

A close-up photograph of a man with a beard and short dark hair, smiling broadly. He is wearing a dark blue blazer over a light blue button-down shirt. He is looking down at a laptop screen, which is partially visible at the bottom of the frame. The background is blurred, showing what appears to be an office or modern interior with warm lighting.

**Welcome to your
global health benefits.**

California Times

Welcome members. Let's learn about your UnitedHealthcare Global insurance benefits.

- 1 Assignment Readiness
- 2 Digital Tools and Resources
- 3 Accessing Care and Claims
- 4 Customer Care
- 5 Next Steps



1

Assignment Readiness

Expatriate Readiness

We offer programs and resources to help you on your assignment.

Welcome Program

- Personalized welcome call (if elected)
- Pre-trip planning with clinical support
- New member webinar
- Welcome guide and ID card
- Single phone # to call with questions

Technology Tools and Resources

- myuhc.com®
- Online health and well-being portal
- Health4Me® smartphone app
- 24/7 customer care and individual crisis support

Outreach Programs

- Health Management Program
- Behavioral Health
- Legal and financial referrals
- Tobacco cessation



2

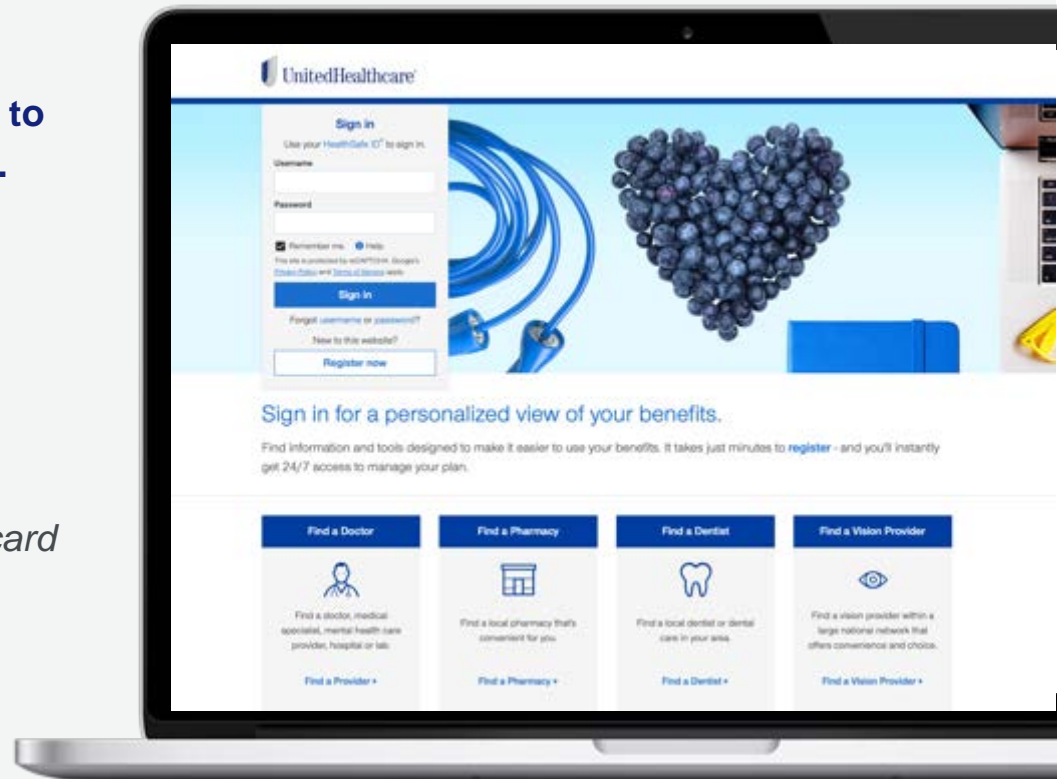
Digital Tools and Resources

Welcome to myuhc.com

Online access to information you need.

With myuhc.com, you get a one-stop resource with the information and tools to help make the right health care choices.

