

BeHealthy Group plans

United Healthcare 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.



- Worries about future finances
- Building new personal and professional relationships
- Pre-assignment preparation
- Work pressure
- Lack of a support network
- Family acclimation issues
- Culture and language barriers

- Expectations and reality of assignment are not aligned
- Caring for one's health and wellbeing in a new country
- Lack of familiarity of local healthcare system
- Security issues

^{*} https://www.learnlight.com/en/articles/overseas-assignments

How we can help overcome assignment challenges

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

Our comprehensive range of insurance benefits are designed to direct members to quality-driven medical attention. Combined with our holistic approach to care, we offer rich wellbeing programmes, destination specific health and security intelligence, clinical support and 24/7 assistance that includes evacuation and repatriation services.

· Health insurance

Comprehensive suite of health insurance plans including easy access to quality healthcare network providers across the globe.

· Health and wellbeing

Holistic solutions designed to support members physical, mental, social and financial health, encouraging positive health choices and active engagement to help improve their overall wellbeing.

· Health and security intelligence

Healthcare quality and security intel for 200+ territories and countries and 350+major cities around via the Global Intelligence Centre.

· Assistance and clinical support

24/7/365 medical, travel, security, and natural disaster assistance, evacuation, and repatriation services. Working alongside assistance and intelligence teams, clinical experts provide medical consultations, care monitoring and medical guidance across the entire care continuum.

As your dedicated partner, we connect the pieces of healthcare together and make communication easier for you.

Why choose us

- Unique innovative offering
- · 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
- Winner of Best Group International Health Insurance Provider Award at the 2024 and 2021 UK Health and Protection Awards
- Awarded 5-star Provider Service Rating by industry publication Health & Protection in 2025

Member journeys made simple

We support members in over 150 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 an emotional wellbeing specialist coach about how to provactively manage their wellbeing.

Members 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**.





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.



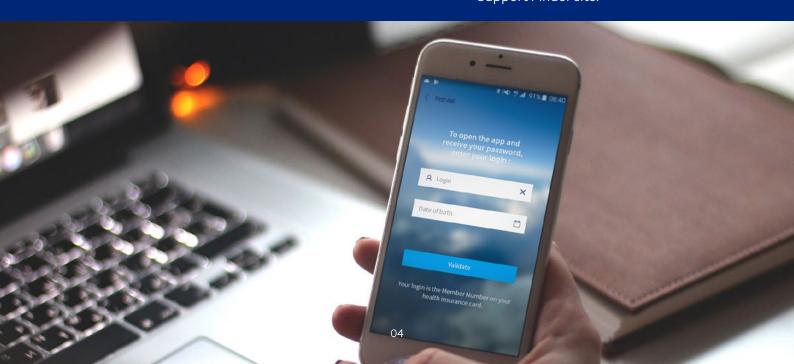
Sign up to our Health Management Programme where clinicians can help proactively manage complex and high risk conditions.



Easy access to **healthcare quality reports by country** through the Global Intelligence Centre.



Proactively manage **physical**, **social**, **mental** and **financial health** via Optum Emotional Wellbeing Solutions, which can be accessed via our innovative Support Finder site.



Our personalised client experience

Building relationships is important to us as an organisation and is one of our six 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 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



Proactive care for your employees and their dependants

We have developed a suite of integrated health 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.

Embedded in our all plans is Emotional Wellbeing Solutions offering a comprehensive and flexible employee assistance program that includes in-person and virtual counselling, financial and legal consultations and a variety of digital self-care tools. It aims to support your mental health and overall wellbeing through personalised, clinically validated assessments and a global digital platform for accessing resources.

All our plans include proactive health programmes including:

- · 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, resilient and engaged individuals within any organisation's talent pool, which is why we offer comprehensive wellness benefits embedded in all our plans.



