



We've got you

Brexit FAQs

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

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Introduction

Aetna's international private medical insurance (IPMI) policies for customers residing in the European Economic Area (which includes the EU 27 plus Iceland, Norway and Liechtenstein) (EEA) were previously underwritten by Aetna Insurance Company Limited (AICL), a United Kingdom (UK) based insurer.

The UK has now left the European Union (EU) so Aetna has had to change the entity that underwrites its IPMI policies for such customers. This change is necessary to ensure that Aetna is able to provide continuous cover and remain compliant with EU laws and regulations.

With effect from 1 October 2020, Aetna Health Insurance Company of Europe DAC (AHICE), an insurer authorised and regulated in the Republic of Ireland, will offer IPMI policies to new customers who are residing in the EEA and who do not currently hold an AICL IPMI policy, and existing customers who are residing in the EEA, or have employees residing in the EEA, whose AICL IPMI policies are due to renew after this date. There will be no changes to plan benefits.

Our goal is to make any transition as smooth as possible and we have created the frequently asked questions below to assist you.

FAQ

How ready is Aetna for Brexit?

We are committed to providing our existing and new customers residing in the EEA, policies that meet regulatory requirements. Now that the UK has left the EU, our UK based insurer Aetna Insurance Company Limited (AICL) can no longer offer compliant policies to our members residing in an EEA member country.

To ensure we continue to deliver policies that meet regulations, effective 1 October 2020, Aetna Health Insurance Company of Europe DAC (AHICE), an insurer authorised and regulated in the Republic of Ireland, will offer IPMI policies to new customers who are residing in the EEA and who do not currently hold an AICL IPMI policy, and existing customers residing in the EEA, or have employees residing in the EEA, whose AICL IPMI policies are due to renew after this date.

What does European business mean?

European business is defined by the EEA countries and relates to any member that resides in an EEA country and any Plan Sponsor with contract situs in an EEA country.

Which countries are in the European Economic Area?

All countries in the EU; Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary,

Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden as well as Iceland, Liechtenstein and Norway.

Are there any changes for members/brokers/plan sponsors?

Yes, there will be changes.

Members residing in an EEA country whose policies are currently insured by AICL, will be offered a new AHICE policy with the same plan benefits at renewal. All members will be given a new policy number.

Plan sponsors with a contract situs in the EEA, or with employees residing in an EEA country will be offered a new contract on an AHICE policy at renewal. Your Account Manager will make you aware if your policy needs to move to AHICE during the renewal process. After renewal, group schemes that are moved to AHICE will be issued with a new policy number.

Brokers wishing to engage their services with any business in the EEA will need to have an intermediary license in the EEA. This is required to enable Aetna to provide a new Terms of Business Agreement (TOBA) under the AHICE entity.

If a broker does not have an EEA intermediary license, they will need to either open an EEA entity or partner with

a broker who has the necessary license. These brokers should contact us at the earliest opportunity, to ensure we can assist where necessary.

We're here to help and recommend that any member, plan sponsor or broker who has a query to contact us either by phone **+ 44 20 3788 3288**, or email **EuropeServices@aetna.com**.

Will personal data still be protected?

Yes, we protect the privacy of your personal information in accordance with applicable privacy laws and regulations, as well as our own company privacy policies.

These laws and regulations include, but are not limited to, the Health Insurance Portability and Accountability Act Privacy Rules (HIPAA Privacy Rules), the General Data Protection Regulation (GDPR), the UK Data Protection Act 2018, the Ireland Data Protection Act 2018 and any other applicable EU member state legislation and derogations.

We will not send any personal data or health information outside the EEA unless the appropriate protections are in place, or unless there are emergency medical ground for doing so.

Personal data is sent to the United Kingdom for the purposes of plan and claims administration together with handling any complaints or data subject enquiries. Personal data sent to the United Kingdom is transferred on the basis of EU approved model contract clauses, which will be effective from the date the United Kingdom formally leaves the European Union.

Will member ID numbers change for existing customers?

No, member ID numbers will not change, and can continue to be used going forward.

Will I receive a new policy number?

Yes, any policies moving from AICL to AHICE will be given a new policy number upon renewal.

Will plan details change?

There will not be any changes to plan benefits or exclusions, however, there are changes in some instances to the terms and conditions. Updated terms and conditions will be reflected in your AHICE plan documentation which are available for you to view on [Health Hub](#).

Are there any changes for members who reside in the UK?

No, there are no changes for members who reside in the UK.

Are there any changes to the way members access plan documents?

No, plan documents can still be accessed in the same way via [Health Hub](#). Signing up is easy, if you haven't done so already, just enter your name, Member ID number and your date of birth in the format DDMMYYYY.

Will there be any changes to plan documents?

There will be some changes to the plan documents to ensure that we align with any EU or local regulations. These changes are limited to the legal wording and disclaimers.

Will there be any changes to the way you manage payment details?

We do not retain card details on our systems, so if as an individual member you want to renew your plan and, to ensure continuous cover, you will need to re-enter the details of the card you wish to use to pay your premium by using one of the following methods:

- Pay Online using our secure payment website at <https://www.aetnainternational.com/payonline/>
- Contact us by telephone on **+ 44 (0) 1252 896 394**

We can accept credit or debit card payments by Visa Debit, Visa Credit, Amex or MasterCard.

All other payment methods have no changes to the way payments are processed.

Things to note: We may not be able to process your renewal and your cover will not be valid from your renewal date if payment details are not provided on or before the renewal date.

Questions: We're here to help with any questions you may have. Please call us at **+44 20 3788 3288**, or email **EuropeServices@aetna.com**

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Aetna does not provide care or guarantee access to health services. Not all health services are covered. 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.aetna.com)**.

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