

UnitedHealthcare Global



# GlobalConnect

Addressing important topics, highlighting improvements and providing updates relevant to your business



# Summer in Paris 2024: Special Report for Travellers

The entire world is watching this summer as elite athletes gather in Paris and throughout France to compete. If any employees are travelling to or through France at this time, or if you have workers on long-term assignments in the country, it's important to be prepared and fully informed on what travel will look like. To help companies and employees alike, we've created a comprehensive guide: the 2024 Athletic Competitions in France Special Report.

This report has been carefully curated to provide employees with locale-specific intelligence, enabling them to plan and prepare for this event in France. Key topics in the report include:

- 1. Host cities and competition venues. Detailed information about host cities with insights into the competition venues, helping employees familiarise themselves with locations and plan itineraries accordingly.
- 2. Healthcare and hospitals. Healthcare accessibility is always important, and awareness of resources is crucial. The report includes an overview of the healthcare system in France, along with a list of hospitals located near the event venues.
- **3. Security and safety summary.** The report has a comprehensive summary of security measures in place, including information on crime. To further enhance employee safety, the report offers valuable and unique event tips, including information on security perimeters. By being aware of travel limitations and potential risks, employees can stay vigilant and take precautions to prioritise their safety throughout their stay.
- **4. Airport and in-city transport.** Navigating transport can be challenging in an unfamiliar country, so the report includes must-know details about airports and in-city transport options to simplify logistical planning.

We believe that providing employees with this valuable resource will not only enhance their travel experience but also contribute to their overall well-being during their time in France.

Download the 2024 Athletic Competitions in France Special Report.

If you have any questions or need further assistance, please do not hesitate to reach out to your UnitedHealthcare Global representative.



### New to the network: Local Qatar coverage

UnitedHealthcare Global works with local insurers around the world to provide convenient access to quality care for global workforces. These collaborations connect individuals more seamlessly to local healthcare networks and insurance plans, providing a quality customer experience as well as locally compliant benefits programmes.

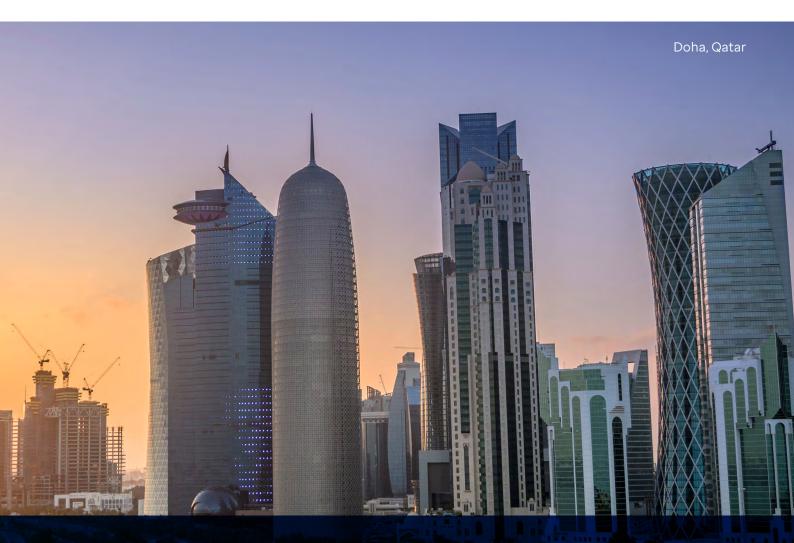
We are pleased to announce a new local healthcare insurance solution for employees living and working in Qatar: QLM Life & Medical Insurance Company Q.P.S.C. (QLM). QLM is an insurer with access to a wide network across Qatar, United Arab Emirates, Bahrain, Jordan, Kingdom of Saudi Arabia, Kuwait, Lebanon and Oman.

#### Better healthcare experiences in Qatar

There are many advantages of collaborating with a local insurer. First and foremost, our teams can better help your employees navigate the healthcare system in Qatar since there is a local connection, giving all access to care right where and when they need it. In addition, these collaborations offer:

- Trustworthy knowledge of the local market, as well as the ability to leverage relationships within local networks may help improve efficiency and performance
- · Access to a large provider network to help enhance the member experience through direct pay capabilities
- · A designated call centre team to support employee needs
- Access to a member app and portal to clarify coverage, submit claims and locate a provider quickly and easily

UnitedHealthcare Global is pleased to continue our commitment to providing quality care at a local level, and a vision for wellbeing that extends to everywhere your employees are.



