



COVID-19 FAQ's IPMI Expatriate BeHealthy and ExploreWell plans

The following COVID-19 Member FAQ is relevant for members covered by our International Private Medical Insurance plans, BeHealthy and ExploreWell, underwritten by our European entity UnitedHealthcare Insurance dac, trading as UnitedHealthcare Global.

The health and safety of our members, as well as those who deliver care is UnitedHealthcare Global's top priority. COVID-19 is a rapidly evolving global emergency and we're working closely with local and global organisations, to take action and provide resources to support you during this challenging time. The below has been developed to address the most frequently asked questions.

1. Do you have any standard exclusions for pandemics and epidemics? If so, are you applying them?

UnitedHealthcare Global has no exclusions in place in the BeHealthy suite or ExploreWell suite of plans relating to epidemics and/or pandemics. We will cover the costs for medically necessary diagnostic tests and treatment arising from any epidemic disease and/or pandemics in accordance with the terms and conditions of the applicable policy. This includes diagnostic testing, treatment, prescription drugs, hospital accommodations, and vaccinations.

2. Is UnitedHealthcare Global waiving member cost sharing for the treatment of COVID-19?

Yes, UnitedHealthcare Global is waiving member cost sharing (i.e. deductibles and copayments) for the treatment of COVID-19.

3. Is UnitedHealthcare Global waiving member cost sharing for COVID-19 testing?

Yes, we have waived member cost sharing, including copayments and deductibles, for COVID-19 diagnostic testing provided this is medically necessary and is carried out at an approved location and in accordance with applicable governmental or public health advice. This applies to both BeHealthy and ExploreWell expatriate group health insurance policies. More detailed information on COVID-19 testing is provided in Questions no.12+.

4. Are you covering treatment/hospital stays for COVID-19?

Yes, medically necessary treatment related to a hospital stay will be covered under the inpatient hospital accommodation benefit which is provided at full refund across the full suite of BeHealthy and ExploreWell plans.

5. Are you covering the cash benefit for members admitted into state facilities?

Yes, the inpatient cash benefit is included across our full suite of BeHealthy and ExploreWell plans. This benefit will be covered in accordance with the terms and conditions of the policy.

6. Will UnitedHealthcare Global cover the COVID-19 vaccine, and how will they cover the vaccine?

Yes, vaccines will be covered for expatriate medical policies. Once authorised and available, expatriate members will have \$0 /€0 / £0 cost-share (copayment, coinsurance or deductible) and we will also cover the administration fee for COVID-19 vaccines, including when two doses are required, providing it is carried out at an approved location (i.e. issued and administered by a registered healthcare provider), and in accordance with applicable governmental or public health advice. This applies to both BeHealthy and ExploreWell expatriate group health insurance policies.

7. Are my children covered to receive the COVID-19 vaccine?

Yes, providing your children are covered as a dependant on the group expatriate insurance policy. Once authorised and available, expatriate members will have \$0 /€0 / £0 cost-share (copayment, coinsurance or deductible) and we will also cover the administration fee for COVID-19 vaccines, including when two doses are required, providing it is carried out at an approved location (i.e. issued and administered by a

registered healthcare provider), and in accordance with applicable governmental or public health advice. This applies to both BeHealthy and ExploreWell expatriate group health insurance policies.

8. Are travel expenses covered for expatriate members who travel to receive a COVID-19 vaccine?

No. Travel expenses which relate to travelling to receive a vaccine are not covered.

9. How do I book an appointment to receive a vaccine?

Please contact your primary care provider (healthcare professional) for guidance. UnitedHealthcare Global members can find a network provider by visiting [myUHCGlobal](#) app or portal and logging in to search the medical provider network.

10. What vaccines am I covered for?

COVID-19 vaccines are covered provided it is carried out at an approved location (i.e. issued and administered by a registered healthcare provider), and in accordance with applicable governmental or public health advice. This applies to both BeHealthy and ExploreWell expatriate group health insurance policies.