- *See what's covered*
- *Find a doctor, clinic or hospital in your location*
- *Submit and track claims*
- *Translate medical and pharmacy terms*
- *Get a replacement for your member ID card*
- *And much, much more*



Health4Me[®] Smartphone App

Functionality designed especially for expatriates

The award-winning Health4Me app travels with you, wherever you are. You can download it from the App Store[®] or Google Play[™] in U.S., Singapore, and United Arab Emirates. Once downloaded, it works around the world.

Use the same credentials you use to log in to myuhc.com. Then:

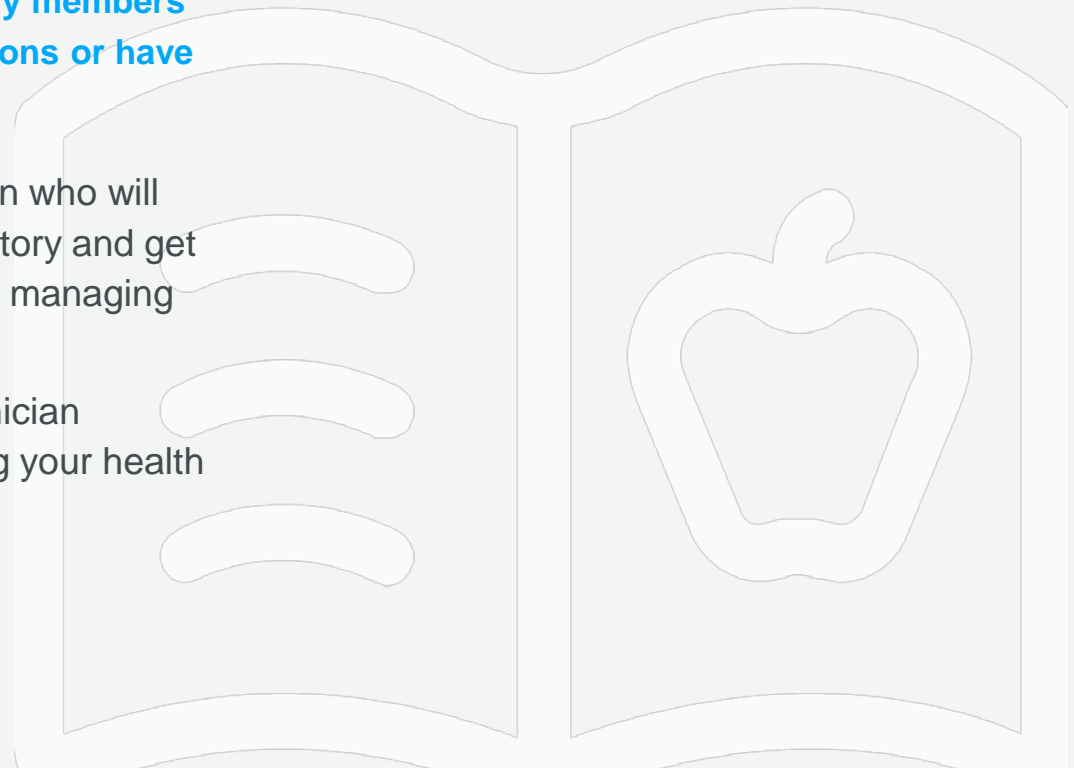
- Find a doctor, hospital or clinic nearby
- Identify providers
- Get local medical and security alerts
- Call us for urgent help with one touch
- Review your coverage
- Upload and track claims
- Share your ID card with your doctor



Health Management Program

Your benefits program includes access to the Health Management Program, which provides personal support if you or your family members are living with chronic health conditions or have a child with special needs.

- Provides direct access to a clinician who will become familiar with your case history and get to know the challenges you face in managing your condition.
- You will connect with the same clinician whenever you need help managing your health or accessing resources and care.