Health and dental care for employees and their dependants

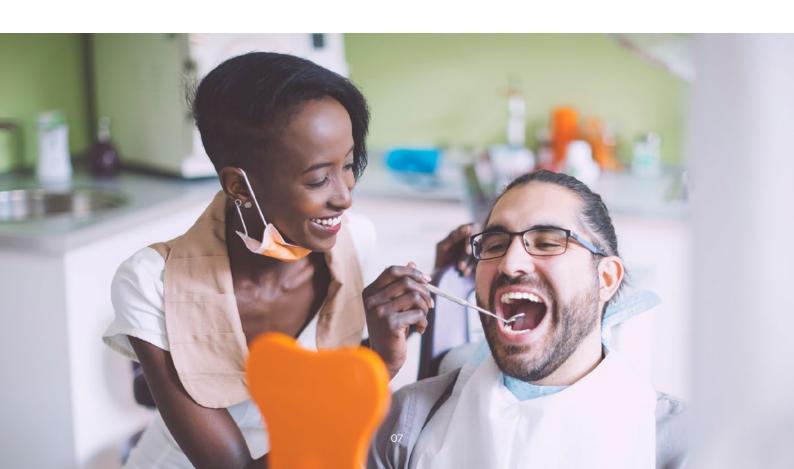
Our comprehensive healthcare plans offer a wide range of benefits across all plan levels for our members to manage their health and help them return to work as soon as possible should illness arise.

Healthcare

- Cover for oncology treatment
- Physiotherapy treatment covered on all the 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
- Virtual Visits which is our digital doctor and telemedicine service
- · Rehabilitation treatment covered on all the core plans
- Routine maternity care, stem cell storage, home delivery and newborn care available on our level 2 and 3 core plans

Dental care

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





Case study

Evidence-based health management for a high-risk pregnancy



Location: East Africa

Situation

A member, on assignment in East Africa, was 25 weeks pregnant with her first child. She was experiencing medical issues and had been admitted to a local hospital. With concerns over pre-term labor, the member contacted our Customer Care Centre looking for support and guidance on whether she should return to her home country for emergency medical care.

Outcome



The Customer Care Professional (CCP) listened to her concerns, carefully noting the health risks to both the mother and child. The CCP immediately connected the member with an in-house health manager, a registered nurse dedicated to addressing the needs of individuals with complex and chronic conditions.



The health manager quickly assessed the situation and provided the member with an overview of the Health Management Programme — a clinically led program offering personalised support and healthcare assistance for complex and high-risk conditions.



The health manager collaborated with the in-house clinical and assistance teams who coordinated the travel arrangements, ensuring the member's safe return home.



The health manager helped the member with finding in-network obstetrician, perinatologist, primary care professional and level 3 neonatal intensive care unit (NICU) providers near her home all while monitoring member's status from departure to arrival in her home country. At 38 weeks, the member successfully delivered a healthy baby girl.

How we manage the unexpected

We are an experienced provider of assistance solutions in the global mobility market offering health and security intelligence, 24/7 assistance, in-house clinical team expertise and intervention plus evacuation and repatriation coordination services.



Evacuation and repatriation



Global Intelligence Centre

Capabilities

- Medical evacuation services for an illness or bodily injury sustained abroad
- Repatriation services available if treatment is not available locally. Cover provided for an accompanying person and hotel accommodation included.
- Healthcare information for 200+ territories and countries and 350+ major cities via the Global Intelligence Centre
- Risk Ratings for each country and rank the severity of risk concerning disease, quality of care, access to care and cultural challenges





Case study

Critical care coordination and medical evacuation



Location: Yangzhou City, Hunan province, China to Canada

Situation

A member traveling in China was admitted to a local hospital. They were critically anemic and transferred to the ICU. Diagnosed with severe autoimmune anemia, they were unable to receive transfusions due to autoimmune condition and failed cross-matching tests.

The treating physician recommended a higher level of care. The member refused, wishing to fly back to Canada for treatment, despite an inability to obtain proper documentation for Chinese road checkpoints and commercial airline medical clearance.

Additionally, the member only spoke Mandarin.

Outcome



Our Emergency Response Center (ERC) team orchestrated a combination of logistical and medical support and multilingual support to prepare the member for a transfer from China to Canada.



Ground travel in China was forbidden without documentation stating that a traveler had not been in the Wuhan province. The ERC was able to facilitate a ground ambulance crew and air ambulance crew to transport the member from the hotel to the airport in China to Canada.



The Canadian Health Ministry and Border Services required a health screening upon arrival. A health screening was provided immediately and the ERC team worked with the Canadian Quarantine Officials to dispatch a ground ambulance airport and escort the member home.



