



**AGB eNewsletter
FOURTH QUARTER 2004**

Welcome

We have lots of good news!

Aetna Global Benefits® (AGB) has earned an A- (excellent) rating from A.M. Best. Additionally, Best sees our rating outlook as stable, a great sign of their confidence. The rating reflects our favorable earnings, our excellent stand-alone capitalization and the financial strength of our parent company, Aetna Inc. of Hartford, Connecticut.

Best's ratings are recognized worldwide as the benchmark for assessing insurers' financial strength and reflect an in-depth knowledge of the insurance industry.

Best states that Aetna continues to generate excellent financial returns and improve its financial fundamentals. They expect these trends to continue during the medium term, albeit more modestly, given pricing competition in the industry. Furthermore, Best expects AGB's favorable earnings trend to continue during the medium term, growing the firm's surplus.

As noted in Best's assessment of AGB's business, Best expects AGB to expand its product lines that serve foreign nationals in addition to further expanding its domestic expatriate business. In conjunction with this expansion, Best anticipates premium growth could outpace surplus growth, reducing the firm's excellent risk-based capital ratio.

Best affirms that Aetna has successfully completed a strategic and financial turnaround and also maintains conservative financial leverage, high-quality invested assets and excellent financial flexibility, strengthening not only the position of the overall organization, but also that of AGB.

For more information on A.M. Best, visit www.ambest.com

World Class Service

Customer Service At a Glance	Year to Date
Claims:	
Turn Around Time	11.3 calendar days
Financial Accuracy	99.2%
Payment Incidence Accuracy	98.5%
Call Center:	
Average Speed of Answer	12.2 seconds
Abandon Rate	2.7%

Hurricanes Ravage the Caribbean and Florida: Crisis Management in Practice

We all know the bad news: the blustery storm with images of palm trees bent at ninety degrees; luxury and commercial boats alike washed ashore; and water flooding the streets. We know all too personally the havoc that the hurricanes wreaked on so many lives this year. In addition to our many customers and members who were devastated by the storms, our own International Service Center, located in Tampa, Florida, was one of the areas in the hurricanes' paths.

The good news is we came through. As a result of carefully executed contingency plans, we experienced no service interruptions despite the four hurricanes (Frances, Jeanne, Charley, and Ivan) that ravaged the Caribbean and southeastern United States, two hitting Tampa directly, during a single six-week period.

"The commitment of our employees was astounding," said Robert Lerow, head of AGB's International Service Center. "Some had debris on their lawn and others went without electricity for days. Yet when it came time to help our members, they were at the office and on the phone, helping those whose critical needs required an immediate response. In addition, our staff in Ireland worked well into the night (Ireland time) to meet the extra demand."

He continued, "We have a contingency plan which, until now, was a big binder filled with scenarios and potential responses: what to do in case of a generator blow; flooding; computer system failure; and, of course, weather-related emergencies such as hurricanes; all kinds of plans for how we keep business going in the event of major difficulties." "Until now, we haven't had to execute any of these plans."

It wasn't until this year that the International Service Center had to act upon any of those combined plans. Faced with hurricanes bearing down on Florida, service center representatives were also charged with helping members in affected areas of the world to address their emergency health care needs. This was never as prevalent as with Hurricane Ivan, which devastated the Cayman Islands in September.

Craig Peters, head of Specialized Markets which oversees AGB's relationships with customers headquartered outside of the United States including those in the Cayman Islands, described, "We were faced with a unique dilemma; our friends in the Caymans saw 80% of their homes and buildings destroyed. They needed aid; they needed health care assistance. Despite the very same hurricane bearing down on Florida, the team at the International Service Center stepped up to answer their calls for help."

In between boarding up their own homes, and in some cases, evacuating, our service center team was still there to help coordinate care for our members; assist with medical evacuations to the United States when necessary; and set-up a dedicated International Employee Assistance hotline for members seeking counseling services and assistance as a result of the emotional taxation of surviving such a traumatic event. "The dedication of this team of individuals is a testament to not only our overall mission, but also their own characters. They truly put our members first," Mr. Peters added.