11. I still have questions about the COVID-19 vaccine who do I contact?

Members who have questions about the COVID-19 vaccine or if they have questions on whether they should get the vaccine should speak with their healthcare professional to understand what may be best for them based on their specific health situation.

Members who have questions on their coverage should contact their Client Services Team on: **+44 (0) 20 3907 4920**

12. What should I bring to my vaccine appointment?

Members should always bring their member e-card or physical member card. Members should also keep their healthcare professional or physician informed of the details of any COVID-19 vaccines administered to them to ensure their medical records are updated. Members who have questions about their coverage can contact their Client Services Team at: **+44 (0) 20 3907 4920**

13. Is UnitedHealthcare Global waiving cost sharing for telehealth visits for COVID-19 and non COVID-19 visits?

UnitedHealthcare Global already has free telehealth services (Virtual Visits) embedded across all its BeHealthy and ExploreWell expatriate plans for all members that are contracted through their European headquarters. No cost sharing applies to this benefit across all our plans.

14. Is UnitedHealthcare Global expanding access to telehealth services?

Yes, in working with our partners and providers across the globe we have added to our telehealth services capabilities and expanded our services, most recently adding telehealth services in the Gulf Cooperative Countries (GCC) and Australia. This allows our members to stay at home and still speak to a clinician. Members should review their Membership Guide or phone their member support line if they have any questions on how to use these services. They can also follow the steps in their registration guide and the [myUHGlobal](#) app and portal.

15. If we reduce hours for part of our covered employees or furlough them, can we continue to cover these employees?

Yes, UnitedHealthcare Global is temporarily relaxing its requirement that employees be actively at work to be eligible for coverage and will allow clients to cover their reduced hour employees, or furloughed employees, as long as they pay the monthly premium. Please note that this coverage must be offered on a uniform, non-discriminatory basis.

16. Who should a member call if they are symptomatic or believe they may have been exposed to COVID-19?

Members should contact the local healthcare provider in their country for guidance on where to go for testing. They will inform the member of special procedures to follow.

17. Do you offer a resource if a member needs emotional support?

The health and wellbeing of our populations on assignment is of upmost importance to us. All of our members have access to our Employee Assistance Programme (EAP)

which they can access through their Optum My Wellbeing app or through the number in their Membership Guide.

18.

If required, and post any travel restrictions, would you cover a member evacuation/repatriation if they contracted COVID-19?

Yes, our medical evacuation and repatriation benefit will provide cover for members who require evacuation or where medically necessary. However, the current COVID-19 pandemic is limiting many air medical evacuations. This is due to multiple factors:

- New travel bans/restrictions and border closures **limit the access to countries** usually used as evacuation destinations, including all countries overflowed or used as technical stops.
- The **diminishing availability of resources** in the local healthcare systems or their preparation for an uptake in their COVID-19 patient load means that most countries are now limiting access to hospital beds especially for non-citizens/residents.
- A requirement for **COVID-19 testing** of patients prior to entry into some countries.

19.

Am I covered for a COVID-19 test?

Medically necessary diagnostic testing is covered on BeHealthy and ExploreWell plans through the labs, diagnostic and pathology benefit which is covered on both the core and outpatient plan subject to the annual maximum plan limits. COVID-19 tests required as part of medical movements (i.e Evacuations and Repatriations) are also covered.

We will cover COVID-19 tests under the following circumstances where:

- Patient had COVID-19 symptoms
- Patient had close contact with a confirmed COVID-19 case
- Test is requested by provider as patient due for medical/surgical procedure
- Medical provider has requested as part of ongoing clinical care

20.

Do I need to have symptoms to be covered for a COVID-19 test?

Tests need to have been ordered by a medical professional and meet a clinical need in order to be covered under the plan. This generally means you have presented with symptoms of COVID-19 per the published symptom list in the country where you are situated or have had 'close contact' (as defined by that country's local health protocol) with a confirmed case. Testing conducted for travel purposes alone is not

covered unless part of an approved medical movement. Testing conducted solely for return to work or school is also not covered.

