



AAFES eBenefits

August 2006

Dear Overseas Health Plan Members:

We're delighted to announce the implementation of a new service called "Aetna Global Benefits" **effective September 1, 2006.**

Aetna Global Benefits, or AGB, is a new service enhancement that is being made available to Department of Defense Nonappropriated Fund Health Benefit Plan members who currently reside overseas and are enrolled in the Aetna Traditional Choice (TC) health plan. AGB connects members to global health care, emergency assistance, web-based health information and thousands of qualified doctors and hospitals in over 500 international destinations.

Key Features of AGB:

- Claim reimbursement in a multitude of currencies via check, direct deposit, or wire transfer.
- Access to 660 *direct pay* hospitals in 96 countries.
- Online resources via Aetna's AGB member website that includes international doctor directories, direct pay hospital directories, city health profiles, security profiles, and translation databases.
- The claims and customer service functions for the AGB members will be handled by Aetna's 24-hour International Service Center in Tampa, Florida. AGB members can contact service representatives in the International Member Service Center via toll free phone, fax, or email for assistance with a variety of claims, benefits and health-related issues.
- Aetna's multilingual, multinational staff has the ability to translate any language live, in real time, so communication is never an issue.
- Aetna's International Health Advisory Team will provide members access to pre-assignment planning for members and their family's medical concerns regarding quality of care and the management of chronic diseases.

There will be no change in your benefit coverage, and no additional cost to you for the AGB service. Health claims will continue to be processed under the TC plan as they are now (i.e. same coverage percent, limits, deductibles, etc.). You will be automatically switched to AGB on the effective date, September 1, 2006. No elections in the eBenefits system or any other action is needed to obtain AGB service.

In the next few weeks, you will receive a new Aetna Member ID card. The card will identify you as an "Aetna Global Benefits" member and will contain the new Aetna service center contact information. You will keep the same Member ID number (W#) that you have now.

Your AGB Welcome Kit contains the essential items to get you up to speed with your new global health care services, including:

- "A Guide to AGB Member Services" (with key contact info)
- AT&T International Calling Guide wallet card
- Aetna AGB & Aetna Navigator Member Website information
- Claims form
- Informed Health Line brochure
- Prescription Drug Plan brochure

If you have any questions regarding your health plan or the new AGB service, please contact the Aetna International Service Center at 1-800-231-7729 (toll free using the AT&T direct access numbers), or 1-813-775-0190 (collect). They are available to assist you 24 hours a day, 365 days a year. You can also email them at agbservice@aetna.com. When contacting Aetna, please provide your AGB group number which is 724872.

We hope that you will find the new AGB service to be an important enhancement in helping you meet your health care needs.