

A guide to the Aetna International Plan *- U.S. + global coverage*



deel.

Aetna international plan - U.S. + global coverage

Deel's PEO offers a unique Aetna International coverage option.

- 8 plan designs are available for qualifying groups.
- Coverage is provided both in the US and abroad.

Qualification and benefits:

- Qualified groups have demonstrated international workforce exposure.
- The Aetna International plans have 3 tier coverage; in-network, out-of-network, and international. All 3 tiers do not require a referral or PCP.
- Aetna's plans have been designed to facilitate that the group or some members will receive care abroad during the plan year, if needed.

Examples of qualifying scenarios during international coverage:

US-based employee on visa spending 45 days annually in home country.
US team frequently traveling to international headquarters.

The Aetna International offering allows for flexibility in healthcare access across borders, making it ideal for companies with international operations or employees who travel frequently.

The 8 Aetna International plans are as follows:

- [\\$0 Deductible International SBC](#)
- [\\$250 Deductible International SBC](#)
- [\\$500 Deductible International SBC](#)
- [\\$1000 Deductible International SBC](#)
- [\\$1700 HDHP International SBC](#)
- [\\$2500 Deductible International SBC](#)
- [\\$5000 Deductible International SBC](#)
- [\\$3,400 / 90% HDHP International SBC](#)

[Preferred Provider Organization](#) plans offer lower deductibles, but high monthly premiums. High-deductible health insurance plans have high deductibles but lower monthly premiums, and are IRS approved HSA compatible.

How the plan works inside the U.S.

In-network — visit any doctor, no referrals needed.

Network providers contract with Aetna to offer rates that are often lower than their regular fees.

Choosing a network provider may save your employees money.

Their network doctor works directly with Aetna to get approval for their care and files claims for them.

They may pay a portion of the charges in the form of a copay or coinsurance.

Out-of-network — visit any licensed doctor, no referrals needed.

Out-of-network doctors and hospitals don't contract with Aetna, so this option may cost your employees more. They'll often have to:

- Get approval from Aetna before receiving certain services
- Pay the full amount up front
- File their own claims

How the plan works outside the U.S.

Aetna recommends your employees visit providers, hospitals or clinics in their global, direct-pay network. No referrals are needed.

Outside the U.S., covered benefits are paid at 100% with no member cost share.

Direct pay means a better health care experience. It lets your employees take advantage of:

- Lower rates
- No or low out-of-pocket costs at the time of service
- Doctors who bill Aetna directly for your employees' care so they don't have to file claims
- Easier admissions for inpatient care
- Guarantee of Payment (GOP) documents sent directly to the treatment facility

If your employees choose to see a provider outside of Aetna's direct-pay network, they can pay at time of service and submit a claim for reimbursement.

Learn more and make the most of direct pay and GOPs: [here](#).

Additional Resources

[Aetna Provider Search](#)

[Aetna PEO Benefits](#)

