



BeHealthy Channel Islands Group plans

Helping your globally mobile populations thrive

United
Healthcare
Global

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Welcome to UnitedHealthcare Global

Specialised healthcare plans for the Channel Islands

At UnitedHealthcare Global, we understand the challenges of globally mobile populations 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 mission is to help people live healthier lives and help make the healthcare system work better for everyone.

We are proud to provide specialised healthcare plans for the Channel Islands to meet the unique needs of the expatriate populations living there and to ensure they have easy access to quality healthcare. Direct settlement is available across several of the outpatient plan benefits and the plan has been set up to ensure members have access to our comprehensive medical network in the Channel Islands and across the UK.

Our solutions not only cover the insurance needs of your workforce, we also provide proactive, preventive care through rich wellness programmes and our assistance and security services, all **managed through one provider**.



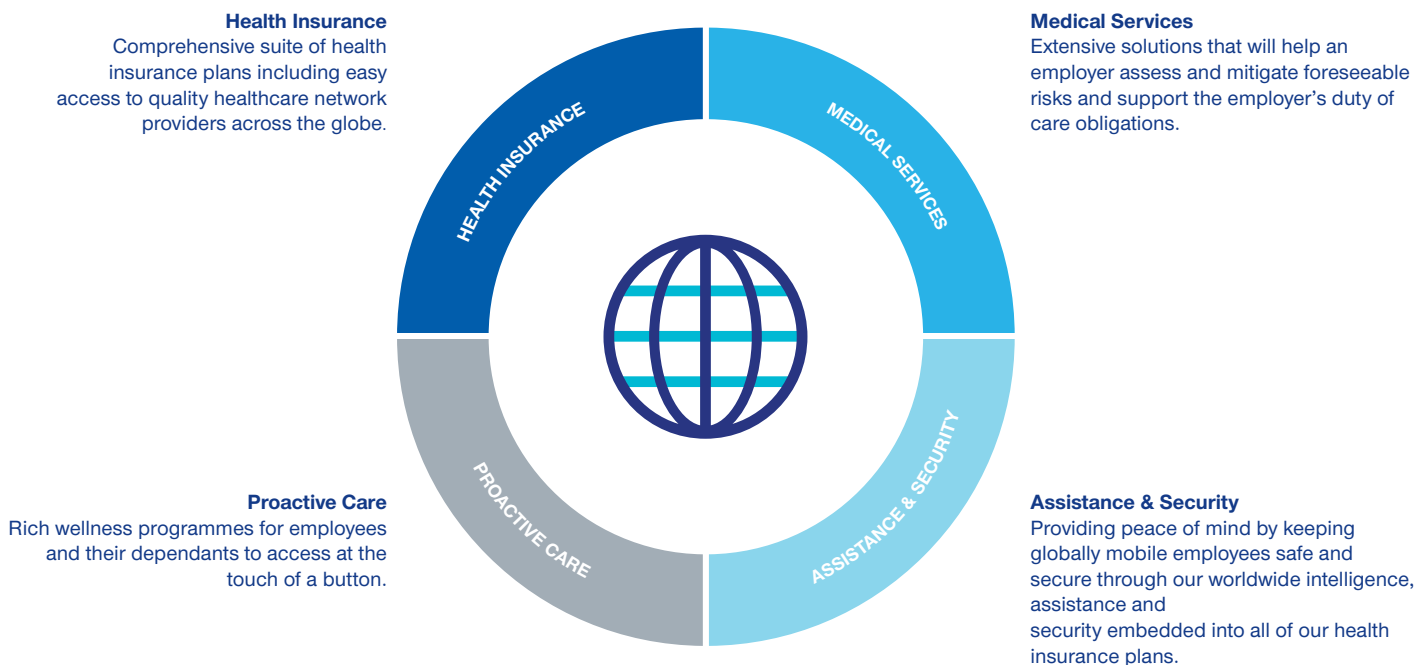
How we can help support globally mobile populations

At UnitedHealthcare Global we partner with employers to approach health from a holistic perspective — proactively supporting the mental, emotional and physical wellbeing of individuals to maximise productivity at work and at home.

