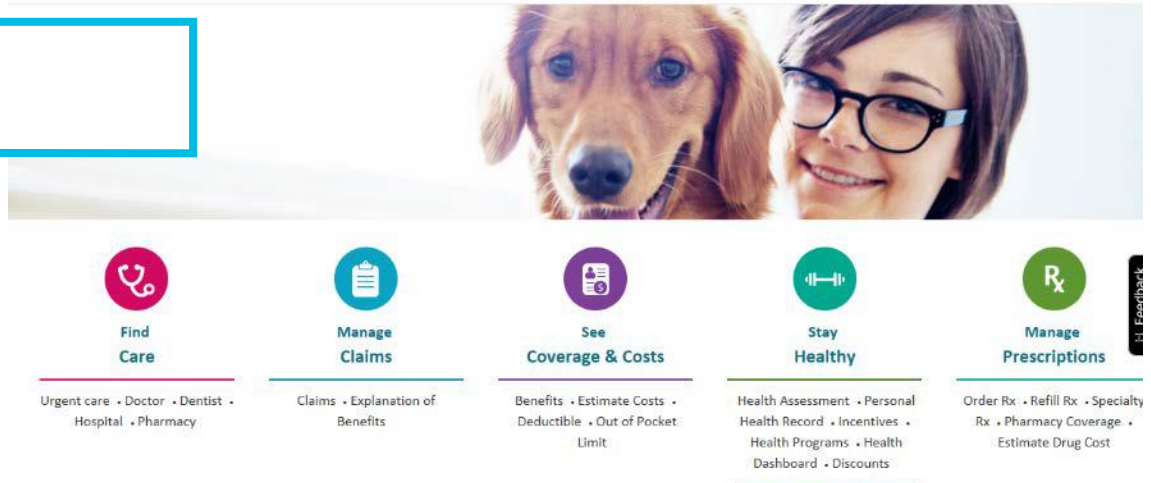
WEBSITE

VIRTUAL ASSISTANCE

MOBILE

Online Tools

- www.AetnaNavigator.com
- www.AetnaInternational.com
- Print ID cards
- Find Doctors inside the United States
- View, download claim history & status
- Access electronic Explanation of Benefits statements

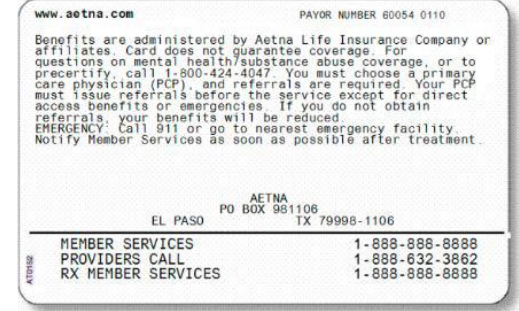
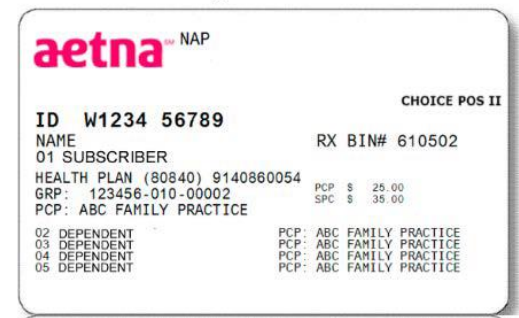


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[Language Assistance: Español | 中文 | Tiếng Việt | 한국어 | Tagalog | Pyc](#)



HELPFUL TIP! Our members use the same user name and password to sign in to both Aetna Navigator and the Aetna International website.

HOW TO FIND A DOCTOR OR FACILITY?

Use our online directories

To find in-network providers visit:

- www.AetnaInternational.com
 - Northern Mariana Islands - NetCare
 - Guam - NetCare
 - Philippines – Maxicare
 - Rest of World
- www.AetnaNavigator.com
 - USA
 - Aetna Mobile App
 - Customer Service

You can also find a doctor by calling us at the number on your member ID card. Once you've found the right provider for you, here's how to access care:

