



## How to get the most from your Nippon international benefits plan



# Terms to know

Insurance terms can sometimes be confusing. Here's a few we think you'll want to know when looking at your plan documents, seeking care or reviewing bills.

## Coinsurance

The percentage of covered medical expenses you're responsible for paying. For example, in an 80 percent coinsurance plan, we pay 80 percent of your covered expenses, and you pay 20 percent. Your plan documents show the coinsurance for various medical costs.

## Deductible

The amount you pay for covered medical services before your plan will begin to pay. For example, let's say your plan has a \$200 deductible. If a covered medical expense is \$500, you pay \$200, and we pay the remaining \$300. Once your deductible has been met within a calendar year, we'll pay all other covered expenses (excluding coinsurance) incurred in that year. Your deductible may not apply to certain services, so you'll want to check your plan documents to see whether you have a deductible and how much it is.



Please note: Copays are not applied for international coverage. The benefits when receiving international care will be subject to in-network deductible and coinsurance.



### **Letter of Authorization (LOA)/Guarantee of Payment (GOP)**

These preauthorization documents are like a referral. They authorize treatment and let doctors know your plan will pay for their services. These are sometimes needed before you see a doctor (except in cases of emergency).

### **Direct settlement or direct pay**

An agreement we make with providers and hospitals to have them bill us directly for covered medical services. It helps:

- Lower your out-of-pocket costs at the time of service
- Make it easier for you to prepay, submit claims and get reimbursed
- By sending your Letter of Authorization/Guarantee of Payment directly to the treatment facility

We may even be able to negotiate a one-time direct payment arrangement when you need to see a doctor outside of our network.

### **Explanation of Benefits (EOB)**

This document details:

- Recent charges for medical services
- Which services were covered by your plan
- Who is responsible to pay

# How to see a provider outside of the U.S.

We have partnered with Aetna International to serve your health care needs outside the U.S.

1

## Find a direct settlement provider:

**Online:** Log in to the secure member website at [AetnaInternational.com](https://www.aetnainternational.com) then click on “Find health care” and enter your location

**Mobile App:** Search “Aetna International” in the App Store or Google Play store. If you haven’t already registered on your member website, you’ll need to do that before you can use the International Mobile Assistant app.

**Phone:** Call the number on the back of your Nippon Life Benefits member ID card for help.

2

**Schedule an appointment** identifying yourself or your family member with your Nippon Life Benefits member ID number (**minus the preceding N.** Ex. **N12345678**, would be **12345678**).

3

**Notify us by requesting a Letter of Authorization (LOA)** by submitting your request online or calling the number on the back of your Nippon Life Benefits member ID card.

4

**Show your Nippon Life Benefits member ID card** when you go to your appointment.

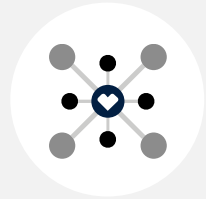
For anywhere access to plan information visit your [Aetna International/Nippon microsite](#) >

# How International Care Management can help you

We have partnered with Aetna International to serve your health care needs outside the U.S.



When you're outside of the U.S. you have access to support for major health events, 24-hour Nurse Line, health coaching and educational support and more



Pre-trip and post-trip planning



Personalized clinical support



Culturally sensitive, designated case managers



Chronic condition support for any condition



Integrated team of specialists



Maternity management

For anywhere access to plan information visit your [Aetna International/Nippon microsite](#) >

# Pre-trip planning — support you can count on

The Aetna International clinical care management team will help you navigate the complexities of foreign travel and your care while abroad.



Helping you understand your international plan



Finding local medical providers and facilities



Coordinating routine and urgent medical care



Getting medical devices



Assisting with medication management



Locating providers and support for specialty diagnoses



Managing a health condition or pregnancy



Vaccines you'll need before your trip

For anywhere access to plan information visit your [Aetna International/Nippon microsite](#) >

# Prepared for the unexpected emergency assistance services

In the event of a medical emergency while traveling, you have access to a team of medical directors, clinicians, care managers and operations experts support you by:



Quickly communicating with your doctors to determine best treatment options



Helping providers make informed decisions about your care options



Arranging the best available care to help ensure the best possible health outcomes

For anywhere access to plan information visit your  
[Aetna International/Nippon microsite >](#)



# How to get in contact

## Telephone inquiries

800-231-7729 (Toll-Free from virtually anywhere in the world)

813-775-0190 (Direct dial and collect from outside U.S.)

E-mail Inquiries: [aiservice@aetna.com](mailto:aiservice@aetna.com)

## To submit claims by mail

Aetna International / Aetna  
P.O. Box 981543  
El Paso, TX 79998-1543, USA

## To submit claims by fax

800-475-8751 (Toll-Free from virtually anywhere in the world)

859-425-3363 (Inside U.S.)



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# Managing your benefits on the go

We have partnered with Aetna International to serve your health care needs outside the U.S.

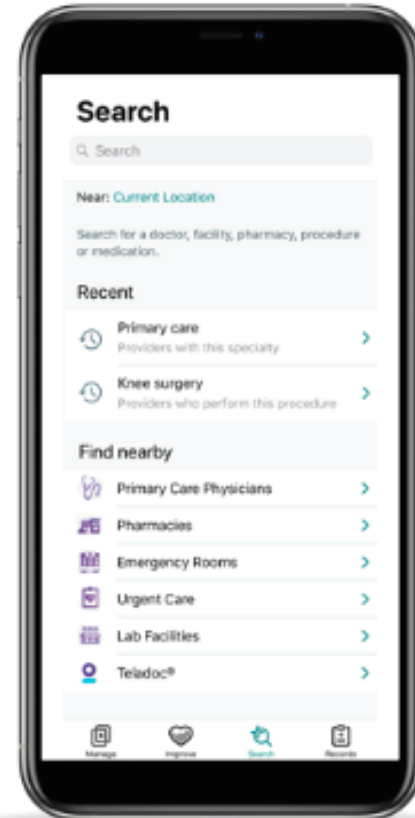


Use the International Mobile Assistance (IMA) app when you're outside the U.S.

- Submit claims and view EOBs
- Search for doctors and hospitals worldwide
- Find forms, health care resources and more



For anywhere access to plan information visit your [Aetna International/Nippon microsite >](#)



# Submitting a claim

## Outside the U.S.

If you choose to see a provider that's not in the Aetna International direct settlement network, you'll need to pay at the time of service and then submit a claim for reimbursement.

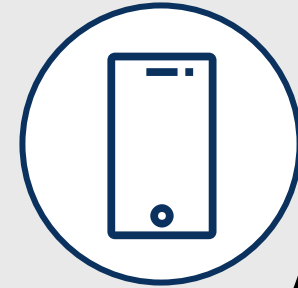
### Pro tips:

- Submit your claim within 365 days of treatment
- Have all supporting documents including receipts and certificates ready
- Put your Nippon Life Benefits member ID number (**minus the preceding N. Ex. N12345678, would be 12345678**) on each document you submit
- Submit complete details of your visit including treatment date and provider info
- Be sure to indicate how you want to be reimbursed — EFT, wire transfer or check

For anywhere access to plan information visit your [Aetna International/Nippon microsite >](#)



Online



App



Mail