Through every step of journey, the ERC team closely monitored the situation, working seamlessly with our in-country team, local physicians and transport providers in China and Canada to bring the member safely home.

Plans made easy

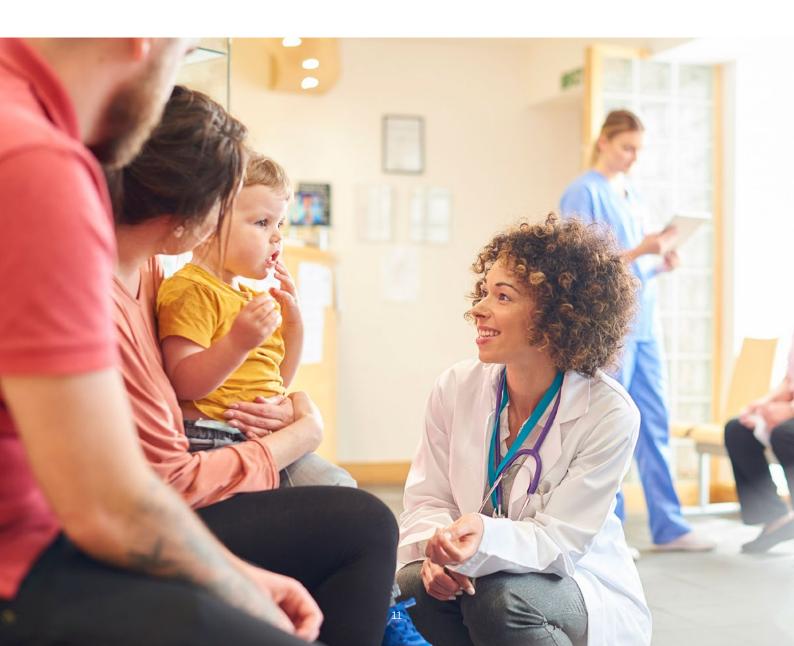
We have developed a suite of modular products for our clients which seek to put our members' health and safety first. Each module offers three levels of cover across three different plan types:

- **Core plan** (mandatory) focused on inpatient benefits and treatment requiring hospitalisation
- Outpatient plan (optional) focused on outpatient 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, assistance and clinical support services.

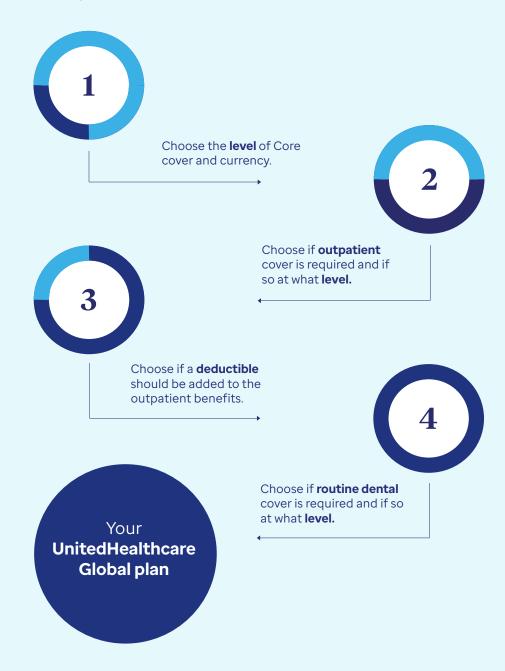
Modular products allow clients to build bespoke plans which:

- 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 plan is easy. Simply follow the steps below while reviewing the Schedule of Benefits.



