



BeHealthy Germany Group plans

Helping your globally mobile populations thrive

United
Healthcare
Global

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Welcome to UnitedHealthcare Global

Specialised healthcare plans for Germany

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.

Our specialised BeHealthy Germany plan range is carefully designed to give you and your dependants access to care when you need it most. Direct settlement is available across several of the outpatient plan benefits and the plan has been set up to ensure you'll have access to our comprehensive medical network whilst you are on assignment for the company.

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**.

BeHealthy Germany is designed for companies based in Germany, providing comprehensive cover across the plan range and is best suited for the following groups:

- German expatriates on assignment abroad
- Foreign expatriates on assignment in Germany
- Third Country Nationals - foreign expatriates on assignment outside Germany



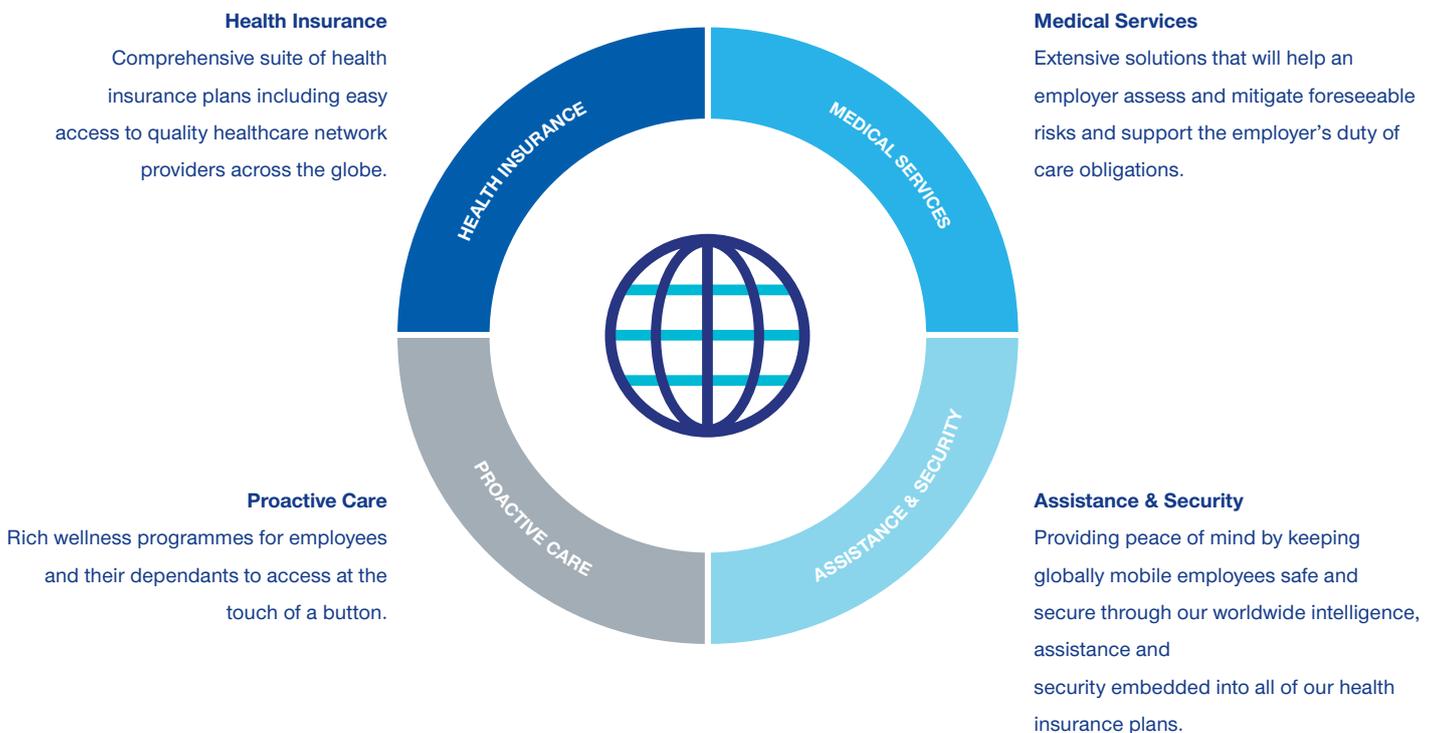
How we can help support globally mobile populations

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 globally mobile population

Our single partner solution offers a comprehensive suite of benefits for your globally mobile 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



Comprehensive Maternity & Child Benefits to help employees' families, wherever they are located.



