



Continued support

COVID-19 Frequently asked questions
For the Americas region

[AetnaInternational.com](https://www.aetna.com)

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With the continued global impact of COVID-19, we understand you're likely to have questions about both vaccines and coverage, as well as additional resources available under the terms and conditions of Aetna plans.

This document covers the key points we anticipate you'll want to know.

We will continue to closely monitor events – gaining guidance from trusted sources of clinical information such as the Centers for Disease Control (CDC) and World Health Organization (WHO) – and are fully committed to working with our business partners to keep bringing the right solutions and resources to our customers and members.

In an unprecedented situation such as the one we're currently facing, we recognize the need to act quickly. We'll issue updates to this document in response to any changes in the global state of affairs. Please make sure you're referring to the most up-to-date version by clicking [this link](#).

General resources

Is Aetna offering additional resources to members during the COVID-19 pandemic?

Resources for Aetna members in the U.S.

- Aetna members inside the U.S. have seamless access to testing and vaccination services at CVS Pharmacy retail locations. With easy-to-use online scheduling and over 2,000 locations nationwide, we've made it convenient for members to access key resources to protect against COVID-19.
- At the beginning of the crisis, CVS Pharmacy announced they were waiving charges for home delivery of prescription medications. This allows Aetna members to get the prescriptions they need from the comfort of their home.
- **Employee Assistance Program** — we're continuing to provide 24-hour access to in-the-moment counseling by phone and referrals to therapeutic counselors for further support with stress and anxiety. Please refer to the [Employee Assistance Member Guide](#) for more information on how this service can support you and your employees and how to access it.

Resources no matter where you are in the world

The following resources are available for eligible Aetna members both in and outside the U.S.

- We're offering [free access to myStrength](#), our highly interactive, personalized app¹ helping address depression, anxiety, stress, and more.
- **Aetna Security Assistance (ASA) powered by Crisis24** provides Aetna members with access to travel safety alerts and webinars. Additionally, members who have access to ASA as part of their plan can access further security and advisory services such as personalized daily alerts by email or SMS by accessing ASA directly. Please refer to your policy documentation for information on how to access this service.

- Our **personalized, secure member website** provides Aetna members with access to further well-being support, special offers, content and links to our International Care Management Program for 24/7 health and well-being clinical support.
- The [Remote working and social distancing support resource hub](#) at [AetnaInternational.com](#) offers comprehensive support to boost and protect mental and emotional health and well-being during this time.
- We partnered with [Wysa](#), a confidential and anonymous mental well-being app and service to provide our members with instant, 24/7 access to guided mental well-being support which can help people to self-manage feelings of anxiety, financial stress, isolation and more. Our members also get free access to Wysa's 12-week coaching programs – live text chat sessions, unlimited journaling and ongoing dialogue to help promote sustained change.

It's important to note that plans and benefits vary by region and segment and these benefits may only be available for a specific time. If you have questions or concerns about coverage or entitlements, please contact your account manager.

¹ App only available in Canada and the U.S.



Coverage and quarantine

Are members' existing health benefits affected by the COVID-19 outbreak?

No. Our members' existing health benefits are not affected by the COVID-19 outbreak, which will be assessed under the same terms and conditions as any other viral infection. Any medical advice and subsequent treatment will be covered by Aetna, as it would for any other eligible medical condition, in accordance with a member's plan.

Is there any point at which Aetna will cease to provide medical coverage for COVID-19?

No, our policies do not exclude epidemic or pandemic scenarios. Viral infections including COVID-19 will remain covered in accordance with a member's plan.

Will members who travel to COVID-19 high risk areas be excluded?

Due to the existing spread of the disease, we're not applying exclusions if an Aetna member has traveled to an area with high rates of infection. Governments are controlling access to areas with high rates of infection and members should heed this advice for their own protection. However, we will not exclude coverage for Aetna members who contract COVID-19 in these areas.

Will the costs of medical quarantine be covered?

If an Aetna member is placed under medical quarantine in a medical facility, the costs of the quarantine are covered in accordance with your plan coverage. If the member is in a government medical facility and there is no charge for the quarantine, the member will be able to make a claim for a hospital cash benefit if covered by your plan.

Please note: There is no benefit available for costs associated with quarantine or isolation in the home or a non-medical facility.

Vaccines

Inside of the U.S.

Will there be any out-of-pocket costs for Aetna members inside the U.S. to receive a COVID-19 vaccine?

No. Aetna members will not have to pay any out-of-pocket costs for a COVID-19 vaccine. This applies to both fully and self-insured plans. We will cover any COVID-19 vaccine that has received FDA authorization, either through an Emergency Use Authorization (EUA) or licensed under a Biologics License Application (BLA).

Will Aetna cover the cost of a vaccine?

Yes, Aetna will cover COVID-19 vaccine administration fees without cost-sharing, for both in- and out-of-network providers.

When and where can Aetna members get vaccinated?

