



**AGB eNewsletter  
FIRST QUARTER 2005**

**Welcome**

**2004: A Year of Growth, Success and Good News**

*By Martha Temple*

Aetna Global Benefits (AGB) saw a big year in 2004. We grew and continued to enhance the quality of our products and services. In a significant vote of industry confidence, A.M. Best Company, the leading provider of ratings, news, data and financial information for the global insurance industry, assigned us a financial strength rating of A- (excellent).

**Concierge Service**

2004 started off quickly, as we added many new medical facilities to our international community of partners. We exceeded our 2003 record-breaking year by nearly 20, adding a total of 116 new facilities to our direct-pay community, making it even easier for our members to access medical care for high out-of-pocket incidents, without worrying about the impact to their wallets. We now have arrangements with 516 medical facilities in 92 countries, representing a 12% increase from the close of 2003.

We continue to push service levels in our International Service Center, making significant strides to improve claim turnaround, member outreach and overall customer satisfaction levels. A number of process improvements have aided us in this initiative, and as we look to 2005, we intend to surpass our service goals to date. We also added Arabic, Hebrew and Japanese to our base of languages, broadening our ability to communicate with our worldwide members.

Over the last year, our International Health Advisory Team (IHAT) coordinated 50 emergency evacuations and facilitated numerous medical pre-trip plans, physician referrals, and coordination and delivery of necessary medications. They continue to be the single point of contact for all urgent health care needs, delivering quality service and peace of mind to our members throughout the world.

We too were not spared from the barrage of hurricanes that hit Florida and the Caribbean late last year. Our service center was affected, but sound contingency plans allowed us to remain operational. Many of our members in the Cayman Islands were affected, and despite damage to our own homes and property, we continued to coordinate care and assist our members with their health care needs. We implemented a dedicated International Employee Assistance counseling hotline for all Cayman Island members, regardless of their participation in the plan. The Aetna Foundation also made a donation to the recovery and rebuilding effort in the islands.

**Enhanced Products and Services  
International Employee Assistance Program**

We announced the enhancement of our International Employee Assistance Program (IEAP) to provide our members with improved services as part of their plan of benefits. IEAP is a confidential program that helps members with personal or work-related issues while on international assignment. This includes family resources like referrals for child care and education, counseling services and legal and financial consultation.

**Improved Online Experience**

At the end of 2004, we launched an individual log in capability to the AGB website, allowing for more secure access to content and personal health information. The new log in process allows for us to cater to our constituents' experience by customizing communications and content relevant to their needs. As we continue to enhance our online capabilities throughout 2005, we will strive to make our members', customers' and partners' experience as simple and comprehensive as possible.

That's just a few of the 2004 highlights. 2005 promises to be just as packed. As we begin 2005 and look ahead, we want to reemphasize our commitment to our customers and members and continue to develop innovative products and services to exceed your needs and expectations. This will be evidenced in the next year through various activities and enhancements including expanded Web self-service and technology capabilities. Be sure to continue to check our website and our quarterly eNewsletters for updates throughout the year.

Warm regards for a healthy 2005,



Martha R. Temple  
Head of Aetna Global Benefits

*As a Vice President at Aetna, Martha R. Temple has overall responsibility for Aetna Global Benefits. A 15-year veteran of Aetna, she has held various positions including Reserve Actuary, Pricing Officer for the Southeast Region, and the National Accounts New Business Underwriting Division Head. In her current role, Ms. Temple is responsible for the overall management of the organization, including the claim and member services operations in Tampa, FL; sales and marketing; underwriting; administration; product development; actuarial; and finance. She is located in the AGB Home Office in Hartford, CT.*

## World Class Service

Customer Service At a Glance	2004 Results
<b>Claims:</b>	
Turn Around Time	11.3 days
Financial Accuracy	99.3%
Payment Incidence Accuracy	98.7%
<b>Call Center:</b>	
Average Speed of Answer	13.2 seconds
Abandon Rate	2.8%

## The Member World

### AGB Enhances International Employee Assistance Program

In January 2005, AGB transitioned our International Employee Assistance Program (IEAP) to Aetna Behavioral Health, a wholly-owned subsidiary of Aetna Inc., to provide members with improved services as part of their plan of benefits. While initially, members will enjoy all of the same IEAP services and benefits as with their previous program, the enhanced program to be rolled out throughout 2005 will include Web access to mental health and counseling topics as well as customized international content.

An IEAP functions in very much the same way as a traditional employee assistance program; however, an IEAP is geared towards individuals and families who are living and/or working outside of their home country. Much like its local counterpart, it is a confidential program that helps members with personal or work-related issues. However, the challenges posed by living in a place that is culturally, linguistically and geographically disparate can make settling in more difficult. What was once routine such as referrals for child care and education, counseling services and legal and financial consultation, now becomes much greater an issue. Think of the IEAP as a "life management resource." It's one of the many benefits of being an AGB member.

### Members: Where to Find Out More

If you are a current IEAP member, call the International Service Center at 800-231-7729. As with other member plan benefits and services, AGB's International Service Center is the single point of contact for all benefits-related questions, including IEAP services.