Members can make a claim in less than 90 seconds through the myUHGlobal 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 Centre 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 millions of 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 a wellness coach about how to proactively manage their healthcare.

Members on Behealthy Germany 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**



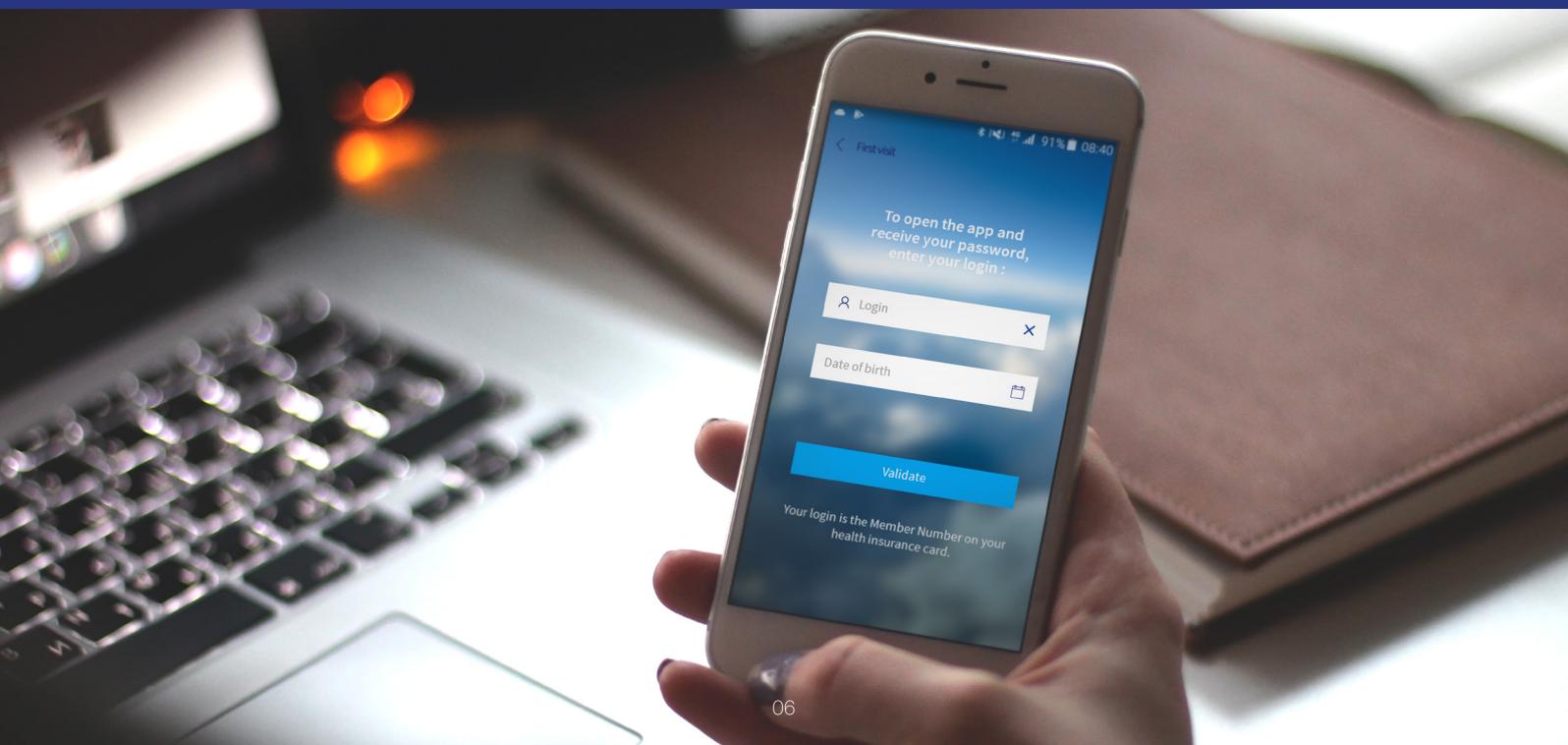
Sign up to our Health Management Programme where clinicians can help **proactively manage complex and high risk conditions**



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



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 Germany 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*
- Exceptional cover for Oncology treatment
- Routine maternity care, complications of pregnancy and childbirth, home-births, maternity cash benefit, pregnancy gymnastics, post-natal gymnastics, midwife help at home and newborn care
- Physiotherapy treatment covered across all the 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 available in 13 languages, including German
- Rehabilitation treatment covered on all the Core plans
- Well child cover up to their sixth birthday and routine eye and hearing tests covered for children under 15
- Specialist consultations covered on all the Outcare plans
- Inpatient cash benefit covered on all the Core plans
- 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.

