

# BeHealthy Group plans

Helping your globally mobile populations thrive.

 **UnitedHealthcare**<sup>®</sup>  
Global

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## Challenges for globally mobile populations

An overseas assignment can be a very exciting prospect for an employee. The opportunity to work with new colleagues in a different country can be the highlight of their career. However, the same things that make a trip abroad exciting - new job, new home, new culture - are often the very things that make an assignment stressful for employees. When an employee's assignment includes their partner or children, the stress can be compounded. In fact, it is estimated that around 40%\* of expat assignments fail, with family issues and lack of support in their host country often cited as the main reasons for failure.

At UnitedHealthcare Global, we understand these challenges and have vast experience in managing the whole assignment process with our clients to ensure their employees and their dependants have a healthier journey.

Our holistic solution not only covers the insurance needs of your workforce to gain the best medical attention around the globe, we also provide proactive, preventive care solutions through virtual health assessments, rich wellness programmes, global medical arrangements and our risk and assistance services **managed all through one provider**.



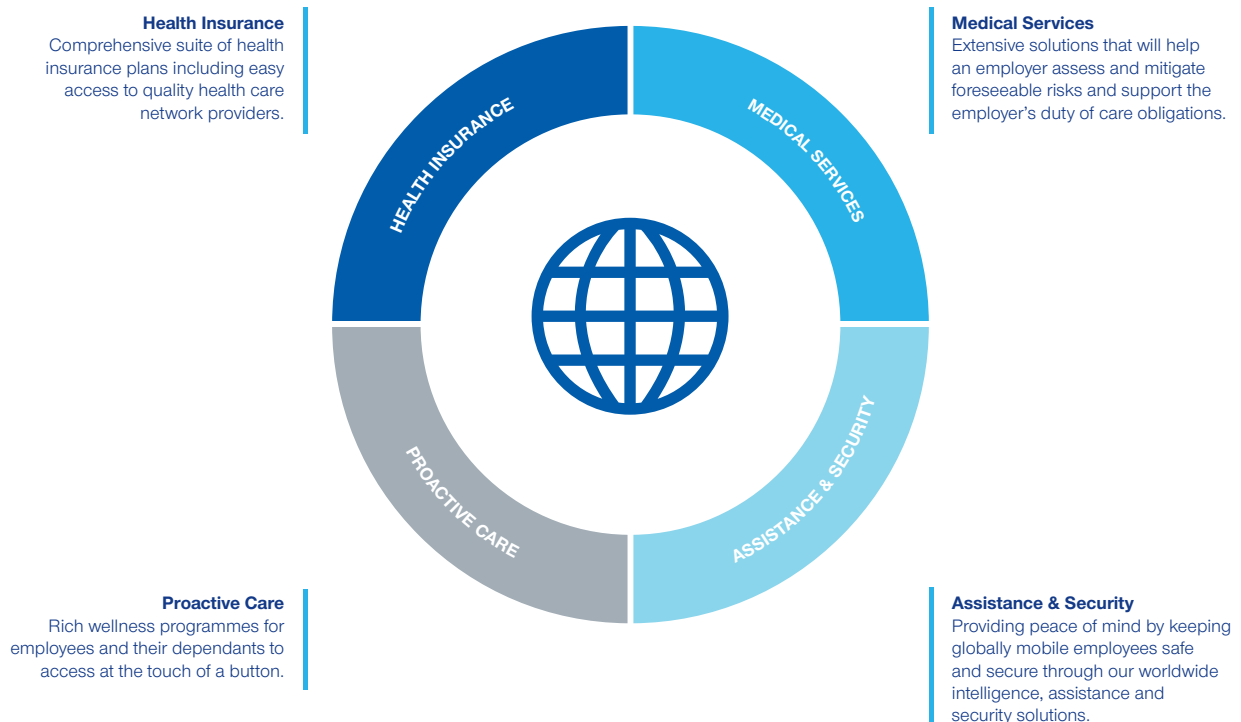
\*<https://insights.learnlight.com/en/articles/overseas-assignments/>

# Be part of the largest health care company in the world

UnitedHealthcare Global has the capability to provide clients with access to a comprehensive range of insurance benefits, health care professionals, clinics, medical equipment and supplies, enabling international standards of care delivery, wherever you are in the world. As your single partner, we make all of the pieces work together to make communication easy for you.