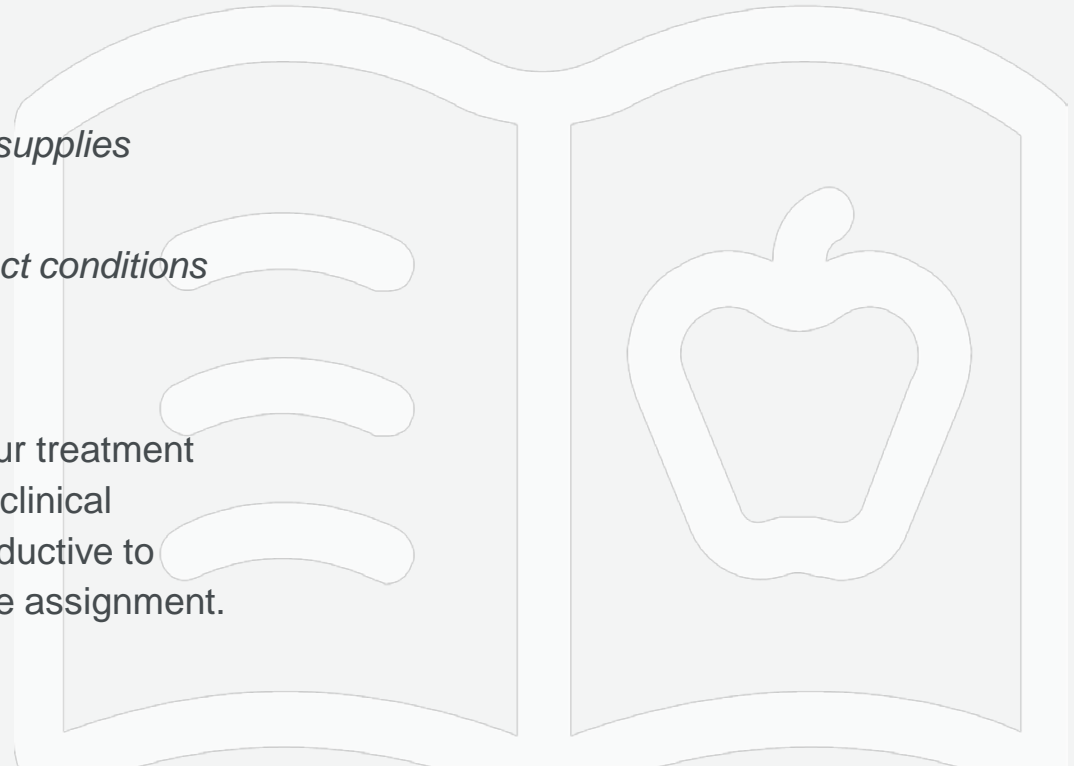


Health Management Program (cont.)

The clinician will support your family's health needs in five primary areas:

- 1) *Medication management*
- 2) *Durable medical equipment and supplies*
- 3) *Dietary management*
- 4) *Specialty providers for high-impact conditions*
- 5) *Action planning for urgent needs*

Our goals are to help you stay on your treatment plan, reduce complications, improve clinical outcomes, and stay focused and productive to successfully complete your expatriate assignment.