Embedded in our all plans is Optum My Wellbeing App, providing a global multilingual health engagement service which inspires and motivates healthier habits and wellness coaching access, provided by Optum, a UnitedHealth Group company. Members can set goals, track their progress and stay inspired, all with a friendly virtual coach beside them every step of the way. They can connect with colleagues, join a group, participate with challenges, share their activities, receive social notifications and encourage each other.

Health Score: Empowering health ownership

My Wellbeing starts with a Health Score — a dynamic number ranging from 1 (low) to 1,000 (high) that measures the members current health and wellbeing. It changes in real time based on a variety of factors, allowing members to see the immediate impact healthy behaviours has on health.

Wheel of Life™ — lifestyle navigation tool

The Wheel of Life is our enhanced lifestyle navigator. It focuses on seven different areas to track your holistic health:

Activity — any kind of physical activity you take (walking, climbing stairs, etc.)

Self-control — the amount of caffeine, nicotine, alcohol that you may consume

Nutrition — the intake of your food and drink

Physical health — includes biometrics and state of the body as diseases (blood and heart-related analysis)

Mindfulness — the practice of being fully present and aware (yoga, meditation, etc.)

Sleep — any kind of activity related to sleep and rest

Mental wellbeing — emotional, psychological and social wellbeing that affects how you think, feel and act



All our plans include proactive wellbeing programmes including:

- Optum My Wellbeing customised healthy lifestyle app focused on healthy activity, nutrition & mental health services which is available in 16 different languages, including German
- 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. Available in German
- 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 21 different languages including German
- Routine Annual Checks and Preventative Care covered across all the Core plans
- 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
- 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



How we manage the unexpected

We are a single-source provider of assistance solutions in the global mobility market, offering safety and security, destination intelligence and medical assistance services.



Medical Intelligence reports



Security Intelligence Reports



Evacuation and Repatriation

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.
- Real-time security and healthcare information for 200+ territories and countries and 350+ major cities around 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



BeHealthy International Healthcare Schedule of Benefits for Germany

Core Plan	Germany BeHealthy Core 1	Germany BeHealthy Core 2	Germany BeHealthy Core 3
Annual Maximum Benefit USD (\$)	\$1,500,000	No Limit	No Limit
Annual Maximum Benefit EUR (€)	€1,300,000	No Limit	No Limit
Annual Maximum Benefit CHF	1,400,000 CHF	No Limit	No Limit

Benefits marked with * require pre-authorisation

Core Plan Healthcare Benefits	Germany BeHealthy Core 1	Germany BeHealthy Core 2	Germany 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
Accommodation costs for accompanying person* Staying in hospital in the same room in cases of critical conditions	\$70 / €60 / 65 CHF	\$70 / €60 / 65 CHF	Paid in Full
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 start within 14 days of surgery and/or discharge after the acute medical condition In-patient and day-patient treatment only	\$4,000 / €3,600 / 3,900 CHF	\$11,100 / €10,000 / 10,800 CHF	Paid in Full

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*	Paid in Full	Paid in Full	Paid in Full
Dialysis*	Paid in Full	Paid in Full	Paid in Full
Psychiatric & Psychotherapy Care* In-patient and day-patient treatment only	Up to 20 days	Up to 30 days	Paid in Full
Hospice & Palliative Care*	\$30,000 / €26,750 / 29,000 CHF per lifetime	\$47,000 / €42,000 / 45,000 CHF per lifetime	\$59,000 / €52,500 / 56,500 CHF per lifetime
Home nursing or in a convalescent home* Covered immediately after or instead of hospitalisation	\$200 / €175 / 190 CHF per day up to 20 days	\$200 / €175 / 190 CHF per day up to 30 days	Paid in Full
Inpatient Cash Benefit Where treatment is free of charge	\$140 / €125 / 135 CHF per night up to 20 nights	\$140 / €125 / 135 CHF per night up to 30 nights	\$140 / €125 / 135 CHF 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	Included	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	\$4,800 / €4,250 / 4,600 CHF	\$9,500 / €8,500 / 9,200 CHF	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
Travel costs of insured family member in the event of repatriation of mortal remains	\$1,700 / €1,500 / 1,600 CHF	\$1,700 / €1,500 / 1,600 CHF	\$1,700 / €1,500 / 1,600 CHF
Emergency Inpatient Dental Treatment	\$950 / €850 / 920 CHF	\$1,900 / €1,700 / 1,850 CHF	Paid in Full
Preventative Surgery*	Not covered	\$22,300 / €20,000 / 21,500 CHF	\$33,500 / €30,000 / 32,500 CHF