Request a quote by calling +44 (0)20 3907 4922

BeHealthy Healthcare Schedule of Benefits Effective 1 November 2025

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
Core plan healthcare benefits	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
Prescription medicines, drugs and dressings* Inpatient and day-patient treatment.	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
Accommodation costs for accompanying person* Staying in hospital in the same room in cases of critical conditions.	\$70/€60/ £55 per night	\$70/€60/ £55 per night	Paid in full
Chronic conditions	Covered up to listed benefit limits	Covered up to listed benefit limits	Covered up to listed benefit limits
Surgeon and anaesthetist's fees*	Paid in full	Paid in full	Paid in full
Surgical procedures and appliances and materials* Inpatient 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* Inpatient and day-patient treatment only.	Paid in full	Paid in full	Paid in full
Labs, diagnostics and pathology* Includes pathology, X-rays, radiology, CT and MRI scans, PET and PET-CT scans. Inpatient and day-patient treatment only.	Paid in full	Paid in full	Paid in full
Inpatient rehabilitation* Treatment must start within 14-days of surgery and/or discharge after the acute medical condition. Inpatient and day-patient treatment only.	\$4,000/€3,600/£3,200	\$11,100/€10,000/ £8,900	Paid in full
Reconstructive surgery* After an illness, injury or surgery. Inpatient, outpatient and day-patient treatment.	Paid in full	Paid in full	Paid in full
Congenital and hereditary conditions*	\$80,000/€71,000/ £65,000	\$120,000/€107,000/ £98,000	\$150,000/€134,000/ £122,000
Organ transplant*	Paid in full	Paid in full	Paid in full
Dialysis*	Paid in full	Paid in full	Paid in full
Psychiatry and psychotherapy treatment* 10-month waiting period applies to underwritten plans. Inpatient and day-patient treatment only.	Up to 20 days	Up to 30 days	Paid in full
Hospice and palliative care*	\$30,000/€26,750/ £24,500 per lifetime	\$47,000/€42,000/ £38,000 per lifetime	\$59,000/€52,500/ £48,000 per lifetime
Home nursing or in a convalescent home* 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

Core plan healthcare benefits (cont.)	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Inpatient cash benefit 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
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.	Included	Included	Included
Accident and emergency treatment Outside of area of cover for trips of a maximum period of six weeks.	20 days per year	30 days per year	30 days per year
HIV/AIDS care* Inpatient, outpatient and day-patient treatment, and prescribed medicines, drugs and dressings, including antiretroviral therapy (ART).	\$5,000/€4,450/£4,050	Paid in full	Paid in full
Ambulance services Local ambulance services required in a medical emergency or to provide medically necessary transfers.	Paid in full	Paid in full	Paid in full
Dental treatment following an accident Inpatient and day-patient treatment only.	Paid in full	Paid in full	Paid in full
Preventative surgery*	Not covered	\$22,300/€20,000/ £18,300	\$33,500/€30,000/ £27,500
Oncology benefits	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Oncology treatment* Inpatient, outpatient and day-patient treatment, including prescribed medicines, drugs and dressings.	Paid in full	Paid in full	Paid in full
Wig or prosthetic bra Purchase of a wig or a prosthetic bra following cancer treatment.	\$175/€150/£135	\$175/€150/£135	\$175/€150/£135
Egg or sperm freezing* Egg or sperm harvesting and cryopreservation, for up to 12 months, prior to cancer treatment.	Paid in full	Paid in full	Paid in full
Wellness benefits	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Routine annual health checks and preventive care Includes blood and cholesterol checks, physical examinations, blood pressure and BMI, urine analysis and hearing examination.			
Cancer screenings Mammograms every two years for women aged 40-49 or one mammogram every year for women aged 50+ Routine gynaecological tests Testicular/prostate examination/PSA/DRE tests every year for men aged 50+ or earlier based on family history BRCA 1 and BRCA 2 genetic tests for women at high risk of breast cancer*	\$600/€550/£500	\$2,500/€2,250/£2,050	\$7,500/€6,700/£6,100
Vaccinations	70% refund	Paid in full	Paid in full
Dietician consultations Cover initial consultations and two follow up visits.	Not covered	Not covered	3 visits
Cardiovascular genetic testing	Not covered	Not covered	Paid in full

