



Business Continuity

COVID-19
Frequently asked questions

With so much uncertainty about the rapidly evolving international situation, we understand that you are likely to have questions about both our business continuity plans and the cover available under the terms and conditions of Aetna plans in relation to COVID-19 (Coronavirus).

This document covers the key points we anticipate you'll want to know.

We will continue to closely monitor events – gaining guidance from trusted sources of clinical information such as the Centers for Disease Control (CDC) and World Health Organization (WHO) – and are fully committed to working with our business partners to keep bringing the right solutions and resources to our customers.

In an unprecedented situation such as the one we are currently facing, we recognise the potential need to act quickly and so will issue updates to this document in response to any changes in the global state of affairs. Therefore, please ensure you are referring to the most up-to-date version by clicking **this link**.

Business continuity plan

Does Aetna International have a Business Continuity Plan (BCP) in place?

Yes, we have a robust BCP in place which covers all aspects of our organisation, along with a specific COVID-19 action group chaired by our CEO. We also keep abreast of Government's guidelines through our chief medical officer and will adapt our plans accordingly.

Our commitment is to 'business as usual' wherever possible. Whilst some of our offices are temporarily closed, we have planned for this situation and operationally our employees are able to work effectively from home. Due to the unprecedented nature of this situation, it's possible that members may experience a slight delay with some aspects, such as receiving their member ID cards, but rest assured that this will not affect eligibility of cover or receiving treatment if needed. While we cannot predict every eventuality, if we experience any challenges to our service, we will provide further communication.

Is Aetna offering any additional resources to members during the COVID-19 outbreak?

From Monday 16 March 2020 and for a limited time, fully-insured members are being offered free access to our vHealth service. This will allow them to speak to a doctor via phone or video link about any aspect of their health and wellbeing, without the worry of catching infections, or even leaving their home. Instructions on how to access this service have been communicated to our plan sponsors and brokers. If you have any questions, please contact your account manager.

In addition, the following resources are available for eligible members:

- **Employee Assistance Programme** - we're continuing to provide 24 hour access to clinical counselors who are available to provide face-to-face and telephonic counseling support for stress and anxiety. Please refer to the **Employee Assistance Member Guide** for further information on how this service can support you and your employees and how to access it.
- We're offering **this free recorded webinar** specifically developed for employees that may be experiencing anxiety related to COVID-19.
- We're offering **free access to myStrength**, our highly interactive, personalised app that helps address depression, anxiety, stress, and more.
- **WorldAware's** (previously known as red24) **Coronavirus Intelligence and Advice Center** provides you and your employees with access to travel safety alerts and webinars in addition to the latest intelligence, updates, and advice on the COVID-19 outbreak.
- Our member **Health Hub** provides access to further well-being support, member offers, content and links to our **Care and Response Excellence (CARE)** team for 24/7 health and well-being clinical support.

It's important to note, plans and benefits vary by region and segment. If you have questions or concerns about coverage or entitlements, please contact your account manager.



Medical plans

Will members' existing health benefits be affected by the COVID-19 outbreak?

Our members' existing health benefits are not affected by the COVID-19 outbreak, which will be assessed under the same terms and conditions as any other viral infection. Any medical advice and subsequent treatment will be covered by Aetna International, as it would any other eligible medical condition, in accordance with a member's plan.

Is there any point at which Aetna will cease to provide medical cover for COVID-19?

No, our policies do not exclude epidemic or pandemic scenarios. Viral infections remain covered and we will not stop cover for COVID-19.

Will members who travel to COVID-19 high risk areas be excluded?

Due to the existing spread of the disease, we are not applying any exclusion regarding putting oneself in danger if a member has travelled to an area where cases of COVID-19 have been confirmed. Governments are controlling access to areas with high rates of infection, and members should heed this advice for their own protection. However, we will not exclude cover for members who contract COVID-19 in these areas.

Testing and quarantine

Will members be covered for diagnostic testing for COVID-19?

Members should follow the guidance issued by their local health authority and contact their local health care provider if they are worried about symptoms. Any member who undergoes diagnostic testing for COVID-19, as referred by a medical practitioner in an approved medical facility, will be reimbursed in full for the cost of the test and consultation, by following the standard claims filing process.

Will mandatory testing be covered?

Some countries require COVID-19 testing for travelers on arrival. We will cover these required tests as stated above.

Will the costs of medical quarantine be covered?

If a member is placed under medical quarantine in a medical facility, the costs of the quarantine are covered. If the member is in a government medical facility and there is no charge for the quarantine, they will be able to claim for hospital cash benefit if available on their plan.

Please note: There is no benefit available for costs associated with quarantine or isolation in the home or any non-medical facility.

Which COVID-19 test types and brands are eligible to be covered?

To ensure we cover effective tests, we will only pay costs for tests that our CARE team consider to be appropriate. In line with the guidance above, only tests referred by a medical practitioner in an appropriate medical facility are eligible.

Will Aetna cover home testing for COVID-19?