In addition to dealing with emergencies, the International Service Center operated "business as usual," helping members outside of the hurricanes' paths with their everyday health care needs, such as locating doctors and answering claims and plan coverage questions, among others. This was conducted not only by representatives who were able to get to the office, but also by those who were set up to be fully operational from their homes as part of the established contingency plan. These resources combined with the support of AGB service representatives in our Ireland facility allowed for the International Service Center to operate on its standard 24/7 capability.

In short, we answered 852 calls in average of 12.54 seconds each. 80% of calls were answered in 30 seconds or less with only a 2.72 average abandon rate. Confirmed Mr. Lerow, "It is a challenge we hope to never have to meet again, but should it occur, we've proven that we're ready."

The Member World

IHAT in Action: Evacuation Assistance in Northeastern China

In the middle of the night, a 4-year old girl felt pain in her abdomen. Appendicitis was the likely culprit. No hospital was near, but the pain wasn't going away. She lived in a small town in northeastern China with a humble airstrip. Medical treatment was modest by most standards, and when it came to something as complex as appendicitis, it wasn't certain that she would be able to get the care that she required.

Her parents took her to a local clinic and notified our International Health Advisory Team (IHAT). To IHAT's clinical case management unit triaged the condition and set the wheels in motion to address the escalating critical situation.

Coordinating with AGB's emergency partner, MedAire Inc., a regional medical doctor serving China was immediately notified and sent to consult with the attending physician at the town's treatment clinic. Both doctors concurred: the child required immediate treatment at a higher level facility. This meant going to Beijing.

IHAT was alerted by the local medical team of a possible evacuation in China. However, given the town's small, unlit landing strip, air flights were not allowed after 7 p.m. The family would have to wait until morning.

The regional medical doctor stayed with the girl and her parents in their home, starting intravenous antibiotics.

With daybreak, clearance was granted and they departed for Beijing. Due to the gravity of the girl's condition, the regional medical doctor accompanied her and her family to Beijing's United Family Hospital. In anticipation of their arrival, the AGB case management unit had already coordinated with AGB's provider team to expedite the child's admission to United Family and arranged for a guarantee-of-payment letter that would ensure direct payment from AGB, eliminating the burden of payment on the family so they could concentrate on the health and well-being of their daughter.

The girl was evaluated, treated, and discharged from the hospital after six days. Her family stayed in Beijing for another week for follow-up appointments with the attending physician assigned to her case. With everything in order, and the child well, she and her family returned to their rural area home.

While not every case requires emergency evacuation or assistance, AGB members in more remote areas sometimes do require specialty care that is not available at their local medical facility. With AGB's IHAT and best-in-class partners throughout the world, we're able to not only meet the needs of more routine cases, but to also ensure that our member's greatest health care needs are handled with the utmost priority.

If the member requires the assistance of AGB's IHAT, they should contact the International Service Center using the phone number located on their member ID card, or e-mail agbservice@aetna.com.

Globally Mobile Corner

The third in a series of articles introducing AGB's International Health Advisory Team (IHAT). This article focuses on AGB's Global Provider Relations team.

Global Provider Relations Means:

- Direct-pay access to leading medical facilities worldwide
- Location of multilingual doctors
- Detection of fraudulent medical bills

AGB's Global Provider Relations team is an integral part of IHAT. By working with leading medical facilities throughout the world to predefine admission and payment procedures, including acceptance of payments directly from AGB, we are simplifying global access to health care. We ensure that wherever our members reside in the world, the last thing that they have to worry about is how to pay for their care.

Since 1999, AGB has worked to develop relationships with leading hospitals and providers throughout the world to help globally mobile employees access and pay for international health care. We are highly selective in the relationships that we establish to ensure a high level of care for our members. Working with leading U.S. doctors and hospitals as well as key partners throughout the world, we are able to identify global centers of excellence and target these facilities for international partnerships.

Currently, there are more than 507 hospitals and clinics in AGB's Global Provider Community.

