

For a Healthier Journey



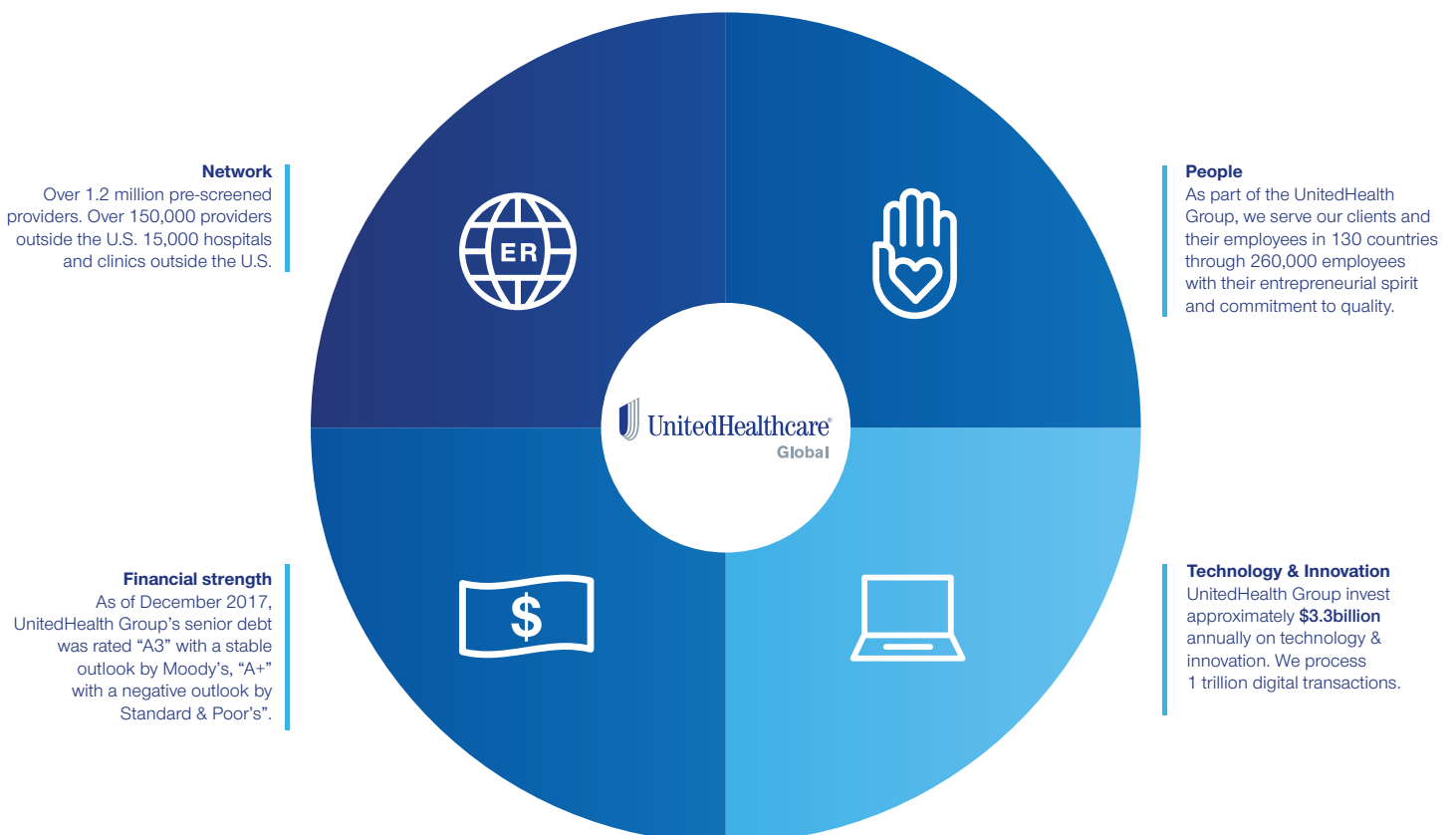
**International Private Medical Insurance,
Assistance & Security solutions
for your business.**

 **UnitedHealthcare®**
Global

Helping people live healthier lives

We are more than just an insurance company. We offer innovative healthcare, assistance, security and insurance solutions that safeguard the health, wellbeing and productivity of global workforces and populations. At UnitedHealthcare Global our mission is to help people live healthier lives. That's why we are committed to transforming health care and continuously exploring new ideas to help develop a simpler, more intelligent and cost-effective health care system for everyone.