Live and Work Well

1 2 3 4 5 6

Digital Tools and Resources

Behavioral health resources and support

Stay Informed

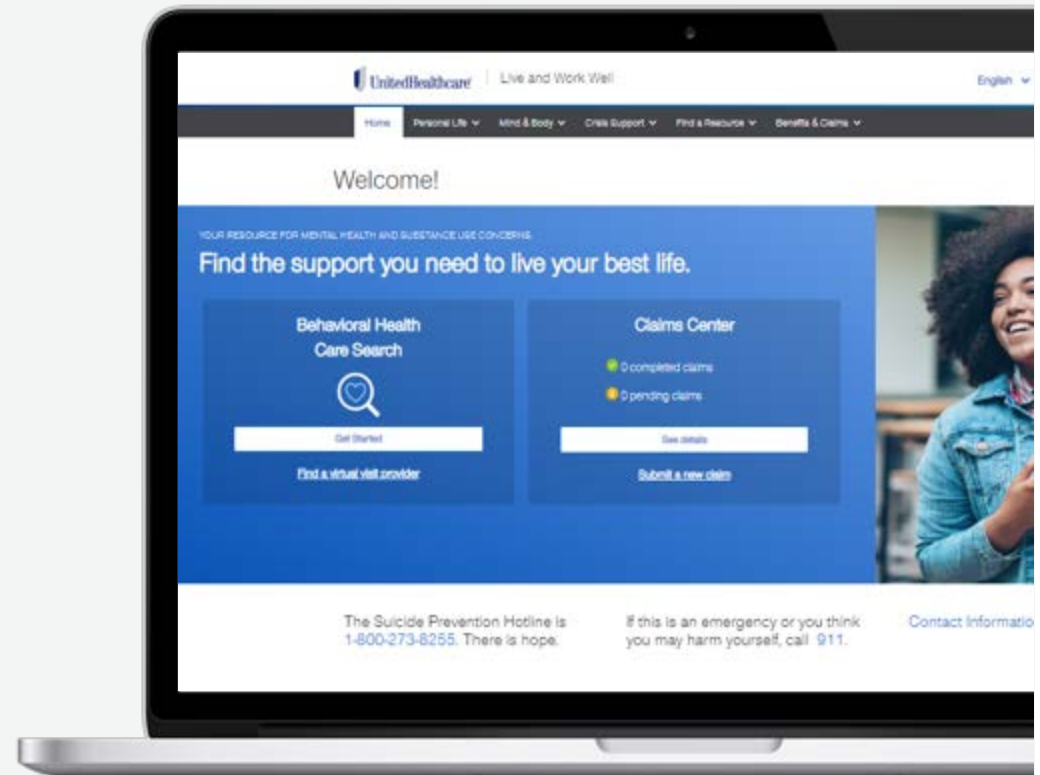
- *Health news and events*
- *Expert articles and advice*

Discover Services

- *Self-help services*
- *Interactive tools*
- *Action-oriented advice*

Take Action

- *Find a provider*
- *Community and work-life resources*
- *Connect to expert guidance, quickly and confidentially, via a virtual visit*





3

Accessing Care and Claims

Accessing Care

In the U.S.

Locating Providers

- There are a number of different ways to locate providers
- The most frequently used methods are through the myuhc.com website and the Health4Me smartphone app

Types of Providers

- In-network (INN)* providers
- Out-of-network (OON) providers

* A system of contracted physicians, hospitals and other providers who deliver health care to members. In-network care only applies to providers in the U.S.

Internationally

Global or International Providers


- These are all providers, both facilities and/or outpatient providers, that are accessed anywhere outside of the U.S.
- Make sure to show your Insurance card to the provider each time you access care

Provider Payment

- When we are contacted and notified you will be seeing an International provider we will then work with the provider to confirm direct payment is set up or if they require a Guarantee of Payment (GOP)

Member ID Cards

Please ensure to check the information is correct on your ID card when you receive it. If something needs to be changed, contact the UHC Global Customer Care by telephone, fax or e-mail and they will arrange for your information to be updated.

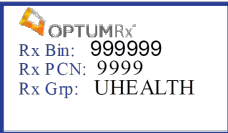
 **Expatriate Insurance**

Health Plan (80840) 911-87726-04

Member ID: 123456789 Group Number: 9999999

Member:
SUBSCRIBER SMITH
Dependents
SPOUSE SMITH
CHILD1 SMITH
CHILD2 SMITH
CHILD3 SMITH

Payer ID 99999


Rx Bin: 999999
Rx PCN: 9999
Rx Grp: UHEALTH

U.S. Copays:
Office: \$25 ER: \$250
UrgCare: \$100 Spec: \$35

0501

Expatriate Insurance Choice Plus
Administered by [Appropriate Legal Entity]

Printed 11/12/19

This card does not guarantee coverage. To verify benefits, view claims, or find a provider, visit the websites or call.