## Why choose us?

- Unique innovative offering
- Single-partner solution – streamlined administrative process
- Comprehensive plans catering for the broadest spectrum of client needs
- Tailored options available
- Competitive pricing by removing duplication of benefits that arise from using multiple Providers



# Member journeys made simple

We support over 8 million members in over 130 countries with medical and dental benefits. Our members can make a claim within 90 seconds, search their provider network, access an online doctor or talk to a wellness coach about how to proactively manage their health care.

## Member can:



Create reimbursement requests online via **e-claiming**



Consult reimbursement statements: **stay informed in real-time**



Change personal information: **postal address, email address and bank account details**



Access to medical network: **find a health care professional via the medical Provider network locator**



Download policy documents: **Membership Guide, Schedule of Benefits, Member Card and Membership Certificate**



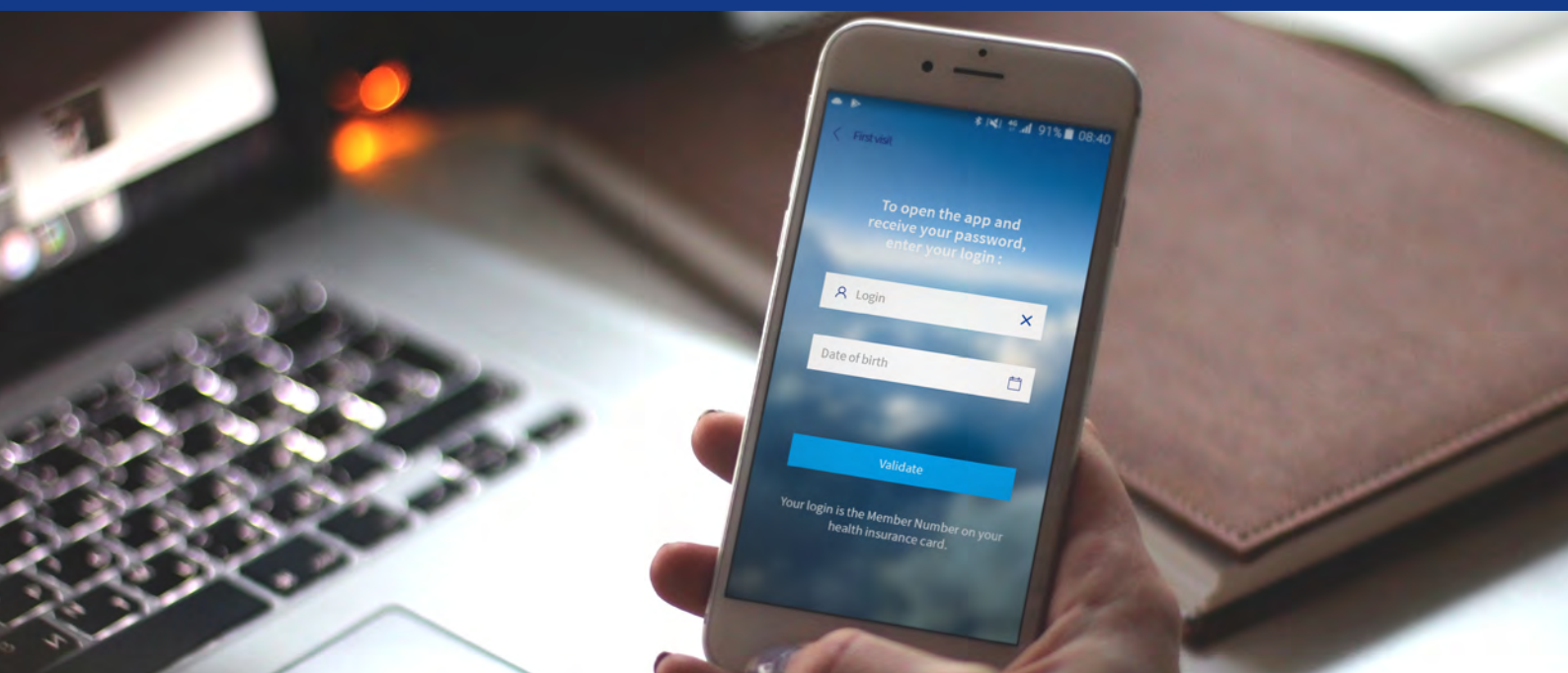
Find the email address and telephone number for **the Client Services Team to contact them**



Speak to a doctor or get a referral letter at the touch of a button **with our Virtual Visits service**



Sign up to our Global Health Management Programme where clinicians can help **proactively manage complex and high risk conditions**



## Our personalised client experience

Building relationships is so important to us as an organisation and is embedded as one of our five cultural values. Because of this, we ensure we provide a personalised service to you and all your employees. We have dedicated people who will help you and your employees understand their plans and how to use the services available, to get the most out of our offering. We work with our members on their assignment journey to ensure they live healthier, safer lives and both you and your employees can focus on the assignment at hand and less on health administration.