Aetna Mobile App



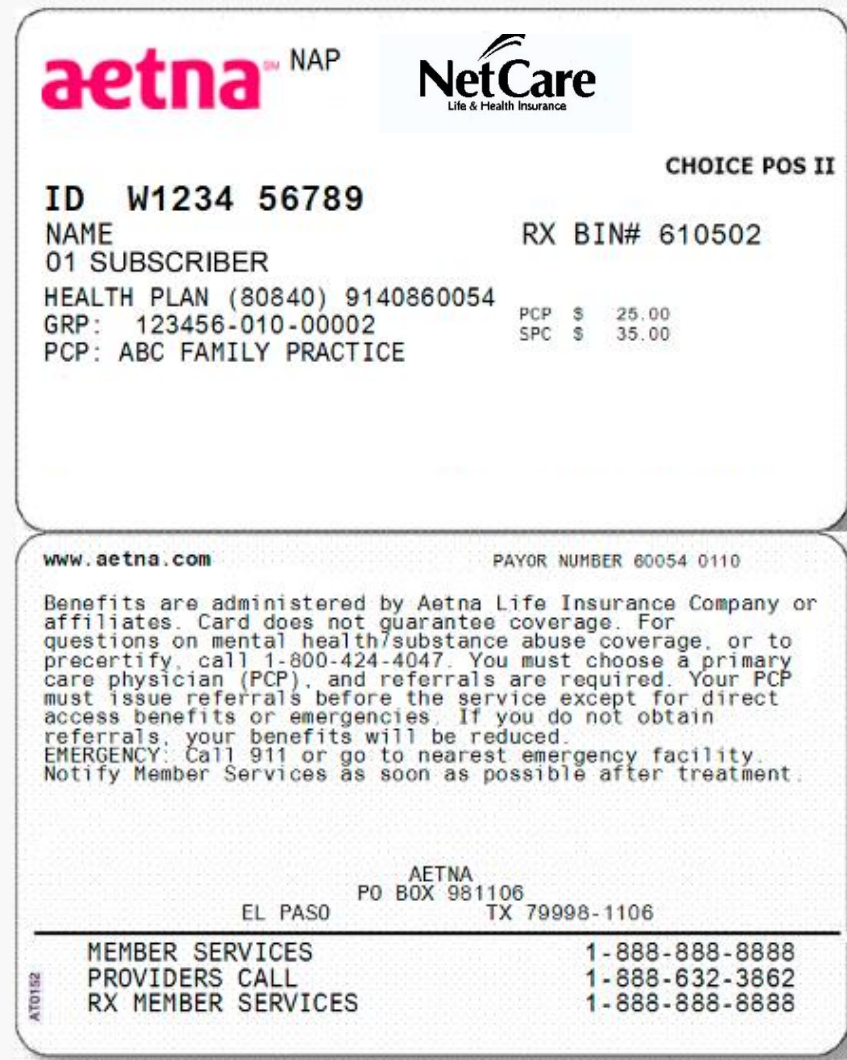
Aetna International ID Card

Do you have an old ID Card?

The ID Card displayed is a sample ID Card. However, please review the following:

Logo includes Aetna & NetCare

Group # Displays: 0840366



Benefit Highlights

- **Basic Option (CNMI, Guam and Rest of World)**
 - Excludes USA Mainland and Hawaii
 - Higher deductible and Individual/Family Payment Limits.
 - No Pre-existing limitations/exclusions (applies to all plans)
 - No Lifetime Maximums (applies to all plans)
 - No Calendar Year Maximums (applies to all plans)
- **Low Option (CNMI, Guam and Rest of World)**
 - Excludes USA Mainland and Hawaii
 - Similar to the Basic Option, however, less of a deductible and payment limits
- **High Option (USA, Hawaii, CNMI, Guam and Rest of World)**
 - Access Aetna's Network in the continental United States, Hawaii, the CNMI and Guam. Out of Network Coverage within the United States is included.\
 - Lower Deductible Option

Health Plan: Basic Plan

In-Network CNMI/GUAM ONLY

International

Example: Philippines, Taiwan & S. Korea

VS

No Letter of Authorization Required

Provider Files Claims to Aetna

Deductible \$1,500 Ind
\$4,500 Family

Lifetime Maximum Unlimited

Individual Payment Limit \$6,500 Ind
\$13,000 Family

Preventive Care: 100% No Ded.

Office Visits: Ded. then 20%

Specialist Visits: Ded. then 20%

Inpatient/Outpatient Hospital: Ded. then 20%

Emergency Room: Ded. then 20%

Member Obtains Letter of Authorization

Member may be required to pay & submit claim to Aetna

Deductible: None

Lifetime Maximum Unlimited

Individual Payment Limit \$6,500 Ind
\$13,000 Family

Preventive Care: 100%

Office Visits: 20%

Specialist Visits: 20%

Inpatient/Outpatient Hospital: 20%

Emergency Room: 20%

***Services incurred out of network are not covered**

***Services incurred in the USA and Hawaii are not covered**

Health Plan: Low Plan

In-Network CNMI/GUAM ONLY

International

Example: Philippines, Taiwan & S. Korea

VS

No Letter of Authorization Required

Provider Files Claims to Aetna

Deductible \$500 Ind
\$1,500 Family

Lifetime Maximum Unlimited

Individual Payment Limit \$5,000 Ind
\$10,000 Family

Preventive Care: 100% No Ded.