Added value services	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Emotional wellbeing solutions A single digital entry point to personalised wellbeing tools and programs including meditation, sleep support, counseling, legal and financial consultations and self-care resources.	Included	Included	Included
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
Virtual Visits Digital healthcare and telemedicine service, provided via our telemedicine providers, facilitates a consultation with a doctor through a desktop or mobile device.	Included	Included	Included
Global Intelligence Centre Real-time security and health information for 200+ territories and countries and 350+ major cities around the globe to help travellers prepare before visiting an international destination.	Included	Included	Included
Maternity benefits	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Routine maternity care* Inpatient, outpatient and day-patient treatment 10-month waiting period applies to underwritten plans.	Not covered	\$9,500/€8,500/ £7,750 per pregnancy	Paid in full
Stem cell storage* Cost covers extraction and one year preservation of stem cells. 10-month waiting period applies to underwritten plans.	Not covered	\$2,000/€1,750/ £1,600 per pregnancy included within the routine maternity care benefit	\$3,000/€2,500/ £2,250 per pregnancy
Complications of pregnancy and childbirth* 10-month waiting period applies to underwritten plans.	Not covered	Paid in full	Paid in full
Home delivery* 10-month waiting period applies to underwritten plans.	Not covered	\$1,100/€1,000/ £900 per pregnancy	Paid in full
Medically necessary caesarean section* 10-month waiting period applies to underwritten plans.	Not covered	\$25,000/€22,000/ £20,000 per pregnancy	Paid in full
Newborn care* For up to 30-days following birth.	Not covered	\$140,000/€125,000/ £115,000 per child	\$235,000/€210,000/ £190,000 per child
Assistance services	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Medical evacuation and repatriation* Eligible costs and expenses for medical evacuation and repatriation include:			
Arranging and providing transportation and related medical services, escorts and medical supplies.	Paid in full	Paid in full	Paid in full
2. Returning the evacuated person to their home or host country following medical evacuation or medical repatriation, treatment and stabilisation.	Paid in full	Paid in full	Paid in full
 3. Hotel accommodation costs for the evacuated person if medical necessity or availability of transport prevents an immediate return trip following completion of treatment. Accommodation will be covered: Up to seven days from the completion of treatment, or Until the date we deem them fit to travel, or Until the date we can arrange medical transportation. 	Paid in full	Paid in full	Paid in full

As	ssistance services (cont.)	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
4.	Expenses for one adult accompanying an evacuated person.	\$3,100/€2,800/£2,500	\$3,100/€2,800/£2,500	\$3,100/€2,800/£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.	\$2,300/€2,000/£1,800	\$2,300/€2,000/£1,800	\$2,300/€2,000/£1,800
6.	Transportation of the evacuated member's children to be with the evacuated member or a guardian or relative.	Paid in full	Paid in full	Paid in full
7.	Dispatch of a medical practitioner to the evacuated persons location when it is deemed appropriate for medical management of a case.	Paid in full	Paid in full	Paid in full
Re	patriation of remains*	Paid in full	Paid in full	Paid in full
	avel costs of insured family member 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

Outpatient plan and deductibles

The following outpatient plans can be purchased with any of the core plans. They cannot be purchased separately. Deductibles apply per insured member, per period of cover.

Deductible options
Nil
\$150/€125/£110
\$300/€250/£225
\$800/€675/£600

Optional cover

Outpatient healthcare benefits	BeHealthy Outcare 1	BeHealthy Outcare 2	BeHealthy Outcare 3
Outcare plan limit Applies per insured member, per period of cover.	\$7,500/€6,500/ £6,000	\$12,000/€10,500/ £9,600	Paid in full
Medical practitioner fees	Up to the Outcare plan limit	Up to the Outcare plan limit	Paid in full
Specialist fees	Up to the Outcare plan limit	Up to the Outcare plan limit	Paid in full
Prescription medicines, drugs and dressings Outpatient prescription.	Up to the Outcare plan limit	Up to the Outcare plan limit	Paid in full
Non-surgical and minor surgical procedures	Up to the Outcare plan limit	Up to the Outcare plan limit	Paid in full
Labs, diagnostics and pathology	Up to the Outcare plan limit	Up to the Outcare plan limit	Paid in full
Durable medical equipment (DME) and prosthetics	Up to the Outcare plan limit	Up to the Outcare plan limit	Paid in full
Hormone replacement therapy (HRT) Includes menopausal hormone therapy.	Up to the Outcare plan limit	Up to the Outcare plan limit	Paid in full
Outpatient rehabilitation If treatment is required after an acute medical condition and or surgical treatment it must start within 14-days of surgery and/or discharge.	5 visits, up to the Outcare plan limit	20 visits, up to the Outcare plan limit	Paid in full
Speech and occupational therapy Includes occupational therapy, restorative and development speech therapy and/or fees.	Not covered	5 visits, up to the Outcare plan limit	Paid in full
Alternative and complementary therapies Includes acupuncture, acupressure, ayurveda, chiropractic, osteopathy, podiatry and traditional Chinese medicine.	Not covered	20 visits, up to the Outcare plan limit	Paid in full
Emergency room outpatient treatment Treatment received in an emergency room or in a casualty ward within 24-hours of an accident or sudden illness where there is no need for you to occupy a bed.	\$1,100/€1,000/ £900, up to the Outcare plan limit	\$2,200/€2,000/ £1,800, up to the Outcare plan limit	Paid in full
Physiotherapy	5 visits, up to the Outcare plan limit	20 visits, up to the Outcare plan limit	Paid in full
Infertility treatment 18-month waiting period applies to underwritten plans.	Not covered	Not covered	50% refund \$10,000/€9,000/ £8,000 lifetime limit