### Why choose us?



Dedicated account management, delivering personalised service and streamlined administration



Face to face or virtual member onboarding for your employee population



Tailored plan designs to meet your unique needs and compliance requirements



Reporting to deliver insights into your overall populations health



Easy to use client portal for day to day reporting access



# Proactive health care for your employees and their dependants

Here at UnitedHealthcare Global, our mission is to help people live healthier lives and help make the health care system work better for everyone. We have developed a suite of integrated health care and wellbeing solutions to help and encourage our members to make positive health choices and actively engage in maintaining and improving their wellbeing wherever they are in the world.

## Wellbeing

- Optum My Wellbeing customised healthy lifestyle app focused on healthy activity, nutrition & mental health services. Coaching members on healthy behaviours such as fitness and nutrition
- Employee Assistance Programme (EAP) which provides a telephone, online and face-to-face counselling and legal and financial advisory services
- Routine Annual Checks and Preventative Care
- Comprehensive Cancer Screening with additional tests offered for those members believed to be at high risk
- Vaccinations and inoculations including those that aid in the prevention of sickness and those required for travel purposes

## ...because the better they feel, the further they'll go!

Healthy employees with a strong sense of Wellbeing are proven to be more productive and engaged individuals within any organisation's talent pool, which is why we offer such comprehensive Wellness benefits embedded in all our plans. See the results of using our Optum My Wellbeing app.

## Analysis over 3 years shows positive health impact

Variable	% of users	Average decrease
Weight	29.4% ▼	2.7%
Waist	10.3% ▼	3.8%
Systolic blood pressure	11.1% ▼	5.0%
Diastolic blood pressure	10.7% ▼	5.9%
Resting heart rate	9.8% ▼	6.8%
Diabetes risk	41.8% ▼	28.4%
Hypertension risk	34.4% ▼	17.3%

Source: AKD research/active users on dacadoo

On average 2.5 Healthy years gained through using Optum My Wellbeing

# Health and Dental Care for employees and their dependants

Our comprehensive health care plans offer a wide range of benefits across all plan levels for our members to manage their health and help them return to work as soon as possible should illness arise.

## Health Care

- Exceptional cover for Oncology treatment
- Physiotherapy treatment covered on all the Outcare plans
- Global Health Management Programme to proactively manage chronic and complicated conditions
- Congenital and hereditary conditions covered on all the core plans
- Medical Practitioner Fees and Prescriptions Drugs
- Virtual Visits which is our digital doctor and telemedicine service
- Rehabilitation treatment covered on all the core plans
- Routine Maternity Care, Stem Cell Storage and Newborn Care available on our level 2 and 3 core plans

## Dental Care

Our suite of 3 dental plans provides a broad range of benefits which have we designed specifically for employees and their dependants. All our dental plans include comprehensive cover for dental treatment and dental surgery with our Dencare 2 & 3 plans providing cover for periodontics, dental prostheses and orthodontic treatments.

To see the full list of dental benefits please refer to the Schedule of Benefits Dental plans on page 21.





# Managing chronic conditions while abroad

## Jane's Story



Jane

As part of her health care plan, Jane is referred to the **Global Health Management Programme**. The Health Manager calls Jane and reviews her current treatment plan. They focus on diet, weight management and finding a medical provider in Singapore to suit her needs. Her current GP gives Jane her medical file to share with her new doctor in Singapore.

1

**Jane has recently been assigned to her company's Singapore office and will be moving next month.** She is a UK National and is excited about the move as she has never been to Asia before and believes this opportunity will allow her to travel more. She suffers from diabetes.

2

**Jane's condition is generally stable as she visits her GP once a quarter and takes insulin daily.** She was put on a healthy diet by her GP. She is worried in moving to Singapore that she won't get the same level of regular care she had in the UK and may be inclined not to follow her diet due to unfamiliar food brands and language barriers in the supermarkets there. She notes these concerns during her pre-trip planning process.

3

**The Health Manager also follows a month later with Jane after she has settled into her new home.** Jane is feeling good and in control of her condition. The initial anxiety of moving to a new country has been removed and she's really starting to enjoy the sights in Singapore and integrate into her new local community.