Office Visits: Ded. then 20%

Specialist Visits: Ded. then 20%

Inpatient/Outpatient Hospital: Ded. then 20%

Emergency Room: Ded. then 20%

Member Obtains Letter of Authorization

Member may be required to pay & submit claim to Aetna

Deductible: None

Lifetime Maximum Unlimited

Individual Payment Limit \$5,000 Ind
\$10,000 Family

Preventive Care: 100%

Office Visits: 20%

Specialist Visits: 20%

Inpatient/Outpatient Hospital: 20%

Emergency Room: 20%

***Services incurred out of network are not covered**

***Services incurred in the USA and Hawaii are not covered**

Health Plan: High Plan

In-Network USA, CNMI, GUAM

International Example: Philippines, Taiwan & S. Korea

VS

No Letter of Authorization Required

Provider Files Claims to Aetna

Deductible	\$500 Ind \$1,500 Family
Lifetime Maximum	Unlimited
Individual Payment Limit	\$6,350 Ind \$12,700 Family
Preventive Care:	100% No Ded.
Office Visits:	Ded. then 20%
Specialist Visits:	Ded. then 20%
Inpatient/Outpatient Hospital:	Ded. then 20%
Emergency Room:	Ded. then 20%

Member Obtains Letter of Authorization

Member may be required to pay & submit claim to Aetna

Deductible:	None
Lifetime Maximum	Unlimited
Individual Payment Limit	\$6,350 Ind \$12,700 Family
Preventive Care:	100%
Office Visits:	20%
Specialist Visits:	20%
Inpatient/Outpatient Hospital:	20%
Emergency Room:	20%

***Services incurred in the USA & Hawaii are covered**

***Out of Network Services are Covered. \$1,500 Ind Deductible x 3 Family. 50% Coinsurance**

PHARMACY – Applicable to each plan

In-Network

INNET Location based on plan

International

Subject to Balance Billing by Provider

VS

- **Generic Drugs:**

- 20%

- **Brand Formulary Drugs:**

- 20%

- **Brand Non Formulary Drugs:**

- 50%

- **Generic Drugs:**

- 20%

- **Brand Formulary Drugs:**

- 20%

- **Brand Non Formulary Drugs:**

- 20%

*Out of Network is only covered under the High Plan. RX Benefit is Deductible then 50%

* Over the counter medications are not included in the pharmacy benefit.

Claim Examples

CNMI IN-NETWORK EXAMPLE

Treatment		High	Low	Basic
Preventative Care	Billed: \$150	100%	100%	100%
	Patient Balance	\$0	\$0	\$0
Hospital Outpatient	Billed: \$2,000	80% after deductible	80% after deductible	80% after deductible
	Individual Deductible	\$500	\$500	\$1,500
	Amount Remaining	\$1,500	\$1,500	\$500
	% covered by Plan	80% of \$1,500 = \$1,200	80% of \$1,500 = \$1,200	80% of \$500 = \$400
	Patient Balance	20% of \$1,500 = \$300	20% of \$1,500 = \$300	20% of \$500 = \$100
Urgent Care	Billed: \$1,000	80% after deductible	80% after deductible	80% after deductible
	Individual Deductible	\$0 Remaining	\$0 Remaining	\$0 Remaining
	Amount Remaining	\$1,000	\$1,000	\$1,000
	% covered by Plan	80% of \$1,000 = \$800	80% of \$1,000 = \$800	80% of \$1,000 = \$800
	Patient Balance	20% of \$1,000 = \$200	20% of \$1,000 = \$200	20% of \$1,000 = \$200
Member Payment Responsibility, YTD				
	Deductible	\$500	\$500	\$1,500
	Coinsurance	\$500	\$500	\$300
	Total	\$1,000	\$1,000	\$1,800

Claim Examples

OUTSIDE THE U.S (INTERNATIONAL) EXAMPLE

Treatment		High	Low	Basic
Preventive Care	Billed : \$150	100%	100%	100%
	Patient Balance	\$0	\$0	\$0

