



FAQs

vHealth90 Service Frequently asked questions

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

66.03.405.1-EU A (04/20)

vHealth

♥ aetna™

FAQs

Service Information

1. What is vHealth90?

vHealth90 is new service available to all Aetna International members (and their dependents if listed on plan).

The outbreak of COVID-19 coronavirus has been declared a pandemic, and with the number of cases continuing to rise globally, it is important we all take the necessary action to reduce the impact of the situation.

To ensure our members have seamless access to healthcare during this situation, all Aetna International members will have free access to vHealth for an initial 90-day period, commencing 18th March. This service is called vHealth90.

With vHealth90, members can speak to a highly-trained doctor via phone or video call for any aspects about their health and wellbeing, from the comfort of their own homes, without the worry of travelling to a doctor's clinic and risk catching infections.

2. Who is eligible for this service?

The vHealth90 service is available to all Aetna International members.

The service is available to use, even if you don't have access to vHealth as part of your insurance plan, for an initial 90-day period*, commencing 18th March 2020.

** For self-insured members (US only) this service is available to use, for an initial 90-day period, commencing 18th March 2020 if your employer has opted in. Please speak to your employer or Aetna Account Manager if you have any questions regarding your eligibility to use this service.*

3. Are dependents able to use this service?

Your dependents are able to use this service if they are included on your insurance plan. Please refer to your plan and policy documentation.

If you are unable to find this document, please contact Aetna's member services team (using the number located on the back of your member card) who will be able to assist in providing you with dependent information.

4. When are appointments available?

Members can book an appointment with a doctor, via phone or video call 24 hours a day, 7 days a week, 365 days a year.

5. What languages are available?

The vHealth90 service is available as follows:

- **Phone and video consultations:** English and Spanish
- **Phone consultations only:** French, Mandarin, Japanese, Arabic, German, Cantonese, Hindi, Hungarian, Portuguese, Malay, Korean, Thai

6. When is this service available?

This service is available 24 hours a day, 7 days a week, all year round (365 days a year).

7. What languages are available for this service?

Phone consultations are available in several languages including English, Spanish, French, Mandarin, Japanese, Arabic, German, Cantonese, Hindi, Hungarian, Portuguese, Malay, Korean and Thai.

Video consultations are available in English and Spanish only.

Please note waiting times may differ depending on your language preference.



How to book

8. What does vHealth90 offer myself and my family?

Through vHealth you can speak to a highly-trained doctor from the comfort of where you are, without having to wait in clinic waiting rooms and risk infection from those around you.

Our vHealth doctors can help with a variety of common concerns for example, coughs, colds, vomiting, diarrhoea and minor injuries.

Our vHealth doctors also have the very latest information on COVID-19 and can provide a medical assessment in line with national and international public health guidelines. This includes;

- Assessment and diagnosis without the hassle of leaving the home
- Practical tips on how to avoid infection
- Up-to-date advice on where it's safe to travel
- Paper-free prescriptions* and treatment plans

**Please note: Regulations vary country to country, so we cannot always guarantee prescriptions. Speak to the doctor for whether e-prescriptions are available in your location.*

9. How can I access and book this service?

If vHealth is included in your insurance plan you can register and gain access to the full vHealth service today. Information on how to register can be found within your insurance pack and via your employer.

For those members who do not have access to vHealth already with their insurance plan, you can book or access vHealth (for an initial 90 day period commencing 18th March 2020) in three ways:



Via the vHealth by Aetna app. Download from the [App store](#) or [Google Play](#), using access code **VHEALTH90**.