Outpatient healthcare benefits (cont.)	BeHealthy Outcare 1	BeHealthy Outcare 2	BeHealthy Outcare 3
Psychiatry and psychotherapy treatment 18-month waiting period applies to underwritten plans.	Not covered	20 visits, up to the Outcare plan limit	30 visits
Well baby cover Outpatient 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.	70% refund, up to the Outcare plan limit	Up to the Outcare plan limit	Paid in full
Vision Includes one eye examination and one prescription eyewear purchase per year (includes lenses and frames or contact lenses).	Not covered	\$200/€175/£160, up to the Outcare plan limit	\$300/€270/£245
Laser eye treatment Corrective treatments aimed at improving refractive errors.	Not covered	Not covered	\$700/€625/£570
Dental treatment following an accident Outpatient treatment only.	Not covered	\$950/€850/£780, up to the Outcare plan limit	\$950/€850/£780
Prescribed over-the-counter drugs Prescription is not legally required however the drugs must be prescribed by a medical practitioner.	Not covered	\$45/€40/£37, up to the Outcare plan limit	\$55/€50/£45

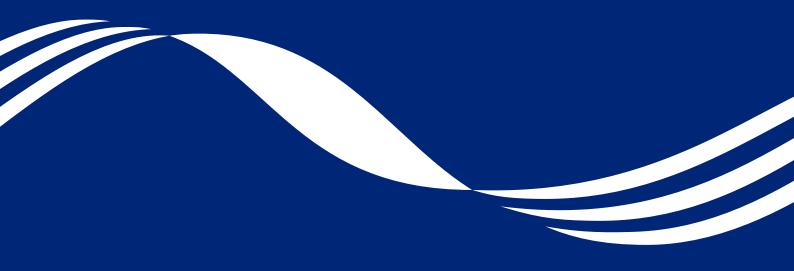
Dental plan

The following dental plans can be purchased with any of the core and outpatient plans. They cannot be purchased separately.

Dental benefits	BeHealthy Dencare 1	BeHealthy Dencare 2	BeHealthy Dencare 3
Dencare plan limit Applies per insured member, per period of cover.	\$1,000/€900/£820	\$2,500/€2,200/£2,000	\$4,500/€4,000/£3,650
Preventative and routine dental treatment	80% refund, up to the Dencare plan limit	80% refund, up to the Dencare plan limit	Up to the Dencare plan limit
Dental surgery	80% refund, up to the Dencare plan limit	80% refund, up to the Dencare plan limit	Up to the Dencare plan limit
Periodontics	Not covered	80% refund, up to the Dencare plan limit	80% refund, up to the Dencare plan limit
Dental prostheses	Not covered	50% refund, up to the Dencare plan limit	65% refund, up to the Dencare plan limit
Orthodontics 10-month waiting period applies to underwritten plans.	Not covered	50% refund, up to the Dencare plan limit	65% refund, up to the Dencare plan limit
Orthodontic treatments for dependent children under the age of 18 10-month waiting period applies to underwritten plans.	Not covered	50% refund up to \$1,250/€1,100/ £1,000, up to the Dencare plan limit	65% refund up to \$2,300/€2,000/ £1,850, up to the Dencare plan limit

Area of cover options
Worldwide**
Worldwide excluding U.S.

 $[\]hbox{**Out-of-Network restrictions apply for claims in the U.S., please refer to the Membership Guide for more details.}$





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