UnitedHealthcare Global has the capability to provide clients with access to a comprehensive range of insurance benefits, healthcare 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
- Rich dental cover
- Competitive pricing by removing duplication of benefits that arise from using multiple Providers



The advantages of choosing UnitedHealthcare Global for your Channel Islands population

Our single partner solution offers a comprehensive suite of benefits for your globally mobile Channel Islands population, some of which are outlined below. We also can tailor our plans to your population needs.



Easy access to UnitedHealthcare Global's quality care provider network including outpatient direct settlement across the Channel Islands and the UK.*



Travel expenses included for treatment, if Members can't access the care they need locally, we will assist with the expense of travelling to another Island or mainland UK for treatment.



Members can make a claim in less than 90 seconds through the myUHCGlobal app or portal and 90% are reimbursed within 5 days.



Health Management Programme helps expatriates and their families access the resources they need to manage their health and chronic conditions.



Medical and security intelligence reports at the touch of a button through our Global Intelligence Center portal.



Dedicated Global Client Management Team, including your Client Services Manager and Implementation Manager.



Rich wellness and Employee Assistance programmes, easily accessed through Optum My Wellbeing app.



Virtual Visits makes connecting with a doctor, from a desktop or mobile device, easy.



High performance In-house multilanguage 24/7 Customer Care and claims operations teams.

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 healthcare.

Members on Behealthy Channel Islands plans can:



Create reimbursement requests online via **e-claiming**. View short video of our easy it is to claim [here](#)



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



Change personal information: **postal address, email address and [bank account details](#)**



Easy access to quality care across the globe through our trusted medical network of hospitals, clinics and healthcare professionals. View short video of how easy it is to find a medical provider [here](#)



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**



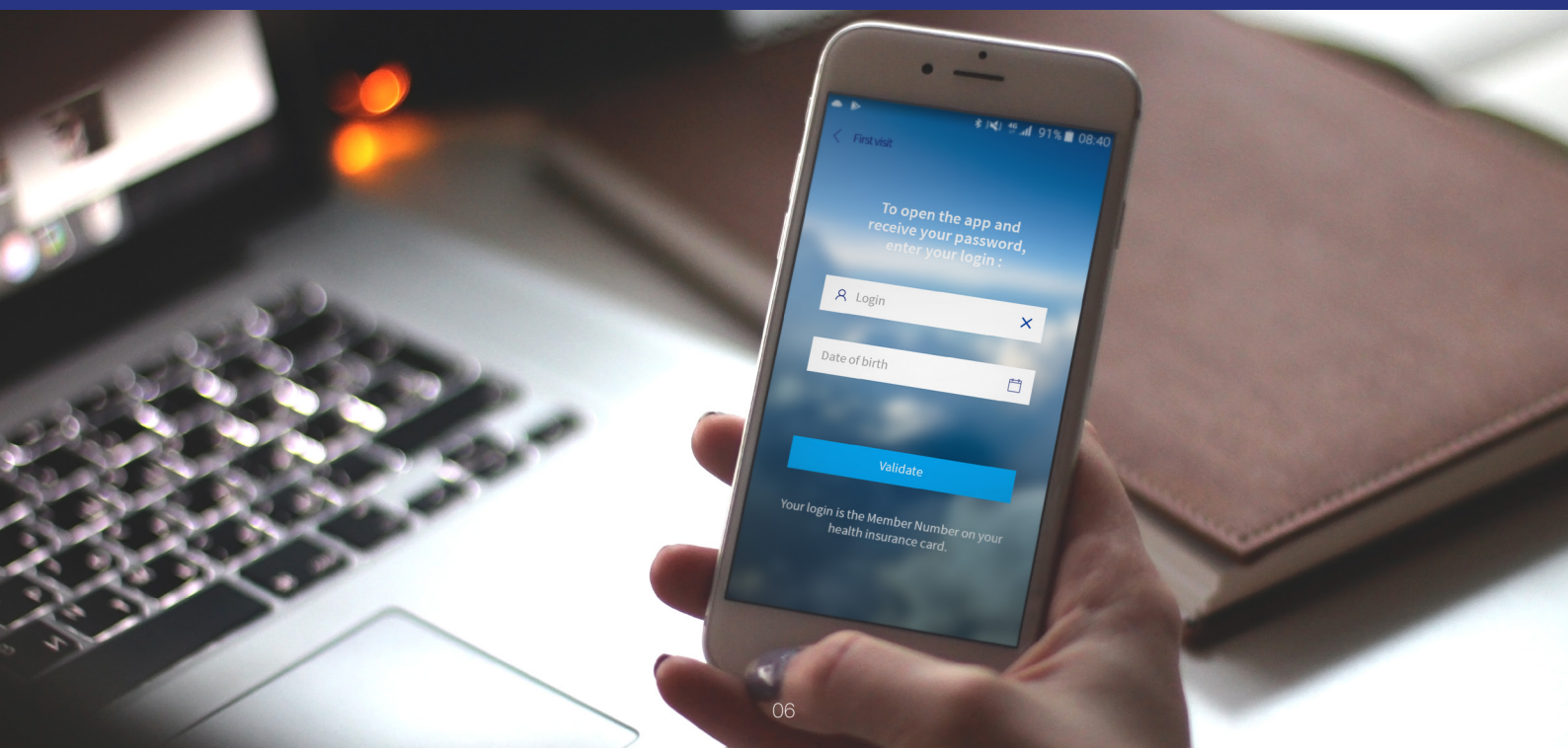
Sign up to our Health Management Programme where clinicians can help **proactively manage complex and high risk conditions**