Finding qualified medical facilities in which doctors speak a preferred language and focus on a given specialty in the regions of the world where our members reside is part of what this team does. For example, if we receive a call from a member looking for an English-speaking pediatric surgeon associated with a top expatriate hospital in Hamburg, , and we don't have an existing relationship with a local facility, we do the legwork to find a viable match. Preferably, when a member expects to be assigned to a position in another country, they'll conduct their pre-trip health care planning using the self-service tools on the AGB member website at www.aetna.com/agb. Our members may also contact us directly, so that we can assist with researching the options that best fit the needs of both them and their family.

We also work with our customers to identify hospitals and other facilities that their employees may currently use, and in regions of greatest need, to establish partnerships and direct payment arrangements with the facilities that make the most sense for their needs.

In addition to locating and contracting with leading medical facilities worldwide, the Global Provider Relations team works with IHAT to coordinate one-time direct payments to those facilities that we may not yet have direct payment contracts with us. Furthermore, our Global Provider Relations team is hard at work to assist IHAT with tracking down fraudulent doctors, translating to cost savings for everyone. When false claims are suspected, AGB's team of experts examines the source and takes necessary measures to stop payment.

By working directly with medical facilities on provider reimbursements, we make it easier for members to concentrate on what is most important during their international assignment: their families, their health and their work. Additionally, the integration with IHAT makes the member experience all the more comprehensive and less taxing on the individual, ultimately translating into peace of mind that their health care company is working for their needs. The extra mile we go is the service needed to build and maintain good relationships with our members, international hospitals and their doctors.

Security

Strengthened Homeland Security Opens Door for Threats Abroad By MedAire, Inc.

While heightened Homeland Security efforts have made it more difficult for terrorists to operate in the United States, such efforts have made international locations with large congregations of Westerners possible targets, said MedAire's senior vice president of global services, Robert Valente.

Both the recent 2004 Olympics in Greece and the political conventions in the United States would have appeared to be likely targets. But Mr. Valente said that the vulnerability was significantly reduced due to the extreme security measures taken and the careful planning of participants and law enforcement alike. The many organizations involved with the Olympics took steps with their security planning process by creating specialized briefings for their athletes, employees and guests. They also conducted risk assessments in order to determine their decision points and options before their people traveled.

"The fact that there haven't been any incidents shouldn't cause travelers to let their guard down," said Mr. Valente. High levels of security awareness, he said, should be practiced by corporations operating internationally - particularly in European countries where security operations may be less stringent than those imposed by Homeland Security.

"Companies should continue to take the appropriate and necessary steps in order to minimize the risks their employees face, whether they are participating in major events around the world or simply attending a business meeting," said Valente. "Western businesses operating internationally need to understand that they are potentially major economic targets and should continue to exercise caution and practice appropriate security measures."

For corporations with international operations, MedAire recommends:

- Obtaining pre-travel risk assessments specific to the intended travel itinerary
- Establishing crisis plans and procedures in the event of a political or security crisis
- Conducting briefings and training for traveling staff, tailored to the risk profile of the areas to be visited

Companies need to provide their business travelers with the necessary tools to mitigate their risk in today's complex business environment. The tools include ready access to information, which can be found through a number of online resources such as the U.S. State Department website. Hotel safety tips, hostage and hijacking survival tips, air travel tips and more are also available online through AGB's member website's security section at www.aetna.com/agb. For more information, visit us on the Web today.

Mr. Valente, who manages global medical and security operations at MedAire, gained his extensive experience while holding key positions with the U.S. Department of State and several U.S. embassies around the world. MedAire, AGB's emergency and security assistance partner, provides travel, medical and security advisories; medical evacuations; and coordinates medical care for AGB members working or traveling internationally.

AGB on the Web

AGB's Website Increases Service

Looking to check out the AGB website? A recent enhancement to our online resources offers individual log-in at the subscriber level. We've created this to better serve the needs of all of our constituents—members, plan sponsors, producers and doctors and hospitals alike. It allows for us to customize communications and content relevant to their specific needs, as well to continue to enhance our online capabilities to make their user experience as simple and comprehensive as possible. A simple step-by-step process walks members* through an online registration form that allows for self-selection of a unique user name and password.