# **Network strategy**

No system is more complex than healthcare: Not banking, education, manufacturing or the military. No other industry or sector has the equivalent range and breadth, with intricate funding models, multiple moving parts, clients with diverse needs, and so many options and interventions for any one person's needs. It demands that healthcare organisations be adaptive and nimble to a heightened level, day to day.

When you add in the variable of healthcare extending across country borders, the complexity escalates. To help ease the difficulties of the international healthcare system, UnitedHealthcare Global has strategically designed a provider network criteria. Built on a foundation of clinical quality, the network consists of carefully curated and pre-screened local providers.

It may sound simple, even logical, but it is important to note that not all international networks are built with the same attention to individual qualifications and quality. Nor do all networks have the extensive number of quality providers that comply with evidence-based guidelines as well as meeting quality and local market benchmarks for cost efficiency.

In the U.S., the healthcare system is different vs. other countries where the government streamlines access to and payment of healthcare. Consumers in the U.S. have many choices of providers, both inand out-of-network, making it a challenge to know where to get high-quality and affordable medical care. From finding a doctor to evaluating treatment options to understanding how to reduce the cost of care, everyone could use some help in making informed healthcare decisions.

#### The UnitedHealthcare U.S. network

UnitedHealthcare builds its U.S. network by identifying high-performing providers and health systems, configuring networks around them. This allows clients to then apply different ways to encourage individuals to seek care from these highperforming caregivers, such as provider selection and guided care/referrals. And with over 2.1 million physicians and healthcare professionals and almost 6,000 hospitals in the U.S., you can rest easy knowing your employees have access to one of the largest provider networks in the industry.

# The importance of a primary care relationship

A common feature of most of our high-performing solutions is primary care physician (PCP) care. PCPs are the best providers for helping patients navigate care and stay on the optimal path forward. We believe it is key to allow this physician to help guide patient decision making, as well as to work in ways that are grounded in best practises, appropriate treatment, and care coordination.

Having a dedicated PCP is especially helpful for international members who are trying to navigate the complex U.S. medical system.

- The patient relationship with their PCP creates a vital link to U.S.-based specialists, facilities and services
- PCPs collaborate with one another, and follow up with employees and qualified dependents to help coordinate care with specialists

#### PCPs as a driver of value

Our research shows that members who engage with a PCP have 10% lower costs compared with those who don't. This is in line with CMS's recently published Health Expenditures report, which shows that 61% of healthcare spending is for services that PCPs can influence including:

- ER redirection through increased PCP access, urgent care and virtual care
- Avoiding hospital admissions by sharing data with PCPs to support identification and proactive management of at-risk populations
- ER and inpatient discharge follow up to prevent readmission
- Referral management to high-performing specialists which comes with a 15% savings per episode
- Referral management to high-performing specialists, resulting in a 15% savings per episode
- An average of 30 minutes saved in physician time to focus on treating the patient

In addition to having the ability to significantly impact the cost of care, PCPs also support employees with help in navigating care options and finding the most appropriate care in the right healthcare setting for them. For these reasons, PCP selection requirements are a key component of our high-value solutions.

# The UnitedHealth Premium programme

The UnitedHealth Premium® programme was launched in 2005 and is one of the first in the industry to evaluate and recognise physicians for quality and cost efficiency. It is currently available in 172 markets across 45 states. Within the programme, physicians are evaluated in various specialities using evidence-based medicine and national standardised measures.

The Premium designation helps empower your employees to locate quality and cost-efficient providers, review their options, and make more informed healthcare provider decisions. Members simply navigate to their medical network through the myUHCGlobal member app or portal and enter United States as the country. From there, they click to be redirected to the U.S. Plus Choice network and choose the medical provider with the blue hearts next to their name. The UnitedHealth Premium programme helps empower each individual to make more-informed healthcare decisions by identifying quality care innetwork providers.

### UnitedHealth Premium symbols look like this:

#### **Premium Care Physician**

The physician meets the UnitedHealth Premium programme quality and cost-efficient care criteria.

Source: <u>UnitedHealthcare Network Strategy Summary | UnitedHealthcare Premium Program</u>



# **Service Heroes**

#### Making every moment matter

As an organisation, our mission is to help people live healthier lives and make the health system work better for everyone, wherever they are. Each year, we recognise Service Heroes: Team members who personify this mission, and create a better experience for members, providers, customers and their colleagues. Every one of these individuals has created personal connections that improve the health and wellbeing of our members, simplify the experience for our colleagues and providers, and work to exceed the expectations of every customer.