Easy access to **real-time medical and security updates** through the Global Intelligence Center



Pro-actively manage wellbeing both **physical and Mental** through the **[Optum My Wellbeing app](#)** and LiveWell portal or app



Our personalised client experience

Building relationships is so important to us as an organisation and is embedded as one of our five culture 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 and wellbeing



Easy to use client portal for day to day reporting access



Healthcare for employees and their dependants

Our comprehensive BeHealthy Channel Islands 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.

- Out-patient direct settlement available across several of the outpatient plan benefits* For example GP consultations available for direct settlement
- Exceptional cover for Oncology treatment
- Transportation from the Channel Islands to the UK or another Island covered on the level 2 & 3 Core plans with a additional travel benefit provided for Oncology treatment
- Physiotherapy treatment covered on level 2 and 3 Outcare plans
- 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 covered on level 2 and 3 Outcare plans
- Virtual Visits which is our digital doctor and telemedicine service available in 13 languages
- Rehabilitation treatment covered on all the core plans
- Routine Maternity Care, Stem Cell Storage and Newborn Care available on our level 3 core plan
- Specialist consultations covered on all the Outcare plans
- Inpatient cash benefit covered on all the Core plans
- Gender Dysphoria benefit included on the level 3 Outcare plan which covers investigations up to the point of diagnosis and a consultation with an endocrinologist
- Dental options available



Proactive healthcare for your employees and their dependants

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.

What are the core pillars of wellbeing?



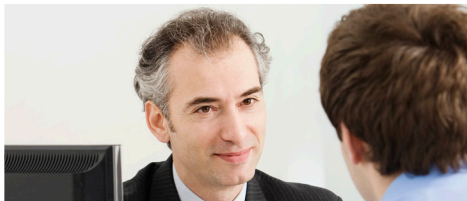
Physical health

The ability to maintain a healthy quality of life (e.g., manage risk factors/ health conditions) and to have enough energy to accomplish daily activities without undue fatigue or physical stress



Social health

The ability to relate to and connect with other people in our world; having supportive, positive relationships and feelings of social belonging



Financial health

The ability to effectively manage your current and future economic life



Community health

Having a feeling of connection and engagement with the area in which you live (e.g., liking where you live and feeling safe)



Mental health

The presence of positive emotions and moods (e.g., contentment, happiness); the absence of negative emotions (e.g., depression, anxiety); the ability to cope effectively with life

All our plans include proactive wellbeing programmes including:

- 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 including legal and financial advisory services
- LiveWell portal, an extensive eLibrary that provides advice, factsheets, articles, and additional resources for a broad range of personal and work related topics, available in 16 different languages
- Routine Annual Checks and Preventative Care covered on level 2 & 3 Core plans
- Comprehensive Cancer Screening with additional tests offered for those members believed to be at high risk covered on level 2 & 3 Core plans
- Vaccinations and inoculations including those that aid in the prevention of sickness and those required for travel purposes covered on level 2 & 3 Core plans
- Dietician Consultations covered on our level 3 Core plan


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

Healthy employees with a strong sense of Wellbeing are proven to be more productive, resilient 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**

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.



Medical Intelligence reports



WorldWatch® Global Security Intelligence Reports



Evacuation & Repatriation

Capabilities

- 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
- Evacuation and repatriation covered on our level 3 plan

BeHealthy Channel Islands International Healthcare Schedule of Benefits

| Core Plan | Channel Islands BeHealthy Core 1 | Channel Islands BeHealthy Core 2 | Channel Islands BeHealthy Core 3 |
|--------------------------------|----------------------------------|----------------------------------|----------------------------------|
| Annual Maximum Benefit GBP (£) | £500,000 | £1,200,000 | £2,400,000 |

Benefits marked with * require pre-authorisation

| Core Plan Healthcare Benefits | Channel Islands BeHealthy Core 1 | Channel Islands BeHealthy Core 2 | Channel Islands BeHealthy Core 3 |
|---|----------------------------------|----------------------------------|----------------------------------|
| Hospital Accommodation* | Semi-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 | Not Covered | £100 per night up to 5 nights | £100 per night up to 5 nights |
| Accommodation costs for accompanying person* Staying in hospital in the same room in cases of critical conditions | Not Covered | £35 | £45 |
| Chronic Conditions In-patient, out-patient and day-patient treatment | 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 | £1,500 | £3,100 | £4,600 |
| Reconstructive Surgery* After an accident, illness or injury In-patient, out-patient and day-patient treatment | Paid in Full | Paid in Full | Paid in Full |
| Congenital & Hereditary Conditions* | Paid in Full | Paid in Full | Paid in Full |
| Organ Transplant* | Not Covered | Paid in Full | Paid in Full |
| Dialysis* | Paid in Full | Paid in Full | Paid in Full |

| Core Plan Healthcare Benefits (continued) Benefits marked with * require pre-authorisation | Channel Islands BeHealthy Core 1 | Channel Islands BeHealthy Core 2 | Channel Islands BeHealthy Core 3 |
|--|---|---|---|
| Psychiatric & Psychotherapy Care* 10 month waiting period applies In-patient and day-patient treatment only | Up to 10 days | Up to 20 days | Up to 30 days |
| Hospice & Palliative Care* | £10,000 per lifetime | £23,000 per lifetime | £37,000 per lifetime |
| Home nursing or in a convalescent home* Covered immediately after or instead of hospitalisation | Not covered | £160 per day up to 20 days | £160 per day up to 30 days |
| Inpatient Cash Benefit Where treatment is free of charge | £50 per night up to 20 nights | £50 per night up to 20 nights | £115 per night up to 20 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) | Not covered | 20 days per year | 30 days per year |
| HIV/AIDS* In-patient, out-patient and day-patient treatment | Not covered | £3,900 | £7,800 |
| Ambulance Services | Paid in Full | Paid in Full | Paid in Full |
| Emergency Inpatient Dental Treatment* | Not covered | £750 | Paid in Full |
| Preventative Surgery* | Not covered | Not covered | £18,300 |
| Travel costs to another Channel Island/UK/France* In-patient, out-patient and day-patient treatment Subject to your Health and Social Services Department not providing the service and your specialist confirming that private treatment is not available locally. | £300 per return journey up to £1,500 Includes standard rate air, train, ferry, underground and bus fares and a max. of £20 per taxi trip | £300 per return journey up to £1,500 Includes standard rate air, train, ferry, underground and bus fares and a max. of £20 per taxi trip | £300 per return journey up to £1,500 Includes standard rate air, train, ferry, underground and bus fares and a max. of £20 per taxi trip |
| Maternity/paternity cash benefit (mother/father has to be covered by the policy for at least 12 months before the baby is born) | Not covered | £100 | £150 |