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	\$175 / €150 / 160 CHF	\$175 / €150 / 160 CHF	\$175 / €150 / 160 CHF

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) 	70% Refund	Paid in Full	Paid in Full
My Wellbeing A healthy lifestyle mobile app and web based services focused on health activity and nutritional programmes. Includes Digital Wellness Coaching.	Included	Included	Included
Employee Assistance Programme (EAP) Confidential, 24/7, telephone support to help you and your family with life's challenges. Includes access to structured face to face, virtual and telephone counselling services for acute conditions	5 face-to-face visits per year & unlimited telephonic support per issue	5 face-to-face visits per year & unlimited telephonic support per issue	5 face-to-face visits per year & unlimited telephonic support 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	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

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.

Paid in Full

Paid in Full

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.

Paid in Full

Paid in Full

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:

up to 7 days

up to 7 days

up to 7 days

- 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

\$3,100 /
€2,800 /
3,000 CHF

\$3,100 /
€2,800 /
3,000 CHF

\$3,100 /
€2,800 /
3,000 CHF

(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 /
2,150 CHF

\$2,300 /
€2,000 /
2,150 CHF

\$2,300 /
€2,000 /
2,150 CHF

(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.

Paid in Full

Paid in Full

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.

Paid in Full

Paid in Full

Paid in Full

Global Intelligence Centre			
Global Security Intelligence & Medical Intelligence Reports Online access to personal security information and general advice for travel safety related questions. Continuously updated health information relating to travel destinations.	Included	Included	Included

Maternity Benefits			
Routine Maternity Care* In-patient, out-patient and day-patient treatment	\$5,570/ €5,000 / 5,400 CHF	Paid in Full	Paid in Full
Stem Cell Storage* Costs covers extraction and one year preservation of stem cells	\$2,000 / €1,750 / 1,900 CHF per pregnancy included within the routine maternity benefit	\$2,000 / €1,750 / 1,900 CHF per pregnancy included within the routine maternity benefit	\$3,000 / €2,500 / 2,700 CHF per pregnancy included within the routine maternity benefit
Complications of Pregnancy & Childbirth*	Paid in Full	Paid in Full	Paid in Full
Newborn Care*	Paid in Full	Paid in Full	Paid in Full
Home Delivery*	Not covered	\$1,100 / €1,000 / 1,080 CHF per pregnancy	Paid in Full
Maternity cash benefit for home delivery	Not covered	Not covered	\$575 / €500/ 540 CHF per birth
Pregnancy gymnastics	\$350 / €300/ 325 CHF per pregnancy	\$350 / €300/ 325 CHF per pregnancy	\$350 / €300/ 325 CHF per pregnancy
Post natal gymnastics	\$350 / €300/ 325 CHF per pregnancy	\$350 / €300/ 325 CHF per pregnancy	\$350 / €300/ 325 CHF per pregnancy
Midwife help at home after the baby is born	7 days per pregnancy	7 days per pregnancy	7 days per pregnancy

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 Insurance Year.

Deductible Options	Premium Discount		
Nil	0%	0%	0%
\$150 / €125 / 135 CHF	6%	5%	4%
\$300 / €250 / 270 CHF	11.5%	10%	7.5%
\$800 / €675 / 725 CHF	25%	22.5%	17.5%