Inside the United States, vaccination against COVID-19 is available for anyone over the age of 5 and anyone over the age of 12 is eligible for a booster shot. We encourage our members to visit [CVS.com](https://www.cvs.com) to schedule a vaccination or to locate a nearby CVS Pharmacy location offering same-day walk-in service. Our members can also get COVID-19 vaccinations from doctors' offices, pharmacies, and other clinical sites of care.

If an inpatient is in the U.S. on assignment but is not a citizen, will they be able to get a vaccine?

At this time, there are no citizenship requirements for getting vaccinated in the U.S.

Outside of the U.S.

Will there be any out-of-pocket costs for Aetna members outside of the U.S. to receive a COVID-19 vaccine?

Aetna members outside the U.S. will receive the vaccination with no cost-share, just like U.S.-based members. This applies to both fully and self-insured plans.

Will Aetna cover the cost of a vaccine?

Yes, Aetna will cover the COVID-19 vaccine without cost-sharing, for both in- and out-of-network providers, inside or outside the U.S. Members should keep in mind that vaccination at an out-of-network provider may result in an upfront out-of-pocket cost that is reimbursed by Aetna.

When and where can Aetna members get vaccinated?

Aetna members outside the U.S. should be aware that each country has its own approach to COVID-19 vaccines. Vaccine approvals, distribution methods, and cost will vary by country. Each country establishes its own priority order for individuals receiving the vaccination. When receiving a COVID-19 vaccination abroad, our members should follow the guidelines and timelines established by local authorities.

For information on vaccine availability in various countries, please see the [World Health Organization's website](https://www.who.int/), the best and most up-to-date source for these details.



Which vaccines are covered outside the U.S.?

Outside the U.S., we cover vaccines authorized for use by FDA-equivalent medical authorities in the country where the member receives the vaccination.

FDA-equivalent medical authorities are organizations such as:

- The Medicines and Healthcare products Regulatory Agency (MHRA) in the U.K.
- The Pharmaceuticals and Medical Devices Agency (PMDA) in Japan
- The Federal Institute for Drugs and Medical Devices (BfArM) in Germany
- Health Authority of Abu Dhabi (HAAD) in Abu Dhabi
- The Dubai Health Authority (DHA) in Dubai
- The Saudi Food and Drug Authority (SFDA) in Saudi Arabia

This is not a comprehensive list of equivalent authorities. Every country may have their own regulatory process and local agency for vaccine authorization.

General information for in and out of the U.S.

Can Aetna provide expedited vaccinations?

Aetna does not provide an expedited pathway to vaccines under any circumstances and as such, our plans do not cover fees associated with vaccinations on an expedited basis, “VIP” charges, or similar costs. When receiving a COVID-19 vaccination abroad, Aetna members must follow the guidelines and timelines established by local authorities in their host country.

Will Aetna cover oral antiviral therapies?

Yes. During the Public Health Emergency phase, the cost of antiviral medication is being covered by the federal government and the ten-dollar dispensing fee is being covered by a member’s health plan.²

² There is no member cost-share for one course of therapy for each drug per 30 days. Applicable age limits apply.



Boosters

Is a COVID-19 vaccine booster recommended?

COVID-19 vaccines can become less effective over time. Booster shots provide additional protection against variants, which can be more contagious than earlier forms of COVID-19.

According to the CDC, everyone ages 18 and older should get a booster shot either 6 months after their initial Pfizer or Moderna series, or 2 months after their initial Johnson & Johnson's vaccine. People ages 16–17 may get a booster dose of Pfizer at least 6 months after their initial series of vaccines.

Do Aetna plans cover the cost of a COVID-19 vaccine booster shot?

Yes. COVID-19 booster shots are available at no cost for those who are fully vaccinated and meet the Centers for Disease Control and Prevention (CDC) eligibility requirements.

Testing

Is diagnostic physician-ordered testing for COVID-19 covered?

Aetna is waiving member cost-sharing for diagnostic physician-ordered testing related to COVID-19. This waiver covers the cost of physician-ordered tests. These tests can be done by any approved laboratory. This member cost-sharing waiver applies to all medical plans.

Is a physician's order required for coverage of a COVID-19 test?

An order from a licensed physician or other authorized health care professional is required for coverage of COVID-19 tests.³

Is there a limit on the number of COVID-19 tests Aetna will cover for a member?

Aetna is not limiting the number of diagnostic tests we will cover for members, however all tests must still meet the requirements listed in this section for coverage.³

Will mandatory testing for school, employment or travel-related purposes be covered by Aetna?

Aetna's Health plans do not cover tests for purposes of employment, school or recreation, except as required by applicable law.

Some countries require COVID-19 testing for travelers on arrival. Airlines and travel providers may also enforce COVID-19 testing for travelers prior to departure. We don't cover mandatory testing for travelers either on arrival or departure – we'll only provide coverage for diagnostic testing when it's referred by a licensed physician or other authorized health care professional, unless otherwise required by law.

Which COVID-19 test types and brands does Aetna cover?

To ensure we cover effective tests, we only cover tests authorized for use by the FDA or FDA-equivalent medical authorities in the country where the member receives testing.

Will Aetna cover over the counter (OTC) home testing for COVID-19 inside the U.S.?