4



## How we manage the unexpected

Mitigating and managing risk in a compliant manner for a global workforce is always front of mind for our clients. That's why we offer them peace of mind through access to our worldwide intelligence and analytics, assistance and additional security and travel management solutions.



### Evacuation & Repatriation



### Medical Intelligence reports



### WorldWatch® Global Security Intelligence Reports

#### Capabilities

- Evacuation and repatriation included on all plans
- By logging into the Intelligence Centre Portal, members & employers receive proactive information about risk ratings, terrorism, entry, exit and local currency requirements, health information and natural disaster situations

# Assistance in action

## Paul's Story



HR contacts UnitedHealthcare Global Assistance team who are already on-hand to manage the case, as had received the details from the call that was logged through the emergency phone number his wife called. They arrange for him to be transferred once in a stable condition closer to the family home in France. They keep his family updated through each step of the process.

Paul is now home with his family and going through rehabilitation treatment in a local care clinic. By using his health insurance plan, he continues to receive best in class treatment from the medical provider network and continues to make good progress on his path to recovery.

**1 Paul is based in France on assignment with his wife and two teenage children.** When out on a hike with his family he slipped and fell down a cliff edge. His family called emergency services to have him rescued.

**2 Mountain rescue arrives and airlifts him to the ground where an ambulance is on standby to take him to the nearest hospital which his family are taken to also.** His wife calls UnitedHealthcare Global's emergency contact number for their help to ensure he gets the best care available and gives the hospital his member card details. She also phones his company to let the Human Resources (HR) Manager know what has happened.

**3 Paul has surgery on his back and his left leg is in a cast and it will require him to have further rehabilitation treatment once he is discharged from hospital.** Paul's wife uses myUHCGlobal app to search the medical network and find local providers for him to have this treatment which is covered on his IPMI plan.

4

5



## Additional Services: Mitigating risk with pre-assignment preparation

Employers have a duty of care to employees to assess foreseeable risks and take reasonable steps to protect their health, safety and wellbeing. For globally mobile populations, it means understanding the health of the international assignee, prior to their trip or deployment.

Pre-assignment preparation is an important element in getting an employee and their dependants ready to move overseas. At UnitedHealthcare Global our Medical Services team can help with this process by providing Virtual Health Assessments which can be purchased at an additional cost to the IPMI plan. Working with one provider for both services will give an employer one point of contact for pre, during and post assignment services to ensure their members are being managed effectively wherever they are in their journey.



A simple, online health assessment is the first step towards understanding health risks that may impact overseas travel or relocation. Providing/Arming/Equipping employers with the information they need to make to plan adjustments while helping employees pro-actively manage health conditions.



## The UnitedHealthcare Global Approach

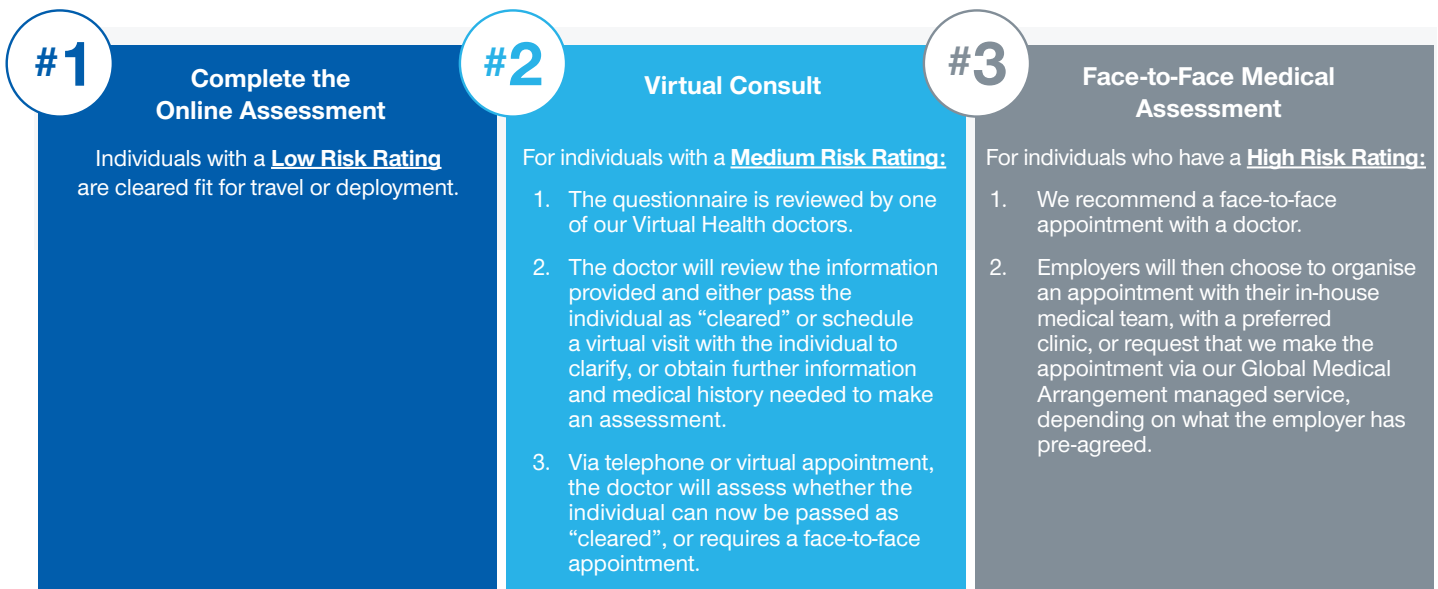
Our Virtual Health Assessment (VHA) and Global Medical Arrangement (GMA) programmes have been developed in-house, and are co-ordinated by our team of doctors.