Tests must be prescribed by a medical practitioner and obtained from an appropriate medical facility. If the medical practitioner does not issue an actual prescription, we must receive evidence of the medical practitioner's advice to take the specified test at home. In all cases, our CARE team must also confirm that the test is still considered to be effective when administered at home, and not at a medical facility.



Evacuation and repatriation of mortal remains

What is covered in terms of emergency evacuation?

A COVID-19 diagnosis does not constitute a need for medical evacuation. Emergency evacuation remains eligible under the terms and conditions of the plan if the member's condition requires medical facilities that are not available locally. However, controls and restrictions put in place by government bodies and medical evacuation providers may affect the transfer of a member who is diagnosed with, or suspected to have, COVID-19. This is outside Aetna's control.

Will Aetna cover the repatriation of mortal remains?

Repatriation of mortal remains continues to be eligible under the terms and conditions of the plan. Some causes of death, including infectious diseases, require additional precautions and paperwork. We will cover these additional costs if part of an otherwise eligible claim. Controls and restrictions put in place by government bodies may affect the transportation of mortal remains. This is outside Aetna's control.

New groups joining Aetna

Will you provide cover for COVID-19 to groups who do not currently have medical insurance?

Yes, we will provide cover for members on an MHD policy. Any medical policy joining on a Moratorium basis will have cover for COVID-19 testing and treatment provided they have no pre-existing symptoms or diagnosis of COVID-19. Cover will extend to testing, treatment and evacuation as outlined above.

Will you provide cover for COVID-19 to groups switching medical insurance provider?

Yes, we will provide cover for members on an MHD policy. Any medical policy joining on a Moratorium basis will have cover for COVID-19 testing and treatment provided they have no pre-existing symptoms or diagnosis of COVID-19. Cover will extend to testing, treatment and evacuation as outlined above.

New members joining or switching to Individual plans

Will you provide cover for COVID-19 to members who do not currently have medical insurance, or switching from another medical insurance provider?

New members may join us on a Moratorium or Full Medical Underwriting basis, and our terms will provide cover for COVID-19 testing and treatment provided they have no pre-existing symptoms or diagnosis of COVID-19.

Other costs

Will Aetna cover any documentation fees incurred?

If a member is charged for documentation relating to COVID-19, such as certification confirming a negative test result, we will assess the costs under the same principles as any other documentation fee. It is expected that the cost of initial documentation should be included in the doctor's consultation fee, and only charges for additional documents will be considered.

Will Aetna reimburse costs for protective equipment?

There is no benefit available for face masks, hand sanitiser, or other items that are purchased as a general preventative measure.

Travel add-on plans

How are Travel add-on plans affected by COVID-19?

Our Travel add-on plans do not provide cover if the member knew they may have to cancel or cut short their trip when they joined the plan or booked the trip.

The World Health Organization (WHO) declared COVID-19 a global pandemic on 11 March 2020, therefore no cover is available for costs related to COVID-19 for:

- Members who joined the Travel add-on plan after this date,
- For travel arrangements made after this date, or
- Travel add-on plans purchased after this date.

Are members covered if they cancel a trip due to COVID-19?

If the member's trip was booked before 11 March 2020, cover is available for irrecoverable deposits, pre-payments and other travel and accommodation costs if they must cancel the trip because:

- They, or an immediate family member they are travelling with, have been diagnosed with COVID-19
- They, or an immediate family member they are travelling with, are under compulsory quarantine for COVID-19
- A medical practitioner has advised them to self-isolate
- The airline has cancelled their flight

- A government travel ban prevents them from travelling as planned

Members must contact their airline or travel provider for any refunds in the first instance, and provide evidence of this with their claim. In circumstances where a full refund is provided, no cover will be available.

If an airline continues to operate, but the member wishes to cancel their trip due to concern about travelling, no cover will be provided for cancellation.

Are members who are quarantined during their trip covered?

If the member's trip was booked before 11 March 2020, and the member is quarantined in an appropriate medical facility during their trip, we will cover costs for COVID-19 testing, treatment and quarantine in a medical facility in line with the details given in the 'Medical plans' and 'Testing and quarantine' sections above.

Our plans do not provide non-medical benefits if a member is quarantined in a non-medical facility, self-isolated or in an area of restricted travel.

If the member's trip was booked before the date stated above, and an immediate family member they are travelling with is quarantined during their trip, we will pay reasonable accommodation costs for the member, including breakfast, until the immediate family member is fit-to-fly.

If the member is unable to return when originally planned because they, or the immediate family member they are travelling with, are quarantined during their trip, the member must contact their airline or travel provider to arrange a return economy class flight. Fees incurred for rearranging the member's return travel will be covered under the cancellation section of their Travel add-on plan.

Are members covered for cancelled events and accommodation?

Cover is not available if the member is able to travel to their planned destination, but the event they are due to attend and/or their accommodation are cancelled. This

includes, but is not limited to, any conference, concert, sporting event or family event.

