



### Message to members

Welcome to the first electronic newsletter dedicated to SACM students in the USA.

We are pleased to introduce this important publication as an ideal way to communicate with you. Aetna has provided SACM students with their health plan and dental coverage while they are studying in the U.S. since August 2009.

We work with SACM to ensure students receive all the services and support needed for their health care. We place a great deal of focus on the "understanding" of benefits and how to access health care in the U.S.

We look forward in your participation on the Aetna member activities to allow us to better serve you.



### Why Health Insurance

Both the private and public sectors provide very high quality medical care in the United States. However, it is important for visitors and students in the United States to have health insurance to cover the costs of medical care. Costs for doctor and hospital care can be very high without insurance.



Insurance policies, such as your Aetna plan, differ in terms of the covered services, available doctors and hospitals, deductibles to meet, and copayments the patient may have to make. Therefore, it is important for you to make every effort to understand the terms and conditions of your insurance policy.

### Your Medical Coverage — PPO Plan:

Aetna provides a generous health insurance benefits plan for SACM students inside and outside the U.S. SACM students are covered at 100% for medically necessary care and services. The Aetna network is one of America's largest health care networks, with over 1 million U.S. network providers.

### Your medical plan includes:

- 100% coverage anywhere in the world ( Applies in Aetna network in US only)
- Doctor office visits (primary care physicians and specialists)
- Diagnostic lab and radiology tests
- Vision care
- Dental care, including orthodontia coverage for dependent children
- Pharmacy coverage
- Inpatient and outpatient care
- Preventive care (routine physicals, immunizations, cancer screenings)
- Inpatient and outpatient mental health services
- Home health care
- Maternity care
- Spinal disorder treatment
- Short-term rehabilitation (physical, occupational and speech therapy)

## Mission Statement: Aetna Onsite Office, Fairfax, VA

As an ambassador to health care in the U.S., Aetna International's Onsite Service and Support Team's function is to serve as a SACM student health care "advocate". We promote an environment of friendship and stewardship as you adjust to your new environment in the U.S.

In a spirit of true partnership and collaboration with SACM, Aetna network providers and U.S. learning institutions, we provide access to health care while promoting health education for healthy living. This enhances the student scholarship experience in support of the SACM mission.

## Aetna Education Programs

### Primary care doctors will guide your way

A primary care physician (PCP) will get to know you and help you get the care you need. We encourage you to visit a PCP, who can be your main point of contact for your health care needs.

#### Visiting a PCP (for example, internist, pediatricians, general practitioners)

- Your PCP is the doctor you go to first, He or she will help you learn about your health and how to manage it.
- Got to your PCP for checkups, or whenever you are sick or hurt.
- Your PCP will help you decide if you need care from another doctor.
- Appointments are typically required at doctor's offices and may not always be available on the same day you call.

#### Choosing a PCP

- You can choose any PCP from Aetna's network. Plus, it's good to know that anyone you choose meets our standards.
- Choosing a doctor is a personal decision — that's why each member of your family can have his or her own PCP.
- You can choose your PCP at anytime.

Visit our DocFind® online directory at [www.aetna.com/docfind](http://www.aetna.com/docfind) to find a PCP located in your area.

#### Emergencies

The hospital Emergency Room should only be used in the case of true emergencies. In the U.S., when you do not have an emergency, you should schedule an appointment with your primary care physician. If your medical condition is life or limb threatening, you should go to an emergency room immediately.

**When you should go to the ER** may include: broken bone; care needed immediately following an accident; severe burns.

**When you should not go to the ER:** routine exam; sore throat; follow-up care after an accident, injury or surgery, as directed by your doctor.

### Beginning Right - Maternity Program

Did you know that Aetna International provides a maternity program? Our Beginning Right Maternity Program comes with your Aetna International plan. Use it throughout your pregnancy and after your baby is born.

The personalized program can help you.

- Learn what's best for a healthy pregnancy
- Reduce your risk for preterm labor
- Stop smoking
- Learn how to cope with postpartum depression

#### Get special attention when you need it most

Take our pregnancy risk survey. Find out if you have any health conditions or risk factors that could affect your pregnancy. Our nurses can give you personal case management to help you find ways to lower your risks.

You can even get extra help from our nurses if your pregnancy is high risk.

Call **1-800-CRADLE-1 (1-800-272-3531)** and get started today.

You can also go to Aetna Women's Health online at <http://womenshealth.aetna.com> for more information on pregnancy, baby care and more.





## Student Testimonial

Read how students evaluate our service and performance

Being a busy physician, doing a fellowship at Harvard Medical School, it is of a paramount importance to accomplish my side administrative commitments in a timely fashion and in an effective way. I was truly impressed by the highly professional way the Aetna Team handled my insurance application at Aetna office of the SACM. I received an immediate polite response to my telephone calls and a prompt processing of my application, clear instructions and plan sent electronically, and follow-up service — all should be taken as a model for the dedicated service that we should be aiming for to ensure a competitive product that meets all satisfactions.

**Mohammed Ahmed Alzahrani, MD**  
 Clinical Fellow  
 Head and Neck Surgical Oncology

Very good service. I haven't experience any negative issues with Aetna. I used to receive support 24 hours a day, 7 days a week in addition to the easy access to Aetna website where I can find all information I need regarding my health insurance.

The Aetna onsite team are very professional and friendly, always there to answer my inquires and concerns with no delay. Thank you Aetna for the good service you are providing to Saudi students in the USA.

**Captain Nawaf Al-Harbi**  
 Ohio Northern University  
 Prison Management

## Aetna SACM Supporting Team

**Anand Desai**  
**Aetna International**  
**Senior Account Service Representative**

One-on-one support is provided to students who visit the SACM office or contact the SACM office by way of phone or e-mail.

Anand provides ongoing support and expertise to enhance team collaboration and effectiveness in support of SACM students.

**Taghreed Stokes**  
**Aetna International**  
**Account Service Representative**

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Assist SACM with service initiatives that will enhance SACM member satisfaction and promote member engagement, in an effort to deliver concierge level of service

### Aetna International Representatives Onsite SACM Team

**Amjed Al-Azzawi - Aseel Hussein - Nadia Al Mahmood**

This team assists the Account Management Team with many service initiatives that will enhance our members' satisfaction and engagement in their health.

We look forward to continuing to partner with you to meet your health needs.



## How to reach Aetna International

If you have questions about your medical coverage, call the Aetna International Service Center at:

**24 hours, 7 days a week (toll-free; Arabic language support)**

1-866-236-1038 (Inside the USA)

1-813-775-0190 (Outside the USA)

### Fax

1-800-475-8751 (Inside the USA)

1-813-775-0625 (Outside the USA)

### Mailing Address

Aetna International

P.O. Box 981543

El Paso, Texas 79998-3836

USA

### Urgent Mail

Aetna International

4630 Woodland Corporation BLVD

Tampa , FL 33614 USA

### Website

[www.AetnaInternational.com](http://www.AetnaInternational.com)

### Facebook

Log in to Facebook and search "SACM Aetna International Health Plan."

### General Questions:

[SACMmemberoutreach@aetna.com](mailto:SACMmemberoutreach@aetna.com)

