

Step 6



Get the scoop on submitting claims

When claims are required

If you choose a doctor in our direct settlement in the U.S., you can usually access care without having to submit a claim.

If you choose to go outside the network for care or you are seeking care outside of the U.S., you'll need to pay at the time of service and then submit a claim for reimbursement.

A Before you submit your claim

- You'll need to submit your claim within 180 days of your treatment
- Have all supporting documents on hand, including original receipts, certificates and X-rays
- Put your Member ID number on each document you submit
- Be ready to provide complete details of your visit, including the reason for it and a description of services provided
- Know what currency and method — check, wire or electronic funds transfer (EFT) — you'd like to be reimbursed in. (We don't charge processing fees for EFT, wire transfers or direct deposits, but your bank might, so make sure you check.)

B Submitting your claim

1. Log in to Health Hub at **AetnaInternational.com**
2. Click **"My Claims,"** then select **"New claim"** to be taken to your online claim form, which is prefilled with as many details as we have
3. **Complete** the online form
4. **Scan and upload** your receipts
5. Select your preferred currency and method of reimbursement in the **"Summary of Reimbursement"** and **"Banking"** sections on your claim form
6. **Submit** your claim, noting your reference tracking number to check your claim status

You can also submit a claim by traditional mail or secure fax. But, you'll usually get your money faster by submitting your claim electronically.

C After submitting your claim

Your claim will show up in the claim center section of Health Hub under **"Online submission history."** Keep your original receipts in case they're needed for verification purposes.

D How to track your claim

1. Log in to Health Hub and select **"My Claims"**
2. Select **"status."** You'll be taken to a screen where you can view the status of your claims and your Explanation of Benefits.

E For future claims

You can submit another claim for the same provider in the future by using the "modify" feature from your previous claim to submit a new claim.



Set up automatic payments

You can also set up a recurring repayment option with multiple reimbursement methods. Select any previously saved payment method when completing and submitting your claims online to ensure your payment is sent to the most convenient place for you. Here's how:

1. Log in to Health Hub and click **"My Claims"**
2. Under **"Get reimbursed,"** select **"More about the claims process"**
3. Look at the **"Repeat repayment details"** page to make sure the information is accurate
4. Select country under **"Add a new payment method,"** then click "Continue"
5. **Complete the form,** then click **"Submit"** to save this repeat repayment payment method for future use