As previously, the AGB member website hosts a wealth of online information to meet their personal health needs. Look for doctors and hospitals, anywhere in the world. Whether the member needs a general practitioner in Brussels or a cardiologist in Shanghai, they'll be able to find the help they need quickly. There's more! Read last quarter's newsletter, catch up on health-related news, or learn about prescription drug names and their translations and equivalents in different countries. View CityHealth® profiles, access country-specific security information, download a claim form, or even contact our International Service Center.

Help us to continue to meet member needs, and register to access the site today by visiting www.aetna.com/agb.

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?

- In Hungary, a pharmacy is called a *gyógyszertár*, and is easily found by the traditional symbol of a chalice with a snake wrapped around it. (*AGB Website: International CityHealth Profiles*)
- If you want Ex-Lax® pills in Russia, you will want to ask for Pursennid. (*AGB Website: Translation Databases: Prescription and over-the-counter drug equivalents*)
- To enter the British Virgin Islands, you might need a Yellow Fever Vaccination Certificate. (*AGB Website: International CityHealth Profiles*)

To find important health care information about your country of residence, register for and log in to the AGB member website today.

Provider Update

It has been a busy, productive quarter. AGB continues to make great strides in meeting its goal of offering innovative health care solutions for an international workforce.

With 507 direct pay access facilities worldwide, 19 of which are new this quarter, we are reaching new areas of the world every month. We're also meeting our goals faster than ever, reaching the 2004 goal of 500 facilities (up more than 100 since the close of 2003) at a record pace. Our new hospitals represent eight countries from Belgium to Vietnam—translating to better service in more locations around the world.

New Direct-Pay Hospitals in:

- Azerbaijan
- Belgium
- China
- Jamaica
- Japan
- Nicaragua
- Uzbekistan
- Vietnam

Azerbaijan
MediClub

Established in 1998, MediClub is the first private national medical company in Azerbaijan. As a full-service facility, MediClub primarily caters to the needs of international oil company employees. The English-speaking medical staff is internationally trained. The facility has well-equipped intensive care wards, a pediatric unit, dental services and medical evacuation assistance.

Belgium**Cliniques Universitaires Saint Luc**

Cliniques Universitaires Saint Luc is a full-service facility located in Brussels, Belgium. They perform transplants, including liver, heart, kidney and cochlear. Other specialties include Ob/Gyn, dialysis treatment and cardiology.

China**Shanghai East International Medical Center**

Shanghai East International Medical Center is a full-service facility providing family, specialty and surgical services. The hospital personnel have been trained in Asia, Australia, Europe and the United States. Some of the specialty services include cardiothoracic surgery, hematology, neurosurgery, pulmonology and traditional Chinese medicine.

Jamaica**Cornwall Regional Hospital**

Cornwall Regional Hospital (CRH) located in Montego Bay is a full-service facility offering inpatient and outpatient services. The 200-bed facility offers diagnostic and surgical procedures to the island of Jamaica. Recently, CRH was instrumental in helping to develop a contingency plan to isolate and quarantine suspected SARS patients.

MoBay Hope Medical Center

MoBay Hope Medical Center is an outpatient diagnostic and treatment facility. Equipped with 24-hour emergency services, Women's Wellness Center, Chest Pain Center and Surgical Center, MoBay Hope is one of the islands' first-class facilities.

Japan**Tokyo Medical and Surgical Clinic**

Tokyo Medical and Surgical Clinic is a multispecialty facility located near Tokyo Tower with expatriate and Japanese medical staff. Services include internal medicine, gastroenterology, surgery, pediatrics, including childhood immunizations, travel medicine, cardiology, dermatology, gynecology and obstetrics, neurology, ophthalmology, orthopedics, psychiatry. The facility also provides house calls in Minato-ku, Meguro-ku, Shinagawa-ku, Shibuya-ku, Chiyoda-ku, Chuo-ku, parts of Ohta-ku and the eastern parts of Shinjuku-ku.