| Oncology Benefits | | | |
|--|--------------|--------------|--------------|
| Oncology Treatment* In-patient, out-patient and day-patient treatment | Paid in Full | Paid in Full | Paid in Full |
| Oncology Counselling Services Consultations with a registered counsellor via our EAP service when you have being diagnosed with cancer | 5 visits | 5 visits | 5 visits |
| Wig Purchase of a wig following chemotherapy or a prosthetic bra | £135 | £135 | £135 |
| Transportation from the Islands to UK or another Island For eligible cancer treatment if local treatment is not available | Not covered | £1,000 | £1,500 |

Wellness Benefits

| | | | |
|--|--------------------|--------------------|--------------------|
| Routine Annual Health Checks & Preventive Care Includes blood and cholesterol checks, physical examinations, blood pressure and BMI, urine analysis and hearing examination | | | |
| 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). | Not covered | £100 | £200 |
| My Wellbeing <ul style="list-style-type: none"> Customised healthy lifestyle mobile app and web based services focused on health activity and nutritional programmes Digital Wellness Coaching | Included | Included | Included |
| Employee Assistance Programme (EAP) Access to face to face visits and unlimited telephone multinational counselling services available 24/7 | 5 visits per issue | 5 visits per issue | 5 visits per issue |
| Livewell Online Resources The Livewell portal is your guide for all things health and wellness related. It provides comprehensive information on the EAP service and offers an extensive range of educational materials and tools | Included | Included | Included |
| Vaccinations | Not covered | £100 | £200 |
| Dietician Consultations Cover includes initial consultations and two follow up visits | Not covered | Not covered | 3 visits |

Assistance Services

| | | | |
|---|-------------|-------------|--------------|
| Medical Evacuation & Repatriation* The eligible costs and expenses in connection with the Medical Evacuation and Repatriation Services are as follows: | | | |
| 1. Arranging and providing for transportation and related medical services (including the cost of a medical or non-medical escort) and medical supplies necessarily incurred in connection with the evacuation. | Not covered | Not covered | Paid in Full |
| 2. 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. | Not covered | Not covered | Paid in Full |
| 3. Hotel accommodation costs are covered for the Insured Member if medical necessity or availability of transport prevents an immediate return trip following completion of treatment (discharge or final appointment) hotel costs will be covered up to the limit specified in the Schedule of Benefits. Your accommodation will be covered: | Not covered | Not covered | Up to 7 Days |

| | | | |
|--|-------------|-------------|--------------|
| <ul style="list-style-type: none"> • up to 7 days from the completion of treatment OR • until the date you are deemed fit to travel (ie. fit to fly) in the event that your clinical condition advances your fitness to travel date beyond the 7 day limit OR • until the date of your medical transportation (in cases where we are arranging your medical transportation) | | | |
| 4. Expenses occurred for one adult accompanying an evacuated person. | Not covered | Not covered | £2,500 |
| 5. Travel and hotel costs for the insured family members in the event of an emergency evacuation which could be a life-threatening condition. | Not covered | Not covered | £1,800 |
| 6. Transportation of Your children (under the age of 18) either to the same location as the Insured Member or to a location where the children can be placed under the care of another guardian or relative. | Not covered | Not covered | Paid in Full |
| 7. Dispatch of a Medical Practitioner to Insured Member's location when it is deemed appropriate for medical management of a case. | Not covered | Not covered | 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 |

| Maternity Benefits | | | |
|--|-------------|--------------|---|
| Routine Maternity Care* In-patient, out-patient and day-patient treatment 10-month waiting period | Not covered | Not covered | £7,750 |
| Stem Cell Storage* Costs covers extraction and one year preservation of stem cells | Not covered | Not covered | £1,600 included within the routine maternity benefit |
| Complications of Pregnancy & Childbirth* 10-month waiting period | Not covered | Paid in Full | Paid in Full |
| Newborn Care* | Not covered | Not covered | £115,000 |


