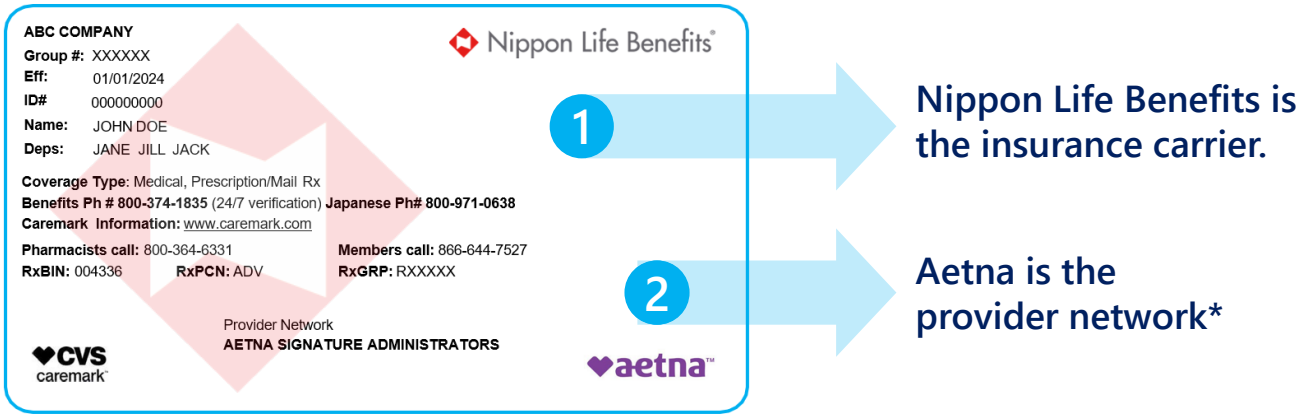
Nippon Life Benefits

Member Support Guide to Networks, Eligibility & Claims

When visiting a provider, please present your ID card at reception. For a smoother experience, kindly note that (1) Nippon Life Benefits is your insurance carrier, and (2) Aetna is your provider network.

ID Card Example



If a provider says they don't accept Nippon Life Benefits, but you see them listed in the directory

1. Tell the provider: "My insurance is Nippon Life Benefits, and my plan uses the Aetna PPO network."
2. Confirm network participation- ask "Do you participate with Aetna PPO?"
3. If yes: Tell the provider that they are in-network for Nippon Life Benefits because your plan uses the Aetna PPO network.
4. If they say no: Explain that they are listed in Aetna's provider directory.
5. If still unresolved: Contact Nippon Life Benefits Customer Service at 800-374-1835.

If a provider says they can't find or verify your eligibility

1. Tell the provider that Nippon Life Benefits—not Aetna—handles eligibility and benefits.
2. Ask if they use an **online eligibility verification service.**
3. If yes, tell the provider that **they must use Payer ID "NIPON" or "81264" to find you. Your eligibility will not be found under Aetna or a general search.**
4. If no, tell the provider to verify by calling Nippon Life Benefits at 800-374-1835.

If a provider asks about billing or reimbursement

1. Tell the provider that Nippon Life Benefits reimburses based on their Aetna PPO contract.
2. If the provider is in-network, you should not pay upfront.
3. Tell the provider to bill Nippon Life Benefits—not Aetna.
4. Electronic claims should be sent to **Payer ID 81264.**
5. Paper claims should be mailed to Nippon Life Benefits, PO Box 4387, Clinton, IA, 52733.
6. For claims questions, providers should contact Nippon Life Benefits, not Aetna.

Have questions or need help?

Call Nippon Life Benefits Customer Service at 800-374-1835

*Nippon Life Benefits members access the Aetna Open Choice® PPO medical network via Aetna Signature Administrators® (ASA) nationally.