We are a health insurance Provider that you can trust. We support over 6 million members in our Global Insurance business around the world with medical and dental benefits. Our Worldwide network of over 1.2 million pre-screened medical Providers ensures you have the peace of mind where and when you need it most. Medical insurance can be complicated and we are here to help.



FORTUNE
**WORLD'S MOST
ADMIRED
COMPANIES 2018**

UnitedHealthcare Group is the top-ranking company in the insurance and managed care sector on Fortune's 2018 "World's Most Admired Companies" list. This is the eighth straight year UnitedHealth Group ranked **No. 1 overall in its sector.**

Healthcare and Wellbeing

Here at UnitedHealthcare Global, our mission is to help people live healthier lives. We have developed a suite of integrated healthcare 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.



**Our solutions
encourage members
to be proactive
about their health
& wellbeing**

Our products offer a wide range of benefits to help members to remain healthy or to return them to health as soon as possible should illness arise. Some key health benefits across our plans include:

Healthcare

- Full refund for Oncology
- Full refund for Dialysis
- Option to include Routine Maternity Care & Newborn Care
- Innovative Stem Cell Storage
- Second Medical Opinion
- Full refund for prescriptions Drugs & Dressings
- Congenital conditions covered

Wellbeing

- Wellbeing benefits integral to all plans
- Routine Annual Checks and Preventative Care
- Comprehensive Cancer Screening with additional tests offered for those members believed to be at high risk
- My Wellbeing customised healthy lifestyle app focused on healthy activity, nutrition & mental health services
- Coaching members on healthy behaviours such as exercise and eating
- A global EAP offering telephone, online and face-to-face counselling service

...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 across our entire product portfolio. Talk to us today to learn more by calling **+44 (0)20 3907 4922**.



Global Assistance and Security

As your company's global footprint increases, so does the risk to your employees who are on international assignment. Have peace of mind by keeping your mobile employees safe and secure through our worldwide intelligence, assistance and security solutions.



Evacuation & Repatriation



Medical Reports and Intelligence Alerts



WorldWatch® Global Security Intelligence

Capabilities

- Evacuation and repatriation on all plans
- Travel Security Manager allows 24/7 access to a global security network monitoring where your members are based around the globe
- Members & employers receive proactive information alerts about risk ratings, terrorism, entry, exit and local currency requirements, health information and natural disaster situations

For a healthier member journey

Health insurance has long been a key consideration for employees when embarking on an international assignment. More recently, employees, especially those employees undertaking international travel and assignments on behalf of their employers, have increasingly demanded additional support to help maintain their wellbeing whilst away from home. As such, a wide-ranging health and wellbeing programme can be a vital part of an organisation's Employee Value Proposition (EVP) and drive genuine engagement.

The diagram below illustrates some of the typical health milestones an assignee might expect to experience and describes the services and support available from UnitedHealthcare Global to ensure that each member's health and wellbeing is optimised during their time in a host country.

Key Milestones

Arrival on assignment

Member need

On arrival at their destination, assignees could be experiencing a wide range of emotions from elation at being on assignment, through to anxiety at the degree of culture shock resulting from being in an alien environment.

Services available

On arrival, we strongly recommend that member's use the myUHCGlobal app to identify local healthcare providers to ensure that they are aware of how their new healthcare system works and how best to access their local provider network.

In host country

Member need

Once members begin to assimilate into their new location, it is important for their previous fitness and wellness regimes to take account of local conditions to ensure that emotional and physical wellbeing is maintained.

Services available

We provide an app Optum My Wellbeing which can be used via any smart device, allowing individuals to keep control of their fitness and to engage with colleagues across the globe to introduce fun competition across the population.