For Members: myuhc.com +1 877-844-0280
Calls Outside U.S.: +1 763-274-7362

For U.S. Providers: UHCprovider.com 877-842-3210
For Non-U.S. Providers: +1 763-274-7362
International Claim Fax: +1 813-877-8167
Medical Claims: PO Box 740111, Atlanta, GA 30374-0111

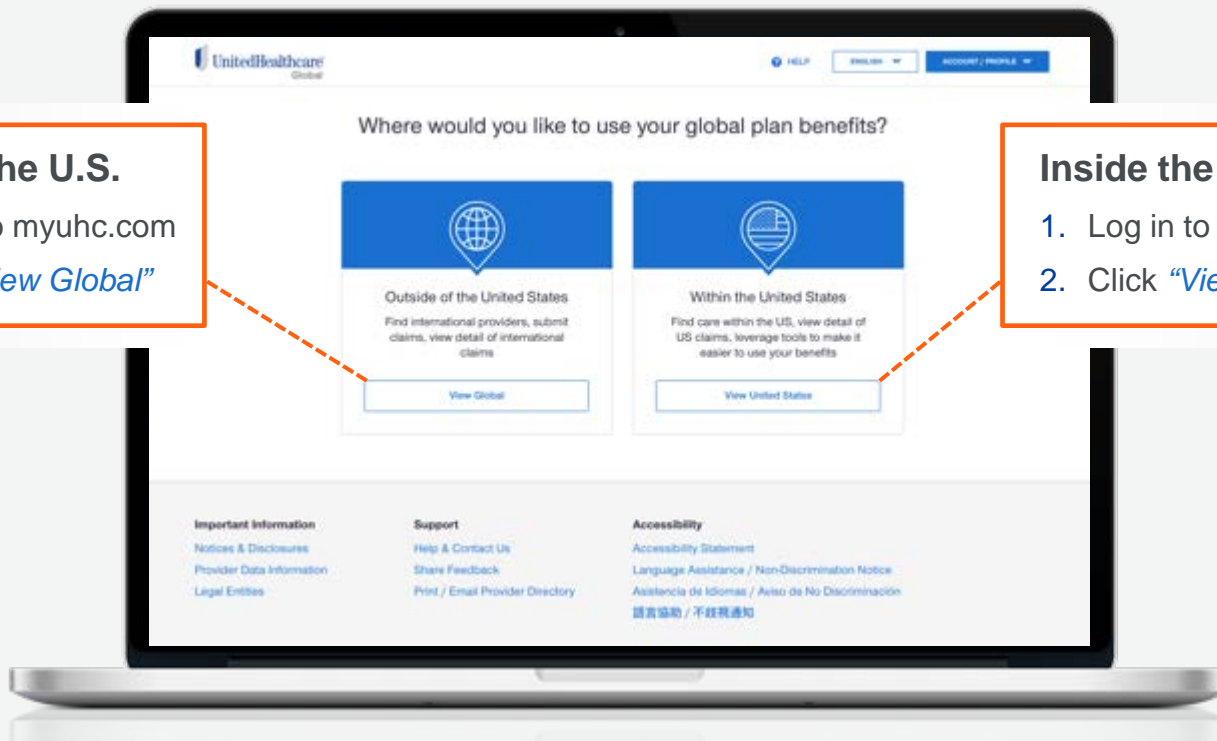
Pharmacy Claims: PO Box 740111, Atlanta, GA 30374-0111
For U.S. Pharmacists: 888-290-5416

Always keep your ID card with you

Finding a Provider

– Domestic and International

Outside the U.S.
1. Log in to myuhc.com
2. Click “*View Global*”



Inside the U.S.
1. Log in to myuhc.com
2. Click “*View United States*”

Guarantee of Payment (GOP)

A Guarantee of Payment (GOP) is an assurance to the provider/hospital that United Healthcare Global will pay for a member's covered medical expenses for those services provided.

This formal assurance will help minimize the member's out-of-pocket expenses at the point of service.

UnitedHealthcare Global Guarantee of Payment

UnitedHealthcare
Guarantee of Payment
UnitedHealthcare Global

Requested by: _____ **Completed by:** _____ **Date Completed:** _____

Provider Name* _____

Provider Address* _____

Provider Country* _____

Provider Telephone Number including country code* _____

Provider Fax number including country code _____

Provider Email address _____

Diagnosis/Symptoms* _____

Services/Procedure* _____

Estimated Cost* _____

Contact Person/Dept for Billing Arrangements _____

Date of service DD/MM/YYYY to DD/MM/YYYY _____

For admissions: length of stay from DD/MM/YYYY to DD/MM/YYYY _____

Patient and Subscriber Information

Subscriber Name* _____

Subscriber ID number as shown on card* _____

Group Name _____

Group Number _____

Patient Last Name* _____

Patient First Name* _____

Patient's Date of Birth* DD/MM/YYYY* _____

Patient Address _____

Patient Telephone number including country code* _____

Patient Email address _____

Facebook.com/UnitedHealthcare Twitter.com/myUHC YouTube.com/UnitedHealthcare
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**UnitedHealthcare
Global**