Since 2008, the Service Heroes programme has recognised thousands of employees across the globe for providing extraordinary attention and care for the people we serve. Out of thousands of nominations from across UnitedHealthcare, six individuals from UnitedHealthcare Global were selected to receive the 2024 Service Hero award:

- Amir Amin, Client Service Specialist
- Rick Campbell, Correspondence Representative Lead
- Cherie Gonzalez, Correspondence Representative Lead
- Dani Thompson, Customer Service Manager
- Leslye Ward, Senior Enrolment and Eligibility Representative
- In memoriam: Sarah Garcia, Executive Assistant



# Inclusive care for women's best health

Health is a lifelong journey, and for women, it's one filled with unique focuses and needs. By being aware of the health issues specific to women at every age and life stage, as well as the opportunities to provide quality care, we can help support girls and women around the world. UnitedHealthcare Global offers innovative services and resources such as LiveWell and My Wellbeing that can enhance women's experiences, making care more inclusive and consistent for all.

#### Info and resources: LiveWell

The LiveWell portal and app provides women access to health and wellness-related resources, such as an extensive e-library with wellness advice, fact sheets, articles and additional resources on a broad range of personal and work-related topics.

#### Taking positive steps: My Wellbeing

My Wellbeing is a digital health platform provided by Optum<sup>®</sup>, a UnitedHealth Group<sup>®</sup> company, designed to help individuals make positive behavioural changes and develop healthy habits. These resources include helpful support for body, mind and lifestyle changes that can increase overall health and wellbeing.

#### Stages of women's wellness

#### **Girlhood and adolescence**

**Focus:** Nutritional needs, mental health, body image concerns and adolescent behaviours.

#### How LiveWell and My Wellbeing can help:

- Access to educational resources on nutrition and mental health
- Support for building healthy habits and positive body image
- Guidance for making responsible decisions

#### Adulthood

**Focus:** Ongoing wellness and prevention, including annual wellness exams, reproductive health and overall wellbeing.

#### How LiveWell and My Wellbeing can help:

- Guidance on preventive care and screenings
- Personalised goals and support for healthy lifestyle choices
- Resources for family planning and reproductive health education

#### Family planning, pregnancy and motherhood

**Focus:** Prenatal care, postpartum care and emotional wellbeing.

#### How LiveWell and My Wellbeing can help:

- Guidance through regular check-ups and educational support during pregnancy
- Resources for postpartum physical and emotional support and care
- Guidance and resources on infant care and parenting

#### Menopause and beyond

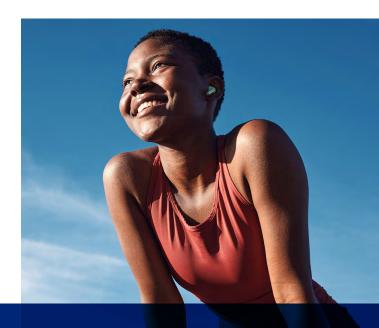
**Focus:** Hormonal changes, physical and emotional wellbeing and long-term health.

#### How LiveWell and My Wellbeing can help:

- Education and support for managing menopause symptoms
- Support through regular check-ups and monitoring of health risks
- Resources for maintaining overall wellbeing during the transition

#### There for what matters

UnitedHealthcare Global is dedicated to supporting women at every stage of their health journey, through member services and programmes like LiveWell and My Wellbeing as well as through many other offerings. We provide the support and resources that help empower women to make informed decisions, take control of their care, and thrive in the ways that matter most to them.



# Drawing attention to the fight: World Hepatitis Day, 28 July

More than 350 million individuals worldwide live with hepatitis, and it is in their honour that every year on July 28th, the global health community observes World Hepatitis Day (WHD). This day is a chance to raise awareness about the persistence of viral hepatitis and draw attention to the challenges posed by these infections.<sup>1</sup>

Viral hepatitis is a group of infectious diseases designated as hepatitis A, B, C, D and E. Hepatitis causes both acute and chronic liver disease, resulting in over one million deaths worldwide every year.<sup>2</sup> Hepatitis-related fatalities continue to increase,<sup>2</sup> even as tuberculosis and HIV-related deaths have been declining thanks to public health initiatives and other factors.<sup>3,4</sup>

WHD 2024 is a moment when we all can band together and spread awareness about the importance of vaccination, early detection, and proper management of viral hepatitis. Together, we can accelerate the end of viral hepatitis and protect the health of millions around the world, today and in the future.

UnitedHealthcare Global recognises the importance of collaborating with employers and organisations to raise awareness about viral hepatitis, educate people on preventative measures, and help them access appropriate care and support. Our International Private Medical Insurance (IPMI) plans offer access to our Global Intelligence Centre, which provides essential information and services to ensure the safety and wellbeing of members during international assignments, including key insights into local health alerts.