Yes. Beginning January 15, 2022, Aetna will cover up to 8 OTC home tests per member per month through the duration of the emergency period. Members inside the U.S. can obtain tests at CVS Pharmacy with no out-of-pocket costs.

Will Aetna cover over the counter (OTC) home testing for COVID-19 outside the U.S.?

Just like other testing methods, OTC home testing must be prescribed by a licensed physician in order to be covered. If the licensed physician does not issue an actual prescription, we must receive evidence of the licensed physician's advice to take the specified test at home.

Will Aetna cover COVID-19 antibody testing?

Aetna will cover, without member cost share, serological (antibody) tests that are ordered by a physician or authorized health care professional and are medically necessary.

³ With the exception of over the counter (OTC) home tests for COVID-19 purchased inside the United States after January 15, 2022.

Evacuation and repatriation of mortal remains

What is covered in terms of emergency evacuation?

Due to the constantly shifting global situation, undertaking medical evacuations across borders has become extremely challenging. Some countries discourage evacuation, and many have increased restrictions for entry.

Where the emergency evacuation benefit is included on an Aetna member's plan, coverage remains eligible subject to the terms and conditions of the plan. However, the controls and restrictions put in place by government bodies and medical evacuation providers may affect the transfer of members. This is outside Aetna's control. All evacuation cases will require additional consideration to understand how the current restrictions may affect the available options and evacuation strategy.

- All transfers will be subject to additional patient screening for history of respiratory symptoms or fever, travel history, contact history and COVID-19 testing
- Border restrictions also apply to health care workers escorting patients
- Admission to receiving medical facilities requires close liaison to manage COVID-19 risk

Please note: Bed availability may fluctuate due to pressure on health systems and isolation requirements for incoming international patients.

Does Aetna cover the repatriation of mortal remains?

Where the repatriation of mortal remains benefit is included on a member's plan, coverage remains eligible subject to the terms and conditions of the plan. Some causes of death, including infectious diseases, require additional precautions and paperwork. We will cover these additional costs if part of an otherwise eligible claim. Controls and restrictions put in place by government bodies may affect the transportation of mortal remains. This is outside Aetna's control.

World Traveler plans

Are World Traveler (WT) plans affected by COVID-19?

No, Aetna's existing World Traveler policies do not exclude epidemic or pandemic scenarios. Viral infections remain covered, and we will not stop coverage for COVID-19. However, Governments are controlling access to areas with high rates of infection, and Aetna members should heed this advice for their own protection.

Are Aetna members who are quarantined during their trip covered?

World Traveler plans will cover costs for COVID-19 testing, treatment and quarantine in a medical facility in line with details given elsewhere in this FAQ document.

How is trip interruption covered?

Standard World Traveler plans do not cover trip interruption. However, the World Traveler Plus plans do include trip interruption. Aetna's World Traveler Plus plans will cover these services as a direct and necessary result of bodily injury, emergency situation or illness to the member or dependent up to \$2,000.

Do World Traveler plans cover diagnostic physician-ordered testing?

Yes. As noted in the "Testing" section, tests must be prescribed by a licensed physician and obtained from an appropriate medical facility. If the licensed physician does not issue an actual prescription, we must receive evidence of the licensed physician's advice to take the specified test in a non-medical setting (for example, at the member's travel accommodation). In all cases, our CARE team must also confirm that the test is still considered to be effective when administered in a non-medical setting, and not at a medical facility.

Do Aetna's World Traveler plans cover COVID-19 vaccinations?

COVID-19 vaccination is not covered under our World Traveler plans as they are intended to be short-term emergency medical coverage only.



Other costs

Does Aetna cover documentation fees?

If an Aetna member is charged for documentation relating to COVID-19, such as certification confirming a negative test result, we will assess the costs under the same principles as any other documentation fee. It is expected that the cost of initial documentation should be included in the doctor's consultation fee, and only charges for additional documents will be considered.

Does Aetna reimburse for the costs of protective equipment?

There is no benefit available for face masks, hand sanitizer, or other items that are purchased as a general preventative measure.

Where we say, "licensed physician," we're referring to a person that:

- Has attained primary degrees in medicine or surgery by attending a medical school recognized by the World Health Organization
- Is licensed by the relevant authority to practice medicine in the state and/or country where the treatment is given

Aetna's business continuity plan (BCP)

Aetna has a robust BCP in place, which covers all aspects of our organization, along with a specific COVID-19 action group chaired by our CEO. We also keep abreast of government guidelines through our chief medical officer and will adapt our plans accordingly.

Our commitment is to 'business as usual' wherever possible. Due to the unprecedented nature of this situation, it's possible that our members may experience slight delays, but this will not affect eligibility of coverage or receiving treatment if needed.

Please note: The CVS Health Enterprise Response and Resiliency and Infectious Disease Response teams are actively monitoring the evolving international coronavirus outbreak, including guidance from trusted sources of clinical information such as the Centers for Disease Control (CDC) and The World Health Organization (WHO). Due to the fluidity of the situation, the above responses are statements of facts as they exist today. We reserve the right to operate and change our response as needed.

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