21. Who decides if I need a COVID-19 test?

If you have concerns that you may have been exposed to COVID-19, please contact your primary care provider (medical practitioner) immediately for guidance. They will be able to determine whether you require testing and direct you to the right resource to access testing in your location. UnitedHealthcare Global members can find a network provider by visiting by visiting [myUHCGlobal](#) app or portal and logging in to search the medical provider network.

22. Can I have a private COVID-19 test?

Many of our members for whom COVID-19 testing is medically necessary will be able to access COVID-19 testing free of charge via their local public health system and this should be the first option explored. For members who are unable to access free COVID-19 testing in their location, private COVID-19 testing is covered where determined to be medically necessary. Please refer to question 13 for further information. Medically necessary diagnostic testing is covered to annual maximum plan limits. We have waived member cost sharing, including copays, coinsurance and deductibles for COVID-19 diagnostic testing provided this is at an approved location and in accordance with applicable governmental or public health advice.

23. Is there a limit on the number of tests I can have?

Medically necessary diagnostic testing is covered on BeHealthy and ExploreWell plans through the labs, diagnostic and pathology benefit which is covered on both the core and outpatient plan subject to the annual maximum plan limits.

24. Is there a limit on how much you will pay for my test?

Medically necessary tests for COVID-19 are covered up to annual maximum outpatient plan limit. We have waived member cost sharing, including copays, coinsurance and deductibles for COVID-19 diagnostic testing provided the test is done at an approved location and in accordance with applicable governmental or public health advice.

25. How do I book a test/claim for my test?

If you believe you may have been exposed to COVID-19, please contact your primary care provider (medical practitioner) immediately for guidance. UnitedHealthcare Global members can find a network provider and submit their claims by visiting

[myUHCGlobal](#) app or portal and logging in to search the medical provider network. To view a short video on how to search the medical network click [here](#). To view a short video on how to make a claim for out of pocket expenses, click [here](#).

26. Is COVID-19 testing covered for travel, visa, back to work or school purposes?

Testing conducted for travel purposes alone is not covered unless part of a medical movement. Testing conducted solely for return to work or school is also not covered.

27. I have contracted COVID-19 while on assignment. Do you provide cover for medical care if I want to go back to my home country?

Most people who develop COVID-19 will have mild symptoms or even no symptoms and will not require any specific treatment other than rest, recuperation and adherence to measures to prevent spread to others. In this situation, travel home is not medically necessary.

A small proportion of individuals will develop more serious symptoms requiring medical assessment and/or hospitalisation in their location. In circumstances where medical care is not available locally to an appropriate standard, a medical evacuation or repatriation may be required and this will be covered where arranged by our medical assistance team. For emergency contact please contact our Client Services Team who will assist you at **+44 (0) 20 3907 4920***

28. Can you arrange my COVID-19 test?

Your plan does not include a medical appointment service. Please contact your primary care provider (medical practitioner) immediately for guidance. UnitedHealthcare Global members can find a network provider by visiting the [myUHCGlobal](#) app or portal and logging in to search the medical provider network.

29. What type of COVID-19 testing is covered under the BeHealthy and ExploreWell plans?

Testing for clinical/diagnostic purposes may be covered where testing cannot be accessed freely via local public health authorities. At present, only Polymerase Chain Reaction (PCR) and Antigen Testing, which determine active infection status, may be covered. Antibody testing which determines previous infection status is not currently covered.

30. Who should I call if I think I, or someone I know, is infected?

If you believe you may have been exposed to COVID-19, please contact your primary care provider (GP) immediately for guidance. UnitedHealthcare Global members can find a network provider by visiting [myUHCGlobal](#) app or portal and logging in to search the medical provider network or by calling your Client Services Team on: **+44 (0)20 3907 4920***

31. Are Virtual Visits an option for being tested or receiving treatment?

Where available, you can schedule a Virtual Visit with a provider. Virtual Visits are ideal for asking general questions relating to non-emergency minor health conditions. UnitedHealthcare Global offers the ease of a Virtual Visit through mobile devices, tablets or laptop/desktop computers. For mobile devices and tablets, the Virtual Visits app can be downloaded at no extra charge for Android and Apple devices. You can speak to a doctor directly who will assess your symptoms and provide you with advice on next steps based on their consultation with you. To access Virtual Visits please review your registration guide for details in your [myUHCGlobal](#) app or portal.