Cancellation costs will only become payable for events and accommodation if the airline has cancelled the member's flight. Members must contact each provider for any refunds in the first instance, and provide evidence of this with their claim.

Are members covered if they cut short an ongoing trip due to concerns over COVID-19?

No cover is available for members who cut short their trip due to concerns over COVID-19.

Where this document refers to 'Medical Practitioner', the following definition applies:

Medical practitioner: a person who:

- has attained primary degrees in medicine or surgery by attending a medical school recognised by the World Health Organization, and
- is licensed by the relevant authority to practice medicine in the country where the treatment is given



General questions

What is COVID-19?

The CDC and WHO are actively monitoring the outbreak of a new coronavirus strain called COVID-19, which causes respiratory illness. The virus, which has infected thousands of people worldwide and caused deaths, originated in Wuhan City, China. As of March 11, 2020, the World Health Organization has declared the situation a pandemic. Please visit the CDC Traveler's Health website for travel notices and precautions.

What are the symptoms of COVID-19?

Common signs of infection include respiratory symptoms, fever, cough, shortness of breath and breathing difficulties. In more severe cases, infection can cause pneumonia, severe acute respiratory syndrome, kidney failure, and even death.

People with heart and lung disease or weakened immune systems, as well as infants and older adults, are at higher risk for upper and lower respiratory tract illness.

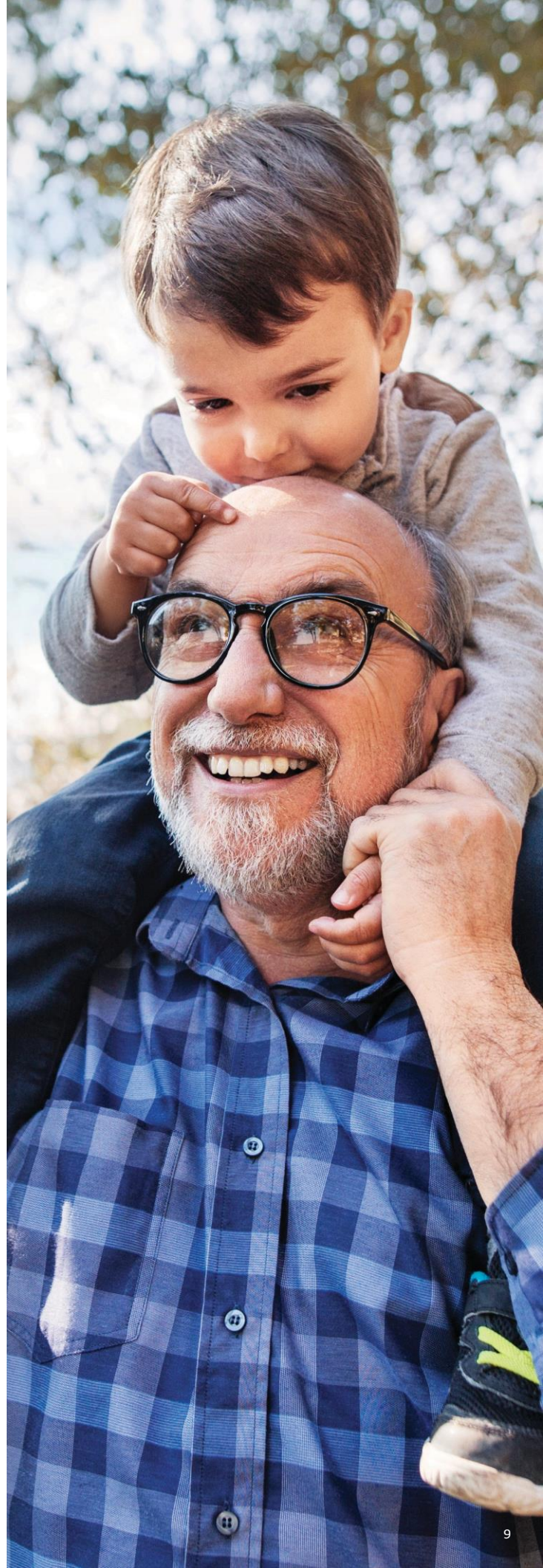
How is COVID-19 spread?

Human coronaviruses are usually spread from an infected person to others through the air by coughing and sneezing and through close personal contact, such as touching or shaking hands.

For more information on treatment plans and cover for infectious diseases, including coronavirus, or if you're planning an overseas trip and want advice on helping to protect your health and well-being, contact Aetna International's CARE team who will be happy to help:

- Log in to the **Health Hub** – your secure member website
- Call the number on the back of your Member ID Card

Please note: The CVS Health Enterprise Response and Resiliency and Infectious Disease Response teams are actively monitoring the rapidly evolving international coronavirus outbreak, including guidance from trusted sources of clinical information such as the Centers for Disease Control (CDC) and The World Health Organization (WHO). Due to the fluidity of the situation, the above responses are statements of facts as they exist today. We reserve the right to operate and change our response as needed.



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