Hospital Outpatient	Billed : \$2,000	\$0	\$0	\$0
	Individual Deductible			
	% Covered by Plan	80% of \$2,000 = \$1,600	80% of \$2,000 = \$1,600	80% of \$2,000 = \$1,600
	Patient Balance	20% of \$2,000 = \$400	20% of \$2,000 = \$400	20% of \$2,000 = \$400

Urgent Care	Billed : \$1,000	\$0	\$0	\$0
	Individual Deductible			
	% Covered by Plan	80% of \$1,000 = \$800	80% of \$1,000 = \$800	80% of \$1,000 = \$800
	Patient Balance	20% of \$1,000 = \$200	20% of \$1,000 = \$200	20% of \$1,000 = \$200

PREMIUM SUMMARY

	HIGH	LOW	BASIC
Current Active	Employee	Employee	Employee
Employee	\$ 77.68	\$ 23.86	\$ 0.00
Employee + Spouse/Dependent	\$ 159.22	\$ 48.90	\$ 0.00
Employee + Dependents	\$ 248.53	\$ 76.32	\$ 0.00
Retiree			
Employee	\$ 84.15	\$ 25.85	\$ 0.00
Employee + Spouse/Dependent	\$ 172.49	\$ 52.98	\$ 0.00
Employee + Dependents	\$ 269.25	\$ 82.69	\$ 0.00

**Retirees' premium appear higher than active employees' premium due to fewer pay periods (24 pay periods for retirees vs. 26 pay periods for active employees)*

Network/Access Summary

CNMI: NetCare

No Letter of Authorization Required. Present ID Card

Philippines: Maxicare

Letter of Authorization Required

Submit request to: aetnasupport@maxicare.com.ph

Taiwan

Letter of Authorization Required

Submit request to: InternationalProviderServices@aetna.com

Or by logging into www.AetnaInternational.com

South Korea

Letter of Authorization Required

Submit request to: InternationalProviderServices@aetna.com

Or by logging into www.AetnaInternational.com

INFORMED HEALTH[?] LINE

As a part of your Aetna plan, you have access to Informed Health Line. This 24 hour phone line is staffed by U.S.-based registered nurses who can help you with just about any health related issue. You'll also have access to a variety of useful health reference materials in both English and Arabic.

When you call the Informed Health Line, you have two ways to get the information you need:

1. Speak with an Informed Health Line nurse:

- Answer your questions about health concerns
- Provide current information regarding a wide-range of health issues
- Discuss options for seeking medical attention
- Help you prepare for appointments with your health care providers

2. Access our toll-free Audio Health Library:

- Members who call the Informed Health Line can also choose to listen to health topics of interest through our audio health library.

Contact the Informed Health Line at 1-800-556-1555

Coordination of Benefits

Medicare vs Aetna International

Important: If you are enrolled in Medicare, contact Customer Service or Pacifica to provide your Medicare ID Number. This will improve your experience.

Active Employee – Enrolled in Medicare – Aetna is Primary

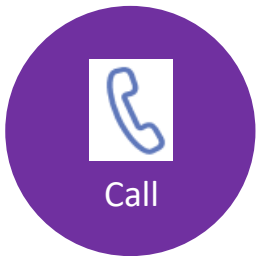
Retired Employee – Enrolled in Medicare – Medicare is Primary

- If Medicare is Primary, you **MUST** present your Medicare ID Card to the provider/facility. Not doing so may result in claim processing delays.

*Please verify with the appropriate parties to confirm your primary and secondary payer

Contact Summary and Support

Visit Pacifica Insurance Underwriters for support with enrollment, claims and benefit questions. Please also reach out to Aetna customer service - We are here for you!



Customer Service 24/7/365
1-800-231-7729
Translation service available

Informed Health Line
24/7/365
1-800-556-1555
Translation service
available

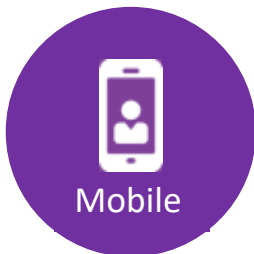


www.AetnaNavigator.com
www.Aetnainternational.com

Located at Joeten Center,
Susupe, 2nd Fl.



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www.pacificains.com



Through **our International Mobile Assistant App** available in the App store and Google Play



Department of Finance
Tel: (670) 664-1100/1122
Email: v.palacios@cnmidof.net

Next Steps

Complete Enrollment Form by August 15, 2018

Enrollment elections made using the GGHI Enrollment forms, which are available at the NMI Retirement Fund offices, or online at www.nmisf.com.

Include your Medicare ID Number in your Submission

Submit your elections to Pacifica Insurance Underwriters, Inc.



Thank you!

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