Virtual Visits providers will adjust their process, as appropriate, based on evolving guidance of leading health organisations such as Centers for Disease Control and Prevention (CDC) and World Health Organization (WHO).

32. What other support services are available to me?

The Employee Assistance Programme (EAP) is available as part of your plan. Professionally trained mental health staff are there to support people who may be suffering from fear, anxiety or stress as a result of COVID-19. EAP can be accessed by calling: **+44 (0)203 701 7091*** or via the Optum My Wellbeing app.

The Health Management Programme provides personal support if you or your family members are living with chronic or complicated health conditions. The programme 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. Our dedicated teams are available to assist you or your family whilst abroad. Call **+1844-249-8853*** or email health_manager@uhcglobal.com

The Health Management Programme operates between 08:00-23:00 (ET) Monday-Friday.

33.

How can I protect myself from COVID-19?

The best way to prevent illness is to avoid being exposed to this virus. As with any potential illness, like the flu, it is important to follow good prevention practices, including:

- Hand washing with soap and water for 20 seconds or use of alcohol-based hand sanitiser with at least 60% alcohol if soap and water are not available.
- Do not touch your eyes, nose and mouth with unwashed hands.
- Try to stay away from people who might be sick.
- Do not share cups or eating utensils with people who are sick.
- Clean and disinfect often touched surfaces.
- Cover your nose and mouth with a tissue when you cough or sneeze, and then throw the tissue in the waste/trash.
- Please follow social/physical distancing measures applicable to your location and in accordance with your local government and health authority guidelines.
- While a flu shot does not stop COVID-19, it's still good to protect yourself against the flu. Contact your primary care provider (GP) or search [myUHCGlobal](#) app or portal to find a network provider and schedule your flu shot. For more information on COVID-19, you can view a short video [here](#).

34.

What other initiatives has UnitedHealthcare Global employed to respond to the COVID-19 pandemic globally?

UnitedHealthcare Global, which is part of UnitedHealth Group (UHG), has been at the forefront of the fight against COVID-19. The most up to date information and developments on our response to COVID-19 can be found on the UnitedHealth Group newsroom by clicking [here](#). Here is a list of some of our COVID-19 response initiatives below:

- UnitedHealth Group announced an initial commitment of \$60 billion, via the UnitedHealth Foundation, to support homelessness, food insecurities and the health and safety of the frontline workforce across the United States and other regions including Brazil, Chile, Columbia, India, Ireland, Peru, the Philippines and Portugal.
- UnitedHealth Group accelerated nearly \$2 billion in payments and financial support to U.S. care providers, and secured clearance from the Food and Drug Administration (FDA) for self-administered COVID-19 tests done under doctors' orders at a medical or testing facility, following trials led by Optum.
- UnitedHealth Group is assisting the U.S. Department of Health and Human Services in distributing \$30 billion in emergency funding to healthcare providers seeking assistance under the CARES Act.
- As a domestic healthcare carrier in the U.S., UnitedHealthcare has been working closely with federal and state governments and has waived all cost-sharing for COVID-19 testing, visits and treatment. In the U.S., the company extended the open enrolment period, reduced pre-authorisation requirements and expanded access to telehealth for members with additional providers.
- UnitedHealthcare Global, the group's international insurance division, is waiving

all deductibles and co-pays for COVID-19 testing, visits and hospital treatment and is extending access to virtual visits telehealth, EAP and their unique Health Management Programme to all members on all plans.

- In April, the company announced Andrew Witty, President, UnitedHealth Group and CEO of Optum, will take a leave of absence to help lead the World Health Organization's new initiative for COVID-19 vaccine development. Mr. Witty will return to his positions upon completion of this temporary assignment.

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If you have additional questions, please contact your Client Services Team on **+44 (0) 20 3907 4920*** for any of your queries regarding COVID-19 cover and support services.

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