We recognise that one size doesn't fit all. That is why we work directly with clients to understand how we can best support their globally mobile population, providing the most appropriate services to suit their requirements.

- Our solutions work together to proactively help employers identify and minimise risks, ensuring employees are prepared and fit for assignment.
- The electronic medical records database is designed for General Data Protection Regulation (GDPR) and Health Insurance Portability and Accountability Act (HIPAA) data privacy compliance, data protection and privacy regulations. It acts as a central portal to access, upload and store medical information, safely and securely. It also tracks patient data over time, helping identify employees that may be due for preventative health exams and visits.

### Virtual Health Assessment

Our **3 stage approach** is simple and takes between 15-45 minutes to complete.



**Understanding Risk Ratings:** An employee's risk rating will determine the next steps in the medical screening process.

- A **Low Risk Rating** indicates that no significant health problems were identified and the individual is cleared fit for travel or deployment.
- A **Medium Risk Rating** indicates a possible medical condition or health problem has been identified that may affect travel or job responsibilities.
- A **High Risk Rating** means a medical condition or health problem has been identified which requires further assessment and may impact on suitability to travel or undertake the new job role.

## Why choose the Global Medical Arrangement service for your business?

Using our global network of primary care and occupational health clinics, we can arrange medical examinations and pre-travel vaccinations that meet the requirements and logistics needs of a global workforce. Medicals are conducted at vetted and approved facilities by certified and accredited health care professionals.

- Physical examinations conducted only when necessary when combined with Virtual Health Assessments
- Medicals conducted at vetted and approved facilities by certified and accredited health care professionals to ensure consistent, quality results
- End-to-end process managed through one system and overseen by one provider, offering efficiencies and consistencies in the handling, storage and review of employee health data
- Medical information is carefully managed in a legally compliant manner and used only in accordance with obtained consent
- Medical records, examination notes and certificates reviewed prior to release with a recommendation to the employer
- Automated reminders scheduled for review or renewal of medicals
- Online portal tracks employee progress and outcomes and allows for health trend analysis, financial reporting and real-time monitoring of performance against agreed Service Level Agreements (SLA's)

### Examples of medicals we can arrange:

Occupational health assessments or Company medicals

- Pre-employment/pre-deployment/post-assignment/return to work
- Drug & Alcohol Screening
- Vaccinations and Immunisations
- Executive Medicals
- Management Referrals

Medicals required to satisfy local regulations or industry compliance, such as:

- Visa requirements
- Offshore Medical (OGUK)
- Seafarers medicals (ENG1/NMD)
- Department of Transportation Medicals

## Our plans made easy

We have developed a suite of modular products for our clients which seeks to put our members health and safety first. Each module offers 3 levels of cover across 3 different plan types:

- **Core Plan** (mandatory) – focused mainly on in-patient benefits and treatment requiring hospitalisation
- **Out-patient Plan** (optional) – focused on out-patient treatment and diagnostic care
- **Dental Plan** (optional) – cover for dental treatment, dental surgery, periodontics, dental prostheses and orthodontics treatments.

We believe in proactive care and support and our entire product portfolio includes Wellness benefits and Assistance & Security services. Modular products allow clients to build bespoke plans which:

- Meet the health needs of each organisation's mobile population
- Drive employee engagement in health and wellness
- Meet each organisation's budgetary needs



## Build your BeHealthy plan

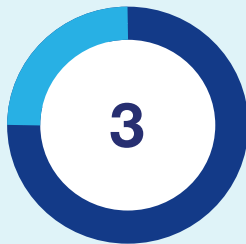
Building your Group plan is easy. Simply follow the steps below while reviewing the Schedule of Benefits.