UnitedHealthcare Global also provides members access to My Wellbeing and Livewell resources, designed to help globally mobile populations settle into their new international assignments and maintain their overall physical and mental wellbeing. From Employee Assistance Programme support to locating local providers and direct access to on-demand resources, My Wellbeing and Livewell offer a more seamless healthcare experience.

UnitedHealthcare Global is proud to join with the international community to commemorate this important day while working towards the goal of eliminating viral hepatitis worldwide. With our IPMI plans, our network of global support and our dedication to educating people on how to manage viral infections, we are taking strides towards a healthier world for all.

#### Sources

- <sup>1</sup>https://www.cdc.gov/hepatitis/awareness/worldhepday.htm
- <sup>2</sup>https://www.cdc.gov/hepatitis/global/index.htm 3.https://www.cdc.gov/hepatitis/global/index.htm
- <sup>3</sup>https://pubmed.ncbi.nlm.nih.gov/9027277/#~text=Rates%20of%20death%20from%20 tuberculosis,initiatives%20and%20improved%20socioeconomic%20conditions.
- <sup>4</sup>https://www.ncbi.nlm.nih.gov/pmc/articles/PMC10696223/#:~:text=The%20
- advent%20of%20antiretroviral%20therapy,deaths%20from%202010%20to%202022.



# Supporting babies and mothers worldwide: World Breastfeeding Week, 1–7 August

Every year, the first week of August is designated World Breastfeeding Week, bringing attention to the powerful benefits to the health and wellbeing that breastfeeding provides, as well as advocating for improved maternal health, including good nutrition, poverty reduction and food security.<sup>1</sup>

The week is supported by the World Health Organisation, UNICEF and numerous Ministries of Health and civil society partners. These organisations advocate for many aspects of breastfeeding and family support, and this year are focusing on proper maternity leave and workplace practices, such as a minimum of 18 weeks of maternity leave (and preferably six months) as well as workplace accommodations for feeding and/or expressing milk afterwards as essential rights for mothers.<sup>1</sup>

To help families and mothers, UnitedHealthcare Global offers LiveWell, which contains articles devoted to pregnancy and birth, including information on breastfeeding for working mothers. It also includes direct access to Employee Assistance Program (EAP) services. EAP has 24/7 access to EAP specialists and up to 7 annual face-to-face visits per issue with qualified professionals, self-improvement resources, life and financial coaching, short-term support and legal assistance. Contact your UnitedHealthcare Global representative for your access code for LiveWell.

Source: <sup>1</sup>https://www.who.int/campaigns/world-breastfeeding-week/2023

# Prioritising mental health: World Suicide Prevention Day, 10 September

The 10th of September marks World Suicide Prevention Day, held to raise awareness of initiatives that seek to build a world where fewer people die from suicide.<sup>1</sup> Suicide is a serious public health problem, occurring in all regions of the world. The global statistics are grim, with more than 700,000 people take their own life every year and suicide being the fourth-leading cause of death amongst 15 to 19 year old's across the world.<sup>2</sup>

This high incidence of suicide affects workplaces deeply. The World Health Organisation estimates that in a company of 1000 employees:

- 200-300 workers will suffer from a serious mental health problem in any given year
- One worker will die by suicide every ten years
- For every employee who dies by suicide, another 10–20 will make a suicide attempt<sup>3</sup>

In the UK, research shows workers are facing increasing stress relating to the current cost-of-living crisis, heightening the need for employers to take action to protect their workers' mental health.<sup>4</sup>

In order to take on these concerning suicide statistics, there is an urgent need for additional and improved mental health and suicide prevention resources.<sup>5</sup> One avenue for prevention: Robust and accessible employee assistance programmes.

At UnitedHealthcare Global, our dedication to protecting the wellbeing of globally mobile populations includes mental health. For anyone struggling in this aspect of health, resources are available, such as our Employee Assistance Programme (EAP) which provides multilingual, on-demand connections to in-person and online counselling. Members of UnitedHealthcare Global also have access to the LiveWell platform which provides articles, direct access to EAP services, and other mental health and substance use disorder resources.