Check out the new resources through [www.AetnaEAP.com](http://www.AetnaEAP.com). New dedicated international resources can be found online beginning January 2005, through the Aetna Behavioral Health website. To access the IEAP website, you must be an IEAP

member. Please contact the International Service Center for your password to the site.

### **Plan Sponsors: Contact Your AGB Representative**

If you have any questions about this change or would like information about adding IEAP to your plan of benefits, contact your AGB representative.

## **Globally Mobile Corner**

*The fourth in a series of articles introducing AGB's International Health Advisory Team (IHAT). This article focuses on AGB's Emergency Assistance capabilities.*

### **Emergency Assistance Means:**

- Medical evacuations
- Innovative use of technology: remote care experts
- Peace of mind

What do you do when you live in a rural area in an unfamiliar country and have a medical emergency? Who do you call? Will you get the help you need in time? That's where AGB's IHAT comes in. A single call to IHAT connects members with a banquet of services focused on assisting members in complex, urgent situations, including emergency medical evacuations, and follows the course of treatment for the patient and coordinates follow-up care as necessary.

### **AGB's Emergency Assistance program is about peace of mind in a stressful situation.**

When our members travel throughout the world, they sometimes find themselves in difficult situations. To be sure, there are cultural and language differences to contend with, like eating with the correct hand at a business luncheon or avoiding a faux pas that may embarrass someone at a negotiation meeting. Sometimes however, the situation is more than just a red face.

AGB's emergency assistance and security partner, MedAire, Inc., provides members with the best possible care when faced with an emergency, be it medical or personal safety. IHAT coordinates directly with MedAire for a variety of issues, from emergency medical evacuations to personal security consultations. Founded in 1986, MedAire has been providing fully integrated medical and health services to remote travelers all over the world. Through an innovative use of technology and a solid expertise in remote medical care, the company brings together all of the critical elements needed to properly manage the health and security needs of its clients. However, regardless of affiliation, AGB's IHAT is skilled in coordinating with any medical assistance vendor selected by a plan sponsor, should emergency assistance not be part of your AGB plan of benefits.

"AGB is extremely confident in MedAire's ability to handle the most complex medical evacuations that may arise anywhere in the world," said Robert Lerow, head of AGB's International Service Center. "This is evidenced by their 20 years of international experience, their network of remote clinics in Asia and their state of the art 24x7 service capabilities in their Global Lifeline Response Center in Tempe, AZ."

More than just evacuations, we ensure members have the appropriate care when and where they need it. By working with only the best-in-class partners, we are positioned to act quickly. We facilitate necessary medications, transfer of medical records, and the replacement of lost or stolen travel documents. We likewise facilitate the replacement of corrective lenses/medical devices, preferred access to western medicine clinics with telemedicine capabilities, and legal referrals.

To learn more about this program, log in to our website and view the Emergency Assistance brochure in our online member kit online or contact your AGB representative.

## **Security**

*Provided by MedAire, Inc.*

### **Flooding Aftermath: Cause for Safety Concern**

As south Asia and east Africa recovers from devastating tsunamis, it might seem that the storm is over. The winds and waves may have subsided, but the need for water and food safety increases. While many other concerns need to be

addressed, like housing and economic growth, in the short-term, water and food quality will be on the forefront of recovery efforts by United Nations, Red Cross and other relief organizations.

According to the World Health Organization, those who have survived the recent tragedy are at risk for malaria, cholera and dengue fever. Water-borne diseases flourish after floods and heavy rainfall, especially in warm tropical regions.

UNICEF Executive Director Carol Bellamy agreed. "Standing water can be just as deadly as moving water," she said. "The floods have contaminated the water systems, leaving people with little choice but to use unclean surface water. Under these conditions people will be hard put to protect themselves from cholera, diarrhea and other deadly diseases."

The Centers for Disease Control and Prevention (CDC) says that because floodwaters may contain fecal material from overflowing sewage systems, and agricultural and industrial byproducts, care should be taken during everyday activities after a flood. Always wash your hands with soap and water that has been boiled or disinfected before preparing or eating food, after toilet use, after participating in flood cleanup activities, and after handling articles contaminated with floodwater or sewage.

It's a logical assumption to think you're safe after a flood has occurred, but that isn't necessarily the case. In the aftermath of a flood, such as those that have recently swept through the Philippines and portions of Indonesia, some basic precautions will help protect your personal health and safety, including:

- **Water:** Listen for public announcements on the safety of the municipal water supply. Flooded, private water wells will need to be tested and disinfected after floodwaters recede. Safe drinking water includes bottled, boiled or treated water.
- **Food:** Do not eat food that may have come into contact with floodwater. Discard any refrigerated or frozen food that has been at room temperature for two hours or more and any food that has an unusual odor, color or texture.
- **Wounds:** See a doctor to determine if a tetanus booster is necessary following any type of puncture wound or a cut/abrasion possibly contaminated with feces, soil or saliva. If you are traveling internationally, contact AGB's International Service Center for advice.
- **Immunizations:** Make sure all of your immunizations are up to date for the country or region in which you are traveling. Consult your travel medical physician for advice relative to your personal health issues.
- **Animals and Mosquitoes:** Avoid contact with wild and domestic animals that might have been forced from their natural habitats by flooding. Contact your local animal control authorities for animal removal and seek immediate medical attention if bitten. Protect yourself from mosquitoes by using screens on dwellings, wearing long-sleeved and long-legged clothing, and using DEET-containing insect repellents.
- **Children:** To avoid waterborne illness, children should not play in floodwater areas or with floodwater-contaminated toys that have not been disinfected.