Direct Pay Option

UnitedHealthcare Global Insurance offers a direct payment system – without the stress and uncertainty of up-front payment.

Simplified direct payment process: global providers bill us directly instead of asking you for full payment at the time of service

A single, highly-integrated platform allows us to **process all claims** regardless of country, coding, currency or language.



Claims Process

There are four ways to submit a claim:



Online



Mobile app



Toll free fax



Mail

Claims can be submitted in any language or currency.

We will make sure your claims are paid quickly and accurately, regardless of the country, coding, currency or language.

You will receive a claim form in your Welcome Guide.

Additional claim forms are available in multiple languages at www.myuhc.com.

Claims are paid via Electronic Funds Transfer

(EFT) to your bank account, check, or direct to providers.

Claims Processing

Most claims are processed for payment within 14 business days.

- After a claim is submitted, it should take **no longer than 7 additional business days to be reimbursed.**
- Payment will be submitted via electronic funds transfer, promptly and accurately.








4

Customer Care

When / Why to Contact UnitedHealthcare Global

	Understanding your Benefits	Finding a Provider	Medical Emergencies	Hospital Admissions and Case Monitoring	Direct Pay Arrangements and/or Guarantee of Payment	Filing Claims and Payment Status
	Detailed information on what is / is not covered by your plan	Provider listings in your assignment location	Immediate assistance for medical emergencies**	Assistance with hospital and health care review	Set up direct payment or guarantee of payment with providers	Submit and monitor out of pocket expenses for reimbursement
Customer Care Team 	✓	✓	✓	✓	✓	✓
myuhc.com 	✓	✓			✓	✓
Health4Me Mobile App 	✓	✓	✓			✓

**** For Medical Emergencies in the U.S., please dial 911 to reach local emergency medical assistance services**

Customer Care

- ✓ **One number to call** for customers
- ✓ Customer Care Helpline available 24/7/365
- ✓ Speak to a live, trained professional every time
- ✓ No recording, voice prompting, or Interactive Voice Response (IVRs)
- ✓ On-line chat & secured email correspondence
- ✓ Multiple languages spoken in-house
- ✓ Welcome calls (if elected)



International Employee Assistance Program (IEAP)

You and your dependents have access to our experienced network of health care professionals, who are trained to deal with relocation and adjustment issues. Some of the most common issues are:

- 1) *Depression, anxiety and stress*
- 2) *Substance abuse*
- 3) *Problems or conflicts at work*
- 4) *Parenting and family struggles*
- 5) *Financial or legal issues*
- 6) *Isolation and loneliness*
- 7) *Culture shock*

You and your family members can receive up to five local, **confidential**, in-person counseling visits per issue. Or, if you prefer, you can substitute up to five sessions of counseling by phone. We can provide referrals to qualified, credentialed counseling staff. UnitedHealthcare will provide clinical oversight of these services to ensure quality. If longer-term care is needed, our team will work to coordinate with your health plan benefits.





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Next Steps

What Happens Next

During the coming weeks, we will continue to support your transition to UnitedHealthcare Global with the following resources:

- *Welcome call (if elected)*
- *Follow-up email*
- *Member Welcome Guide*
- *Member ID card*



Welcome call



Follow-up email



Welcome Guide



Member ID card

Questions

UnitedHealthcare Global makes your experience:

- Simpler
- More convenient
- More rewarding



Find your:

- Benefits summary
- Welcome Guide



Questions:

- Visit www.myuhc.com
- Contact Customer Care



Please contact your **Human Resources Representative** if you have any questions about your benefits package.

Thank You!

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