By telephone. Call to book an appointment:

+44 203 695 6363 (UK)

+1 202 888 3462 (US)

+86 21 2223 6834 (China)



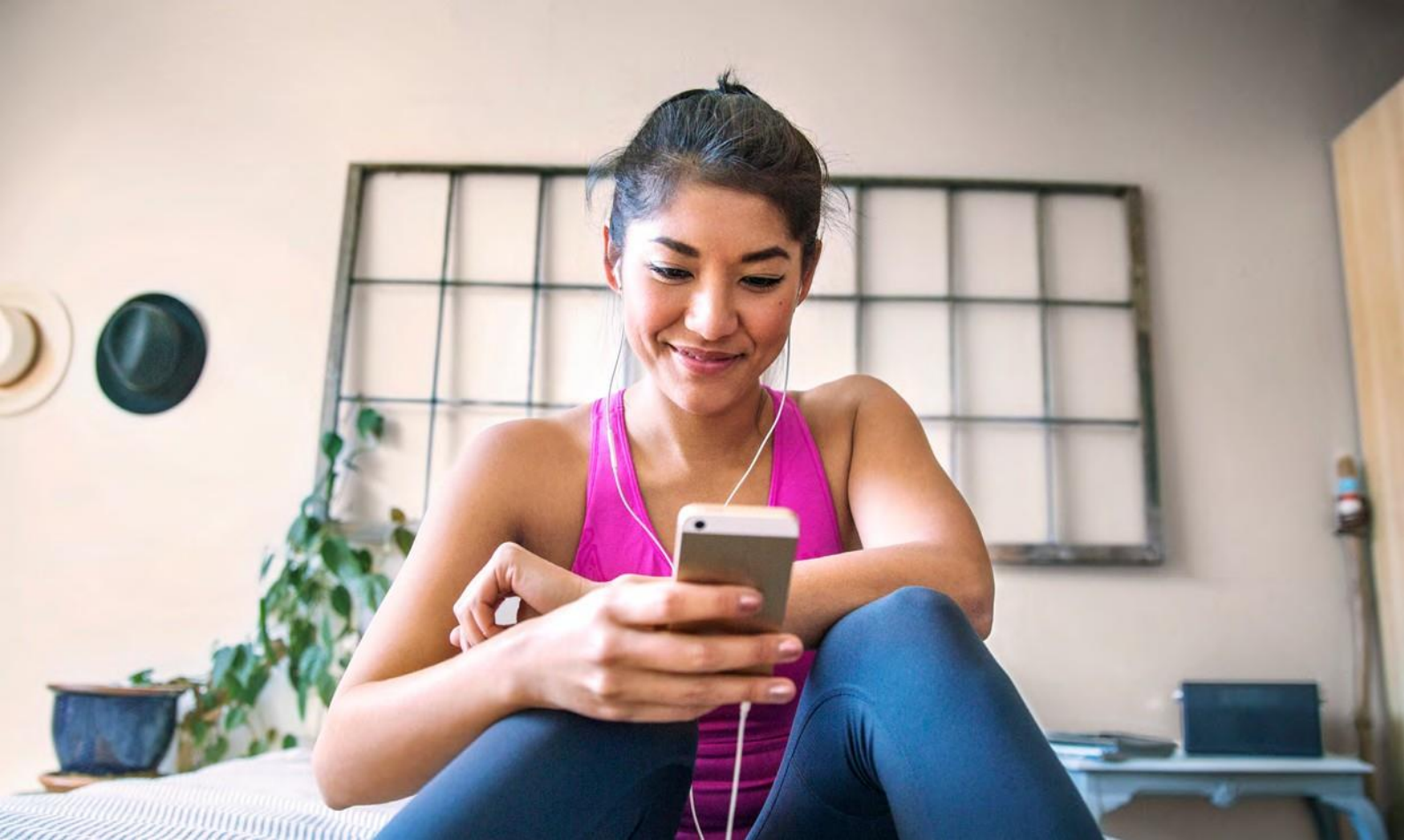
By email. Send appointment requests to vHealth90@teladochealth.com, along with full name, membership number, telephone number, language preference and reason for the consultation. A response will be sent back within 4 hours.

10. Can I book appointments for my dependents?

Your dependents are able to use this service if they are included on your insurance plan. Please refer to your plan and policy documentation.

For dependents under 18 years of age: Parents can add their children to their own account and book appointments on behalf of your dependents using the app, by phone call and via email.

Dependents over 18 years of age: Must register for their own account using the instructions below (refer to question 12).



What members need to know

11. Where is this service available?

The vHealth90 service is global, and therefore available around the world, in all locations with no exclusions.