Settling into host country

Member need

During the early stages of an assignment, it is common for the feelings or experiences of the employee and his or her dependents to differ markedly.

Services available

Should members require emotional support during their assignment, we are able to offer access to a global EAP. Most members' needs can be met by the telephonic support, however for those individuals needing further support, face-to-face sessions with qualified counsellors can be arranged.



Throughout assignment

Member need

At any point, members may need to seek medical support to help manage acute or chronic health conditions.

Services available

The myUHCGlobal app allows members to find local medical facilities from our global network of over 1.2 million healthcare providers 24/7. In addition, members may contact us for additional support by telephone.



Throughout assignment

Member need

To make a claim for treatment costs.

Services available

Where members need to have medical treatment that requires hospitalisation, we will typically settle the claim directly with the provider. Where a member has incurred costs on a pay and claim basis, claims can be submitted via the member portal or by simply photographing the claim form and uploading into the app or by post.

Our plans made easy

We have developed a suite of modular products for our clients. Each module offers 3 levels of cover for the following benefit types:

- **Core** (mandatory) – focused on in-patient benefits and treatment requiring hospitalisation
- **Out-patient** (optional) – focused on day case and diagnostic care
- **Routine Dental** (optional) – providing different levels of dental care, including preventive, restorative and orthodontistry

Our entire product portfolio includes Wellness benefits and Assistance cover. 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.



The process for building a bespoke product is simple.



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

Your International Healthcare Plan

Core Plan	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Annual Maximum Benefit USD (\$)	\$1,500,000.00	\$3,000,000.00	No Limit
Annual Maximum Benefit EUR (€)	€1,300,000.00	€2,600,000.00	No Limit
Annual Maximum Benefit GBP (£)	£1,150,000.00	£2,300,000.00	No Limit

All Hospital Care benefits require pre-authorisation

Core Plan Health Care Benefits Benefits marked with * require pre-authorisation	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Hospital Accommodation*	Private room	Private Room	Private Room
Day-patient Treatment*	Paid in Full	Paid in Full	Paid in Full
Prescriptions Medicines, Drugs and Dressings*	Paid in Full	Paid in Full	Paid in Full
Parental Accommodation* Applies to a parent staying in the hospital with a dependant child under 18	Paid in Full	Paid in Full	Paid in Full
Surgeon & Anaesthetist's Fees*	Paid in Full	Paid in Full	Paid in Full
Surgical Procedures & Appliances and Materials* In-patient and day-patient treatment	Paid in Full	Paid in Full	Paid in Full
Intensive Care*	Paid in Full	Paid in Full	Paid in Full
Therapist and Physician Fees* In-patient and day-patient treatment only	Paid in Full	Paid in Full	Paid in Full
Diagnostic Tests* 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
Rehabilitation* Treatment must be within 14 days of surgery and/or discharge after the acute medical condition In-patient and day-patient treatment only	\$4,000/€3,500/ £3,000	\$6,000/€5,000/ £4,500	Paid in Full
Oncology Treatment* In-patient, out-patient and day-patient treatment	Paid in Full	Paid in Full	Paid in Full
Organ Transplant*	Paid in Full	Paid in Full	Paid in Full