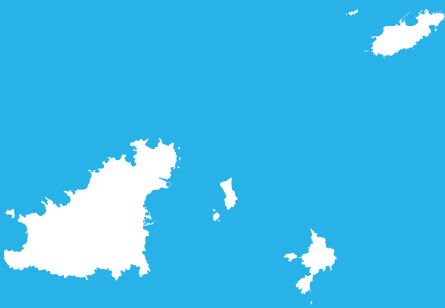




| Outpatient Healthcare Benefits | Channel Islands BeHealthy Core 1 | Channel Islands BeHealthy Core 2 | Channel Islands BeHealthy Core 3 |
|--|-------------------------------------|-------------------------------------|-------------------------------------|
| Maximum plan limit per member or dependant. | Paid in Full | Paid in Full | Paid in Full |
| Medical Practitioner Fees | Not Covered | £500 | Paid in Full |
| 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 | Not covered | £200 | Paid in Full |
| Non-Surgical & Minor Surgical Procedures (ex. Dialysis) | Paid in Full | Paid in Full | Paid in Full |
| Lab / Diagnostic / Pathology | Paid in Full | Paid in Full | Paid in Full |
| Durable Medical Equipment (DME) & Prosthetics | Not covered | Not covered | £500 |
| Outpatient Rehabilitation If treatment is required after an acute medical condition and or surgical treatment it must be within 14 days of surgery and /or discharge | Not covered | 5 visits | 20 visits |
| Alternative & Complementary Therapies Includes Acupuncture, Acupressure, Ayurveda, Chiropractic, Osteopathy, Podiatry and Traditional Chinese Medicine | Not covered | 12 Visits | 20 Visits |
| Physiotherapy Initial 5 sessions non prescribed | Not covered | 10 visits | 20 visits |
| Virtual Visits Digital health care and telemedicine service that facilitates a consultation with a doctor through a desktop or mobile device. | Paid in Full | Paid in Full | Paid in Full |
| Health Management Programme Personal support for managing chronic health conditions. The programme focuses on medication and dietary management, DME supplies assistance, specialty provider support and action planning for urgent needs | Included | Included | Included |
| Gender Dysphoria Covers investigations up to the point of diagnosis and a consultation with an endocrinologist to rule out underlying medical condition for members who are 18 years of age and above | Not covered | Not covered | £1,500 |
| Psychiatry and Psychotherapy | Not covered | 10 Visits | 20 Visits |
| Vision/Optical Includes one eye examination and hardware purchase per year | Not covered | 50% refund up to £150 | 50% refund up to £220 |
| Dental Treatment | Not covered | 50% up to £250 | 50% up to £350 |

| Dental Benefits | BeHealthy Dencare 1 | BeHealthy Dencare 2 | BeHealthy Dencare 3 |
|--|---------------------|-----------------------|-------------------------|
| Maximum plan limit per member or dependant. | £780 | £1,950 | £3,500 |
| Dental Treatment | 80% Refund | 80% Refund | Paid in Full |
| Dental Surgery | 80% Refund | 80% Refund | Paid in Full |
| Periodontics | Not covered | 80% Refund | 80% Refund |
| Orthodontic treatments and dental prostheses | Not Covered | 50% Refund | 65% Refund |
| Orthodontic treatments for dependant children under the age of 18 10 month waiting period applies | Not Covered | 50% Refund up to £950 | 65% Refund up to £1,800 |

Area of Cover

We offer a range of options in relation to geographical area of cover which are listed below.

| Region 1 | | |
|---|--|---|
|  |  |  |
| Jersey | Guernsey | UK |
| Region 2 | Region 3 | Region 4 |
|  |  |  |
| Europe | Worldwide excluding USA | Worldwide |



Get in touch today.

Call or email to arrange a suitable time



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www.uhcglobal.eu

Helping your globally mobile populations thrive.

*Please check with the healthcare provider

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