12. Where can appointments take place?

The appointments are virtual and therefore can take place anywhere; at work, home or your preferred location.

We advise you to find a quiet, comfortable space, to ensure privacy for your conversation with the doctor.

13. What do I need to register for the vHealth90 service?

You can register for the vHealth90 service using the app, by following these steps:

Step 1: Download 'vHealth by Aetna' in the App Store ([here](#)) or Google Play ([here](#))

Alternatively, visit our website: <https://globalcareondemand.com/aetna>



Step 2: You will be asked to create an account. If this your first time using the service, please click 'Don't have an account?' at the bottom of the screen to register (highlighted in red below).



Step 3: You will need to complete a registration form. To register you will need to use the following access code: **VHEALTH90**

Step 4: Once you have done this select 'register' and you will be asked to activate your account through a link that will be sent to you via email.

14. I have registered. How do I book an appointment using the app?

Step 1: If you wish to book a consultation please select either 'book a video consultation' or 'request a phone consultation'.

Video consultations can be scheduled at a chosen time and are available in English and Spanish only. If you choose a phone consultation the doctor will call at the next available opportunity – usually within 1 – 2 hours (this may vary depending on your language preferences).

Step 2: Please explain your symptoms. Most fields will be pre-populated. You will be able to upload any photos of symptoms or documents such as test results (if necessary).



Step 3: If you have booked a phone consultation, there is nothing else to do. The doctor will call you on the number provided.

If you have booked a video consultation, you will need to open the app prior to the call and click 'start video call'. From there the doctor can join you.

Appointments last up to 30 minutes – plenty of time to ask the questions you need.



15. Is vHealth safe?

All our vHealth doctors are fully qualified and clinically-trained primary care doctors, with an accredited license to practice in the country of operation. All the doctors have at least 3 years' experience post-registration and experience in treating a range of medical conditions.

All our vHealth doctors have the very latest information on COVID-19 and can provide a medical assessment in line with national and international public health guidelines.

16. What medical conditions can I use this service for?

The service can be used for mild symptoms related to COVID-19 for example runny nose, headache, cough, sore throat, fever. If you are experiencing severe symptoms, for example breathing difficulties please seek urgent medical attention by calling your local emergency services.

The service can be also be used for all routine primary care appointments, for example, coughs, colds, vomiting, diarrhoea and minor injuries.

For acute accidents and emergencies, you are recommended to visit your nearest medical facility/ nearest hospital or call emergency services in the event of a life-threatening or serious incident.

17. Can a vHealth doctor help me if I am struggling with my mental health and well-being?

If a member has mental health and well-being concerns, for example anxiety or low mood due to the COVID-19 pandemic, or otherwise, a vHealth doctor will be able to help.

Under these circumstances, a vHealth doctor can perform a basic assessment of your mental health, provide support and guidance and refer you to a counsellor, psychologist or psychiatrist depending on your needs.



18. What will happen after I book my appointment?

For phone consultations booked via app, email or by phone, a doctor will call you back as soon as they are available.

For video appointments booked via app, the doctor will call you at the requested time.

When booking, please provide as much information as possible about your symptoms and condition.

If your condition is urgent, life-threatening or an emergency the vHealth team will not be able to treat you and will advise you to call 999 (or your local emergency service number) or to visit your nearest medical facility/hospital as appropriate.

Aetna members may be asked to confirm their Aetna membership number, so it may be handy to have your Aetna ID card with you when booking your appointment.

19. Can the vHealth doctor prescribe medications?

To help with treatment and recovery, some conditions may require a doctor to prescribe medications. If this is the case, you will receive a prescription from the vHealth doctor at the end of your consultation.

**Please note: Regulations vary country to country so we cannot always guarantee prescriptions. The doctor will be able to advise whether prescriptions are available in your location.*

If you are prescribed medication, the vHealth doctor will provide an explanation on the type of medication, what it is for and how often to take it.

Our vHealth doctors can usually prescribe medications required for the treatment of health conditions relating to your consultation. Our vHealth doctors are not able to prescribe psychiatric medication or controlled drugs (e.g. benzodiazepines, narcotics).