Choose the **level** of core cover and currency



Choose if **Out-patient** cover is required and if so at what **level**



Choose if a **deductible** should be added to the Out-patient plan



Choose if **Dental** cover is required and if so at what **level**



Request a quote today by calling +44(0)2039074922



## BeHealthy International Health Care Schedule of Benefits

Core Plan	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Annual Maximum Benefit USD (\$)	\$1,500,000	\$3,000,000	No Limit
Annual Maximum Benefit EUR (€)	€1,300,000	€2,600,000	No Limit
Annual Maximum Benefit GBP (£)	£1,200,000	£2,400,000	No Limit

Benefits marked with \* require pre-authorisation

Core Plan Health Care Benefits	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
<b>Hospital Accommodation*</b>	Private Room	Private Room	Private Room
<b>Day-patient Treatment*</b>	Paid in Full	Paid in Full	Paid in Full
<b>Prescriptions Medicines, Drugs and Dressings*</b>	Paid in Full	Paid in Full	Paid in Full
<b>Parental Accommodation*</b> Applies to a parent staying in the hospital with a dependant child under 18	Paid in Full	Paid in Full	Paid in Full
<b>Accommodation costs for accompanying person*</b> Staying in hospital in the same room in cases of critical conditions	\$45/€40/£35	\$55/€50/£45	Paid in Full
<b>Chronic Conditions</b> In-patient, out-patient and day-patient treatment	Paid in Full	Paid in Full	Paid in Full
<b>Surgeon &amp; Anaesthetist's Fees*</b>	Paid in Full	Paid in Full	Paid in Full
<b>Surgical Procedures &amp; Appliances and Materials*</b> In-patient and day-patient treatment	Paid in Full	Paid in Full	Paid in Full
<b>Intensive Care*</b>	Paid in Full	Paid in Full	Paid in Full
<b>Therapist and Physician Fees*</b> In-patient and day-patient treatment only	Paid in Full	Paid in Full	Paid in Full
<b>Diagnostic Tests*</b> Includes pathology, X-rays, radiology, CT and MRI scans, PET and CT-PET scans In-patient and day-patient treatment only	Paid in Full	Paid in Full	Paid in Full
<b>Rehabilitation*</b> Treatment must be within 14 days of surgery and/or discharge after the acute medical condition In-patient and day-patient treatment only	\$3,900/€3,500/£3,100	\$5,700/€5,000/£4,600	Paid in Full
<b>Reconstructive Surgery*</b> after an accident, illness or injury In-patient, out-patient and day-patient treatment	Paid in Full	Paid in Full	Paid in Full

<b>Core Plan Health Care Benefits</b> (continued) Benefits marked with * require pre-authorisation	<b>BeHealthy Core 1</b>	<b>BeHealthy Core 2</b>	<b>BeHealthy Core 3</b>
<b>Congenital &amp; Hereditary Conditions*</b>	Paid in Full	Paid in Full	Paid in Full
<b>Organ Transplant*</b>	Paid in Full	Paid in Full	Paid in Full
<b>Dialysis*</b>	Paid in Full	Paid in Full	Paid in Full
<b>Psychiatric &amp; Psychotherapy Care*</b> 10 month waiting period applies In-patient and day-patient treatment only	Up to 20 days	Up to 30 days	Paid in Full
<b>Hospice &amp; Palliative Care*</b>	\$28,000/€25,000/£23,000 per lifetime	\$45,000 /€40,000/£37,000 per lifetime	\$56,000/€50,000/£46,000 per lifetime
<b>Home nursing or in a convalescent home*</b> Covered immediately after or instead of hospitalisation	\$200 /€175 /£160 per day up to 20 days	\$200 /€175 /£160 per day up to 30 days	Paid in Full
<b>Inpatient Cash Benefit</b> Where treatment is free of charge	\$140/€125/£115 per night up to 20 nights	\$140/€125/£115 per night up to 30 nights	\$140/€125/£115 per night up to 40 nights
<b>Second Medical Opinion</b> Provided by another medical professional to confirm the diagnosis and treatment of a primary physician or to offer an alternative diagnosis and or treatment	Not covered	Included	Included
<b>Accident &amp; Emergency Treatment</b> Outside of Area of Cover (for trips of a maximum period of 6 weeks)	20 days per year	30 days per year	30 days per year
<b>HIV/AIDS*</b> In-patient, out-patient and day-patient treatment	\$4,800/€4,250/£3,900	\$9,500/€8,500/£7,800	Paid in Full
<b>Ambulance Services</b>	Paid in Full	Paid in Full	Paid in Full
<b>Repatriation of Remains*</b>	Paid in Full	Paid in Full	Paid in Full
<b>Travel costs of insured family member</b> in the event of repatriation of mortal remains	\$1,700/€1,500/£1,350	\$1,700/€1,500/£1,350	\$1,700/€1,500/£1,350
<b>Emergency Inpatient Dental Treatment</b>	\$950/€ 850/£750	\$ 1,900/€1,700/£1,500	Paid in Full