"Travelers should take precautions when traveling during the rainy season in any part of the world," said Nancy Shaver, MedAire's vice president of Global Medical Services. "U.S. travelers visiting recent flooded locations in the Philippines and Jakarta, Indonesia - and international travelers to flood-prone regions such as India and Bangladesh can all benefit from these tips."

Whether in a tsunami region or in an area that has suffered a smaller-scale flood, the need for safety is the same. Be sure to eat only food you know is safe; drink only fresh, clean water; and wash your hands after touching water likely to be infected. Also, update immunizations as soon as possible, wear protective clothing, and keep an eye on area animals. With these simple precautions, you can avoid most diseases prevalent after flooding.

Read this quarter's "**Did You Know**" article "**Schistosomiasis, Anyone?**" to learn about one type of floodwater parasite.

For additional flood safety information, visit the [CDC's](#) website.

For additional information on the south Asian and east African tragedy, visit AGB's special tsunami security section "Tsunami Health and Safety Resources" by logging in to the [AGB](#) website and then clicking Global Health Information in the Member section.

## AGB on the Web

### Enhanced Website Log In for AGB WorldTraveler<sup>SM</sup> Members

Late last year, we launched a customized log-in for AGB WorldTraveler members that will provide our short-term international business travelers with a customized and secure online experience.

AGB WorldTraveler members can register to access the site today by visiting [www.aetna.com/agb](http://www.aetna.com/agb). For assistance with logging in, visit the "Log In Help" section of the AGB website or contact the [AGB International Service Center](#).

*\*The self-registration utility for the AGB website is for members only. If you are a plan sponsor or producer, or prospective customer, please contact your [AGB representative](#) today for more information on how you can access the site.*

## Did You Know?

### Schistosomiasis Anyone?

That's a long word, and a nasty parasitic infection. It is easier to say than it appears (SHIS-toe-SO-my-uh-sis). Schistosoma parasites are found in freshwater in parts of Antigua, the Dominican Republic, Guadeloupe, Martinique, Montserrat, Puerto Rico, and St. Lucia. A variant disease, schistosoma japonicum can be found specifically in the tsunami region of south Asia. It's warm most of the year in these countries, and you might like to take a quick dip to cool off. However, take caution when swimming in freshwater-even the clearest stream may have the schistosoma parasites in these countries.

*For more on water safety, read this quarter's Security story "Flooding Aftermath: Cause for Safety Concern"*

To learn which diseases and other health concerns are more common to the country you are in, log in to the [AGB](#) website and click on Global Healthcare Information.

### Did You Stub Your Zeh?

If you stub your toe and are in Germany, you should refer to your "zeh." That's what Germans call a toe. In Spain, it is "dedo del pie." In Portugal, it is "dedo do pé" (close to Spanish, but not exactly the same). In France, most people call it a "doigt de pied" but doctors might call it an "orteil." And, if in Italy, you can do as the Romans do, and call it a "dito del piede." Watch your step and avoid the whole problem!

To look up medical terms in other languages, log in to the [AGB](#) website, and then click on Global Healthcare Information > Medical Terms.

## Provider Update

### New Direct-Pay Hospitals in:

- Belgium
- China
- Switzerland

### Belgium

#### AZ-VUB, Brussels

AZ-VUB is a university teaching hospital that provides full-service care. Quality research produces quality education where AZ-VUB treats in excess of over 400,000 patients per year. The facility has centers of excellence that include a center for reproductive medicine, oncology center and a diabetes research center.

### China

#### SK Hospital, Beijing

SK Hospital is a full-service hospital with specialties that include ophthalmology, odontology and gastroenterology.

#### The Second Affiliated Hospital of the Guangzhou Medical College, Guangzhou

The Second Affiliated Hospital of the Guangzhou Medical College is a full-service hospital specializing in clinic medicine, medical inspection, medical imageology, nursing, stomatology, anesthesiology, preventive medicine, and pharmacy.

#### International Peace Maternity Hospital, Shanghai

International Peace Maternity Hospital specializes in maternal and child health care, scientific research, and multiple teaching and training programs.

## **Switzerland**

### **Clinique Generale Beaulieu, Geneva**

Clinique Generale Beaulieu is a full-service hospital that provides more than 20 specialties. They include neurosurgery, oncology, ophthalmology, plastic surgery and hand surgery.

## **AGB Sales Leads**

To contact a sales representative in your region, e-mail [agbinfo@aetna.com](mailto:agbinfo@aetna.com), attention to the appropriate sales representative, or call 1-888-800-1748.

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