Tokyo British Clinic

Tokyo British Clinic is a private clinic operated by a British physician, Dr. Gabriel Symonds, and has served the expatriate community in Tokyo since 1984. Services include general practice, pediatrics, childhood immunizations, obstetrics and gynecology, orthopedics, surgery and counseling.

International Clinic

International Clinic is a medical clinic in Roppongi operated by a multilingual, expatriate physician, Dr. Eugene Aksenoff. The clinic provides internal medicine, pediatrics, dermatology, surgery, urology and immunizations.

King Clinic

King Clinic is a private clinic located steps from the Harajuku Metro station. It has provided health care services to expatriates in Tokyo since 1953. Dr. Leo King is trained as a general surgeon and provides primary care and immunizations.

International Catholic Hospital (Seibu Byoin)

International Catholic Hospital is a private hospital with a leading emergency services unit. This facility is a popular choice among expatriates for maternity care but also offers cardiology, gastroenterology, ophthalmology and orthopedic surgery.

Tokyo Women's Medical University Hospital

Tokyo Women's Medical University Hospital is a large multispecialty teaching hospital with emergency services. Other medical services include cardiology, neurology, orthopedic surgery and obstetrics/gynecology.

Yokohama**Bluff Clinic**

Bluff Clinic is a clinic in Yokohama that provides internal medicine, pediatrics, physical therapy and psychological

counseling services.

Kobe

Kobe Kaisei Hospital

Kobe Kaisei Hospital is a private hospital which operates an international division with several English-speaking doctors. Kobe Kaisei is located 15 minutes from the Hankyu Rokko Station. Services include internal medicine, pediatrics, surgery, obstetrics and gynecology, ophthalmology, otolaryngology and physiotherapy.

Kyoto

Kyoto University Hospital

Kyoto University Hospital is a large acute-care teaching hospital. Services include internal medicine, surgery, obstetrics and gynecology, orthopedic surgery, neurosurgery, cardiovascular surgery, ophthalmology, plastic surgery and otolaryngology.

Osaka

Osaka City University Hospital

Osaka City University Hospital is a large teaching hospital which was rebuilt in 1993. Services include internal medicine, pediatrics, orthopedic surgery, obstetrics and gynecology.

Osaka Kosei Nenkin Hospital

Osaka Kosei Nenkin Hospital is a large teaching hospital in the Fukushima area of Osaka. Services include internal medicine, cardiology, pediatrics, urology, obstetrics and gynecology, orthopedic surgery and sports medicine.

Nicaragua

Hospital Metropolitano Vivan Pellas

Hospital Metropolitano is a full-service facility offering inpatient and outpatient services. The 55-bed facility offers state-of-the-art medical care and employs over 300 medical professionals. The hospital offers a burn unit for children that have limited access to medical care because of financial means.

Uzbekistan

Tashkent International Medical Clinic

Tashkent International Medical Clinic is an outpatient facility providing Western standard medical care to expatriates living and working in Uzbekistan. Founded in 1994, the clinic offers standard diagnostic and therapeutic procedures for expatriates and their families.

Vietnam

Franco-Vietnamese Hospital

Franco-Vietnamese Hospital (FVH) is the first private, foreign-owned facility in Vietnam. Established by a group of 10 medical doctors, it is the first hospital project under new Vietnam law to promote foreign investment in health and science. The 200-bed facility provides a full range of inpatient and outpatient services by French and Vietnamese doctors. FVH treated more than 20,000 patients in the first 10 months of operation, helping to reduce the shortage of high-quality medical care in Vietnam.

Contact Us

If you are new to AGB, and are interested in learning more about how we can meet your international health care needs, please contact us at 1-888-800-1748 or [send us an email](#), and we will be happy to assist you.

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Have items that you'd like to be addressed in our quarterly newsletter? Email us at agbnews@aetna.com.