Optional Cover

Outpatient Healthcare Benefits	Germany BeHealthy Outcare 1	Germany BeHealthy Outcare 2	Germany BeHealthy Outcare 3
Maximum plan limit per member or dependant	\$7,500 / €6,500 / 7,000 CHF	Paid in Full	Paid in Full
Medical Practitioner Fees & Specialist Fees	Up to the annual outpatient plan limit	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 (DME) & Prosthetics	Up to the annual outpatient plan limit	Paid in Full	Paid in Full
Hormone Replacement Therapy (HRT) Includes Menopausal Hormone Therapy.			
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	20 visits	Paid in Full
Speech & Occupational Therapy Includes occupational therapy, restorative and development speech therapy and/or fees	Not covered	5 visits	Paid in Full
Physiotherapy Initial 5 sessions non prescribed	5 visits	20 visits	Paid in Full
Alternative & Complementary Therapies/Medicines Includes Acupuncture, Acupressure, Ayurveda, Chiropractic, Osteopathy, Podiatry and Traditional Chinese Medicine	70% Refund	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, speciality provider support and action planning for urgent needs	Included	Included	Included
Virtual Visits Digital healthcare 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
Psychiatry and Psychotherapy	Not covered	20 visits	30 visits
Well Child Cover Out-patient and day-patient treatment Covered under the child's own policy only and up until the child's sixth 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
Eye and hearing test for children under the age of 15 Includes one eye examination and hardware purchase per year	70% Refund	Paid in Full	Paid in Full
Infertility	Not covered	Not covered	50% Refund \$11,500 / €10,000 / 10,800 CHF lifetime limit
Vision/Optical Includes one eye examination and hardware purchase per year	Not covered	\$200 / €175 / 190 CHF	\$400 / €350 / 375 CHF
Emergency Outpatient Dental Treatment	\$950 / €850 / 920 CHF	\$1,725 / €1,500 / 1,600 CHF	\$1,725 / €1,500 / 1,600 CHF
Prescribed Over-the-Counter Drugs Prescription is not legally required however the drugs must be prescribed by a medical practitioner.	Not covered	\$45 / €40 / 43 CHF	\$55 / €50 / 54 CHF

Dental Plan

Please note that other dental plans are available upon request.

The following Dental plan can be purchased with any of the Core and Outpatient Plans. This cannot be purchased separately.

Dental Benefits	Germany BeHealthy Dencare
Maximum plan limit per member or dependant	\$5,750 / €5,000 / 5,400 CHF
Dental Treatment	Paid in Full
Dental Surgery	Paid in Full
Periodontics	Paid in Full
Orthodontic Treatments for dependent children and adults	80% Refund
Dental Prostheses	80% Refund

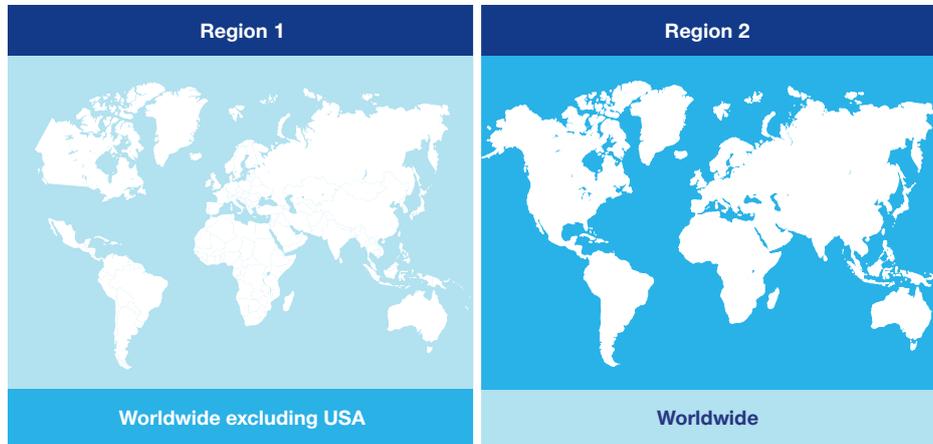
Area of Cover	Germany BeHealthy Core 1	Germany BeHealthy Core 2	Germany BeHealthy Core 3
Worldwide	In the USA In-Network access through Choice Plus Network, with over 1.6M+ Providers. Out-of-Network covered	In the USA In-Network access through Choice Plus Network, with over 1.6M+ Providers. Out-of-Network covered	In the USA In-Network access through Choice Plus Network, with over 1.6M+ Providers. Out-of-Network covered
Worldwide excluding USA			

Helping Globally Mobile Populations Thrive.

UnitedHealthcare Insurance dac trading as UnitedHealthcare Global is regulated by the Central Bank of Ireland. Registered in Ireland with registration number 601860. Registered Office: 70 Sir John Rogerson's Quay, Dublin 2, Ireland.

Area of Cover

We offer different options in relation to geographical area of cover which are listed below to choose from.





Get in touch today.

Call or email to arrange a suitable time



0800 6644874



Email vertrieb@uhcglobal.com



www.uhcglobal.de

Helping your globally mobile populations thrive.

*Please check with the healthcare provider

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