<b>Oncology Benefits</b>			
<b>Oncology Treatment*</b> In-patient, out-patient and day-patient treatment	Paid in Full	Paid in Full	Paid in Full
<b>Oncology Counselling Services</b> Consultations with a registered counsellor via our EAP service when you have being diagnosed with cancer	5 visits	5 visits	5 visits
<b>Wig</b> Purchase of a wig following chemotherapy or a prosthetic bra	\$175/€150/£135	\$175/€150/£135	\$175/€150/£135

Wellness Benefits			
<b>Routine Annual Health Checks &amp; Preventive Care</b> Includes blood and cholesterol checks, physical examinations, blood pressure and BMI, urine analysis and hearing examination			
<b>Cancer Screenings</b> <ul style="list-style-type: none"> <li>Mammograms (every two years for women aged 40 -49 or one mammogram every year for women aged 50+)</li> <li>Routine gynaecological tests including PAP smears</li> <li>Testicular/prostate examination/PSA/DRE tests (every year for men aged 50 + or earlier based on family history)</li> <li>BRCA 1 &amp; BRCA 2 genetic tests for women with high risk for breast cancer (Pre-authorisation required).</li> </ul>	70% Refund	Paid in Full	Paid in Full
<b>My Wellbeing</b> <ul style="list-style-type: none"> <li>Customised healthy lifestyle mobile app and web based services focused on health activity and nutritional programmes</li> <li>Digital Wellness Coaching</li> </ul>	Included	Included	Included
<b>Employee Assistance Programme (EAP)</b> Access to face to face visits and unlimited telephone multinational counselling services available 24/7 and legal and financial advisory services	5 visits per issue	5 visits per issue	5 visits per issue
<b>Vaccinations</b>	70% Refund	Paid in Full	Paid in Full
Assistance Services			
<b>Medical Evacuation &amp; Repatriation*</b> The eligible costs and expenses in connection with the Medical Evacuation and Repatriation Services are as follows: <ol style="list-style-type: none"> <li>Transportation costs of the Insured Member to the nearest centre of excellence or in the case of repatriation to the Insured Members Home Country or Host Country;</li> <li>Dispatch of a Medical Practitioner to Insured Member's location when it is deemed appropriate for medical management of a case;</li> <li>Mobile medical equipment and/or medical escort(s) for travel as Medically Necessary;</li> <li>Returning the Insured Member to their Home Country or Host Country following treatment and stabilisation. The return journey must be made within one month after treatment has been completed;</li> <li>Economy round-trip airfare for a family member to join an Insured Member, in the event of an evacuation.</li> </ol>	Paid in Full	Paid in Full	Paid in Full
<b>World Watch® Global Security Intelligence</b> Online access to personal security information and general advice for travel safety related questions	Included	Included	Included
<b>Medical Intelligence Reports</b> Continuously updated health information relating to travel destinations	Included	Included	Included

Maternity Benefits			
<b>Routine Maternity Care*</b> In-patient, out-patient and day-patient treatment 10-month waiting period	Not covered	\$9,500/€8,500/ £7,750	Paid in Full
<b>Stem Cell Storage*</b> Costs covers extraction and one year preservation of stem cells	Not covered	\$2,000/€1,750/ £1,600 included within the routine maternity benefit	\$3,000 /€2,500/ £2,250 included within the routine maternity benefit
<b>Complications of Pregnancy &amp; Childbirth*</b> 10-month waiting period	Not covered	Paid in Full	Paid in Full
<b>Newborn Care*</b>	Not Covered	\$140,000/€125,000/ £115,000	\$235,000/€210,000/ £190,000

### Outpatient Plan and Deductibles

The following Outpatient plans can be purchased with any of the core plans. They cannot be purchased separately.