Core Plan Health Care Benefits Benefits marked with * require pre-authorisation	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Dialysis*	Paid in Full	Paid in Full	Paid in Full
Psychiatric & Psychotherapy Care* 10 month waiting period applies In-patient and day-care treatment only	Up to 20 days	Up to 30 days	Paid in Full
Hospice & Palliative Care*	Covered up to \$30,000/€25,000 £22,000 per Lifetime	Covered up to \$47,000/€40,000 £35,000 per Lifetime	Covered up to \$59,000/€50,000 £45,000 per Lifetime
Home nursing or in a convalescent home* covered immediately after or instead of hospitalisation	\$200 /€175 /£150 per day up to 20 days	\$200 /€175 /£150 per day up to 30 days	Paid in Full
Inpatient Cash Benefit Where treatment is free of charge	\$150 /€125 /£115 per night up to 20 nights	\$150 /€125 /£115 per night up to 30 nights	\$150 /€125 /£115 per night up to 40 nights
Second Medical Opinion 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	Not covered	Included
Accident & Emergency Treatment 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
HIV/AIDS* In-patient, out-patient and day-patient treatment	\$5,000/€4,250/ £3,750	\$10,000/€8,500/ £7,500	Paid in Full
Ambulance Services	Paid in Full	Paid in Full	Paid in Full
Repatriation of Remains*	Paid in Full	Paid in Full	Paid in Full
Emergency Inpatient Dental Treatment	Covered up to \$1,000/€850/ £750	Covered up to \$2,000/€1,700/ £1,500	Paid in Full

Wellness Benefits			
Routine Annual Health Checks & Preventive Care Includes blood and cholesterol checks, physical examinations, blood pressure and BMI, urine analysis and hearing examination	70% Refund	Paid in Full	Paid in Full
Cancer Screenings <ul style="list-style-type: none"> Mammograms (every two years for women aged 40 -49 or one mammogram every year for women aged 50+) Routine gynaecological tests including PAP smears Testicular/prostate examination/PSA/DRE tests (every year for men aged 50 + or earlier based on family history) BRCA 1 & BRCA 2 genetic tests for women with high risk for breast cancer (Pre-authorisation required) 	70% Refund	Paid in Full	Paid in Full
My Wellbeing <ul style="list-style-type: none"> Customised healthy lifestyle mobile app and web based services focused on health activity and nutritional programmes Wellness Coaching International Employee Assistance Programme. Phone and Face to Face Counselling Service which provides access to a range of 24/7 multinational support services countries through a toll-free line. 	Included (max 5 visits)	Included (max 5 visits)	Included (max 5 visits)
Vaccinations	70% Refund	Paid in Full	Paid in Full

Maternity Benefits			
Routine Maternity Care* In-patient, out-patient and day-patient treatment 10-month waiting period	No cover	Covered up to \$10,000/€8,500/£7,500	Paid in Full
Stem Cell Storage* Costs covers extraction and one year preservation of stem cells	No cover	\$2,000/€1,750/£1,500 included within the routine maternity benefit	\$3,000 /€2,500/£2,250
Complications of Pregnancy & Childbirth* 10-month waiting period	No cover	Paid in Full	Paid in Full
Newborn Care*	No cover	Covered up to \$147,000/€125,000/£115,000	Covered up to \$250,000/€210,000/£185,000

Assistance Services			
Medical Evacuation & Repatriation* The eligible costs and expenses in connection with the Medical Evacuation and Repatriation Services are as follows: <ol style="list-style-type: none"> 1. Transportation costs of the Insured Member to the nearest center of excellence or in the case of repatriation to the Insured Members Home Country or Host Country; 2. Dispatch of a Medical Practitioner to Insured Member's location when it is deemed appropriate for medical management of a case; 3. Mobile medical equipment and/or medical escort(s) for travel as Medically Necessary; 4. 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; 5. Economy round-trip airfare for a family member to join an Insured Member who is travelling alone. 	Paid in Full	Paid in Full	Paid in Full
World Watch® Global Security Intelligence Online access to personal security information and general advice for travel safety related questions	Included	Included	Included
Medical Intelligence Reports Continuously updated health information relating to travel destinations	Included	Included	Included
Travel Security Manager Online Risk Management Tool for program administrators to monitor global events and communicate with members potentially impacted	Included	Included	Included