20. Can the vHealth doctor refer me for a COVID-19 diagnostic test, and is this reimbursable?

Yes, the vHealth doctor can refer you for COVID-19 diagnostic testing, if appropriate to do so, in line with local government and health authority recommendations.

Members are advised to follow the guidance issued by their local health authority and to contact vHealth or their local health care provider if they are worried about symptoms.

Any member who undergoes diagnostic testing for COVID-19, as referred by a medical practitioner in an approved medical facility, will be reimbursed in full for the cost of the test and consultation.

Members accessing this testing and seeking reimbursement should follow the standard claims filing process.

21. Can the vHealth doctor refer me to a specialist, and how does it work?

If appropriate and required, your vHealth doctor can refer you to a specialist and will provide the necessary documentation you need in a referral letter.

This referral letter is acceptable documentation for claims submission.

22. Do I have to de-register from my GP or Primary Care Physician to use this service?

No, you'll still be able to access your regular GP/Primary Care Physician services in the usual way. Registering with vHealth does not change this.

Data privacy and security

23. Is the vHealth service and technology secure?

The service (including app) has been tested to ensure protection from security vulnerabilities.

All communications between the mobile application and our service provider are secure and encrypted.

All data is secured in use and at rest, and access is strictly limited to our medical professionals involved in consulting with our members or administering the service.

24. Will my data be shared with anyone?

All parties involved, Teladoc International (as the provider) and Aetna (as your insurer) will protect and process personal data in accordance with all applicable data protection laws and regulations, including the Data Protection Act 2019 and the General Data

Protection Regulation (GDPR) 2016/679 and any other applicable EU member state law or national data protection legislation.

The data transferred between Teladoc International and Aetna is strictly limited to that which is required for claims and billing purposes only.

For the avoidance of doubt, this will not include any confidential information, including information in relation to your health records, or anything discussed between you (as the member) and the medical practitioner as part of the service, without your explicit consent. No party will use any of the data provided for any purpose other than to perform the services delivered as part of this contract. **No personal or health care information will be used in any present or future underwriting processes relating to the individual.**

25. Will my data be shared with my employer?

No, your health care and personal data will not be shared with your employer, or any other third party without your explicit consent.

Important Contact Information

For more information please contact your Aetna Representative.

For insurance related queries, members should contact the number listed on their Aetna ID card.

Teladoc Customer Support:

UK: +44 203695 6363

US: +1 202 888 3462

China: +86 21 2223 6834

Aetna® is a trademark of Aetna Inc. and is protected throughout the world by trademark registrations and treaties. Aetna does not provide care or guarantee access to health services. Not all health services are covered, and coverage is subject to applicable laws and regulations, including economic and trade sanctions. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Information is believed to be accurate as of the production date; however, it is subject to change. For more information, refer to [AetnaInternational.com](https://www.aetnainternational.com).

If coverage provided by this policy violates or will violate any United States (US), United Nations (UN), European Union (EU) or other applicable economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments or reimburse for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or entity, or a country under sanction by the US, unless permitted under a valid written Office of Foreign Assets Control (OFAC) license. For more information on OFAC, visit [treasury.gov/resource-center/sanctions/Pages/default.aspx](https://www.treasury.gov/resource-center/sanctions/Pages/default.aspx).

Plans are underwritten by Aetna Insurance Company Limited, registered in England (Company Registration No. 05956141), which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 458505). Plans are administered on behalf of the insurer by Aetna Global Benefits (UK) Limited, registered in England (Company Registration No. 03554885), which is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 312279). Both companies are registered at 50 Cannon Street, London, EC4N 6JJ, United Kingdom.

Important: This is a non-US (United States) insurance product that does not comply with the US Patient Protection and Affordable Care Act (PPACA). This product may not qualify as minimum essential coverage (MEC), and therefore may not satisfy the requirements, if applicable to you and your dependents, of the Individual Shared Responsibility Provision (individual mandate) of PPACA. Failure to maintain MEC can result in US tax exposure. You may wish to consult with your legal, tax or other professional advisor for further information. This is only applicable to certain eligible US taxpayers.