Deductible Options	Premium Discount		
Nil	0%	0%	0%
\$150/€125/£110	6%	5%	4%
\$300/€250/£225	11.5%	10%	7.5%
\$800 / €675 / £600	25%	22.5%	17.5%

Outpatient Health Care Benefits	BeHealthy Outcare 1	BeHealthy Outcare 2	BeHealthy Outcare 3
<b>Maximum plan limit per member or dependant.</b>	\$7,500/€6,500/£6,000	\$12,000/€10,500/ £9,600	Paid in Full
<b>Medical Practitioner Fees &amp; Specialist Fees</b>	Paid in Full	Paid in Full	Paid in Full
<b>Prescription Drugs</b> Outpatient prescriptions relating to Oncology or HIV/AIDS will be captured under the Oncology or HIV/AIDS Core plan benefits			
<b>Non-Surgical &amp; Minor Surgical Procedures (ex. Dialysis)</b>			
<b>Lab/Diagnostic/Pathology</b>			
<b>Durable Medical Equipment (DME) &amp; Prosthetics</b>			
<b>Outpatient Rehabilitation</b> Treatment must be within 14 days of surgery and/or discharge after the acute medical condition	Not Covered	20 visits	Paid in Full
<b>Alternative &amp; Complementary Therapies</b> Includes Acupuncture, Acupressure, Ayurveda, Chiropractic, Osteopathy, Podiatry and Traditional Chinese Medicine			

Outpatient Health Care Benefits (continued)	BeHealthy Outcare 1	BeHealthy Outcare 2	BeHealthy Outcare 3
<b>Physiotherapy</b> Initial 5 sessions non prescribed	5 visits	20 visits	Paid in Full
<b>Virtual Visits</b> Digital health care and telemedicine service that facilitates a consultation with a doctor through a desktop or mobile device. Prescription services available within all EEA (European Economic Area) countries and Switzerland	Paid in Full	Paid in Full	Paid in Full
<b>Global Health Management Programme</b> Personal support for managing chronic health conditions. The programme focuses on medication and dietary management, DME supplies assistance, speciality provider support and action planning for urgent needs	Included	Included	Included
<b>Infertility</b> 18 month waiting period applies	Not covered	Not covered	50% Refund \$9,500/ €8,500/ £7,750 lifetime limit
<b>Psychiatry and Psychotherapy</b> 18 month waiting period applies	Not covered	20 Visits	30 Visits
<b>Well Baby Cover</b> Out-patient and day-patient treatment Covered under the child's own policy only and up until the child's second birthday. This benefit includes physical examinations, sensory screening, neuropsychiatric evaluation, development screening, as well as hereditary and metabolic screening and routine immunisations	70% refund €1,000	Paid in Full	Paid in Full
<b>Vision/ Optical</b> Includes one eye examination and hardware purchase per year	Not covered	\$200 /€175 /£160	\$280 /€250 /£230
<b>Emergency Outpatient Dental Treatment</b>	Not covered	\$950/€850/£780	\$950 /€850 /£780
<b>Prescribed Drugs</b> Prescription is not legally required however the drugs must be prescribed by a medical practitioner	Not covered	\$45/€40/£37	\$55/€40/£45

### Dental Plan

The following Dental plans can be purchased with any of the Outpatient Plans. They cannot be purchased separately.

Dental Benefits	BeHealthy Dencare 1	BeHealthy Dencare 2	BeHealthy Dencare 3
<b>Maximum plan limit per member or dependant</b>	\$950/€850/£780	\$2,400/€2,125/ £1,950	\$4,300/€3,800/ £3,500
<b>Dental treatment</b>	80% Refund	80% Refund	Paid in Full
<b>Dental surgery</b>	80% Refund	80% Refund	Paid in Full
<b>Periodontics</b>	Not covered	80% Refund	80% Refund
<b>Orthodontic treatments and dental prostheses</b>	Not covered	50% Refund	65% Refund
<b>Orthodontic treatments for dependant children under the age of 18</b> 10 month waiting period applies	Not covered	50% Refund up to \$1,150/€1,000/ £950	65% Refund up to \$2,250/€2,000/ £1,800

Area of Cover	
Worldwide	
Worldwide excluding USA	



## Get in touch today.

Call or email to arrange a suitable time

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 Email [group.sales@uhcglobal.com](mailto:group.sales@uhcglobal.com)

 [www.uhcglobal.eu](http://www.uhcglobal.eu)

## Helping your globally mobile populations thrive.

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