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

Optional Cover

Outpatient Health Care Benefits	BeHealthy Outcare 1	BeHealthy Outcare 2	BeHealthy Outcare 3
Maximum plan limit per member or dependant	Combined limit \$7,500/ €6,500/ £5,750	Combined limit \$12,500/ €10,500/ £9,250	Paid in Full
Medical Practitioner Fees & Specialist Fees	Paid in Full	Paid in Full	Paid in Full
Prescription Drugs Outpatient prescriptions relating to Oncology or HIV/AIDS will be captured under the Oncology or HIV/AIDS Core plan benefits			
Non-Surgical & Minor Surgical Procedures (ex. Dialysis)			
Lab/Diagnostic/Pathology			
Durable Medical Equipment & Prosthetics			
Outpatient Rehabilitation Treatment must be within 14 days of surgery and/or discharge after the acute medical condition. Includes Physiotherapy, Chiropractic, Osteopathy and Podiatry			
Alternative & Complementary Therapies Includes Acupuncture and Acupressure			

Outpatient Health Care Benefits	BeHealthy Outcare 1	BeHealthy Outcare 2	BeHealthy Outcare 3
Psychiatry and Psychotherapy 18 month waiting period applies	No cover	20 visits	30 visits
Emergency Outpatient Dental Treatment	No cover	Covered up to \$1,000 /€850 /£750	Covered up to \$1,000 /€850 /£750
Infertility 18 month waiting period applies	No cover	No cover	50% Refund \$10,000/ €8,500/ £7,500 lifetime limit
Vision/ Optical Includes one eye examination and hardware purchase per year	No Cover	Paid in full up to \$200/€175/£150	Paid in full up to \$300/€250 /£225

Outpatient Health Care Benefits	BeHealthy Outcare 1	BeHealthy Outcare 2	BeHealthy Outcare 3
Well Baby Cover Out-patient and day-patient treatment Covered under the child's own policy 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	Paid in full	Paid In full
Prescribed Drugs Prescription is not legally required however the drugs must be prescribed by a medical practitioner	No Cover	\$50/€40/£35	\$60/€50/£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
Maximum plan limit per member or dependant	\$1,000/€850/ £750	\$2,500/€2,125/ £1,900	\$4,500/€3,800/ £3,350
Dental treatment	80% Refund	80% Refund	Paid in Full
Dental surgery	80% Refund	80% Refund	Paid in Full
Periodontics	No cover	80% Refund	80% Refund
Orthodontic treatments and dental protheses	No cover	50% Refund	65% Refund
Orthodontic treatments for dependent children under the age of 18 10 month waiting period applies	No cover	50% Refund up to \$1,250/€1,000/ £950	65% Refund up to \$2,300/€2,000/ £1,750

Region of cover			
Worldwide			
Worldwide excluding USA			

Global Medical Services

UnitedHealthcare Global can offer employers a value added service through our Global Medical Services. The services offered will help an employer assess and mitigate any foreseeable risks and help support the employer's duty of care. This is an optional add on for clients.



**Learn more today
by calling
or emailing:
+44(0)2039074922
group.sales@uhcglobal.com**

Understanding Global Medical

Operating in remote and extreme locations comes with its own distinctive challenges. That's why Global Medical works with you to create comprehensive solutions that go beyond remote medical care to empower organisations and individuals to make better decisions that protect their health and safety.

Why choose Global Medical Services?

Pre-deployment screenings and medical arrangements benefit employers by identifying problems before their employees travel or are deployed, which allows for:

- Health problems to be addressed before travel
- Appropriate mitigation plans to be developed and put in place at overseas posting location
- Any needs for adjustments to the work environment (due to disability or health conditions)
- All medication needs to be met
- Only those individuals who are assessed as suitable to travel/deploy are posted overseas, thus reducing operational disruption at posting location
- Having these procedures in place supports an employer's Duty of Care by proving the employer has made reasonable attempts to assess and mitigate foreseeable risks.

How it works

- Pre-screening conducted virtually with online questionnaire to determine suitability of employee/family to deploy.
- Medical arrangements conducted for in-person health exam (i.e. statutory or client specific). [Learn more today by calling us on +44\(0\)203 907 4922](#)



**Have your Broker contact us to
arrange our sales team to visit
you and discuss how our plans
can fit your organisation's needs.**

Call or email to arrange a suitable time

+44 (0)20 3907 4922

Email group.sales@uhcglobal.com

www.uhcglobal.com/global-markets/europe

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