Sources

<sup>&</sup>lt;sup>1</sup>https://www.samaritans.org/support-us/campaign/world-suicide-prevention-day/

<sup>&</sup>lt;sup>2</sup>https://www.who.int/news-room/fact-sheets/detail/suicide

<sup>&</sup>lt;sup>3</sup><u>https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9888435/</u>

<sup>&</sup>lt;sup>4</sup><u>https://www.covermagazine.co.uk/news/4054691/financial-pressures-stress-factor-uk-employees</u>

<sup>&</sup>lt;sup>5</sup>https://www.cipd.co.uk/Images/responding-to-suicide-risk-in-the-workplace-guide-June2021\_tcm18-96241.pdf

# World Patient Safety Day, September 17

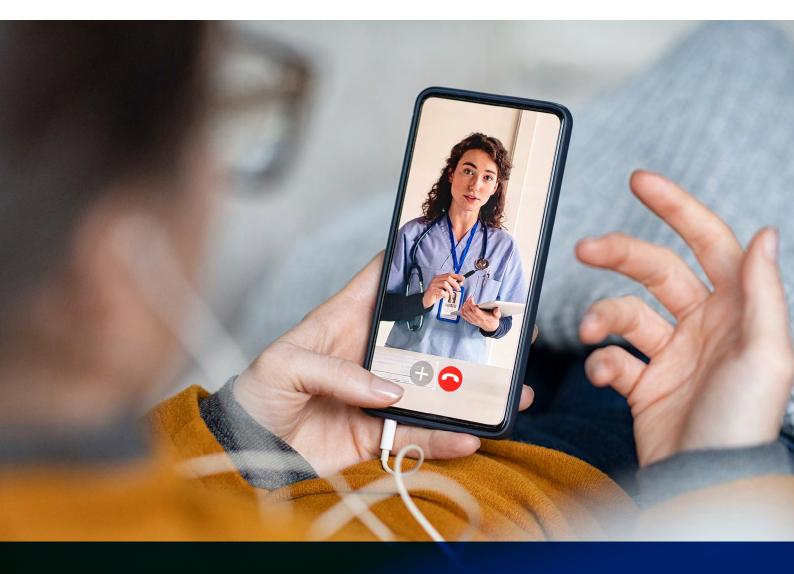
Every year, the World Health Organization (WHO) raises awareness about the importance of patient safety through this global public health day. This year, the focused theme of "Improving diagnosis for patient safety" shines a light on how important correct, timely diagnosis is for improved health outcomes. By seeking out solutions that address systemic challenges and cognitive factors such as training regarding biases, fatigue and stress, we all can work together to create a multifaceted approach to improving patient safety throughout their entire healthcare journey. This success in patient safety depends on the combined efforts of families, caregivers, health workers, policymakers, healthcare leaders and the patients themselves.

At UnitedHealthcare Global, we offer programmes and support designed to empower patients in being informed and more in control of their health and wellbeing. This includes:

- Health Management Programme: Helping members and caregivers manage chronic or complex health conditions when living abroad, including access to dedicated clinicians who provide support from diagnosis through treatment.
- **Global network of providers:** Providers around the world are carefully vetted against a detailed set of criteria to understand how their services align to international standards of care. Our proprietary database allows teams to direct members to quality care. Read more about our international due diligence strategy.

Sources:

World Health Organisation (WHO). "World Patient Safety Day, 17 September 2024: Improving diagnosis for patient safety: <u>https://www.who.int/news-room/events/detail/2024/09/17/default-calendar/world-patient-safety-</u> <u>day-17-september-2024-improving-diagnosis-for-patient-safety#:~text=World%20Patient%20</u> <u>Safety%20Day%2C%2017Improving%20diagnosis%20for%20patient%20safety".</u>



# Joining together for health: World Heart Day, 29 September

A global observance with the intent to stop the world's biggest killer, World Heart Day draws attention to cardiovascular disease (CVD), with conditions affecting the heart or blood vessels – such as heart attack, stroke and heart failure – killing more than 20.5 million every year.<sup>1</sup> Cardiovascular disease is responsible for an estimated 17.9 million deaths annually, with heart attacks and strokes accounting for more than 4 out of 5 CVD deaths.<sup>2</sup>

The good news: 80% of the premature deaths from CVD are preventable through lifestyle changes such as nutrition, exercise, stress management and other factors.<sup>1</sup> In addition, efforts such as World Heart Day can raise awareness of the way heart health can be improved through broader national public health initiatives including addressing air pollution, obesity and tobacco use.<sup>3</sup>

At UnitedHealthcare Global, our plans help those who have heart conditions as well as those looking to take preventive steps. Our programmes are designed to support healthy CVD-preventing lifestyle choices.

The My Wellbeing app is a great tool for tracking fitness and other wellness activities.<sup>4</sup> The digital health platform is designed to help create and sustain positive mental, physical and behavioral changes, and add momentum to establishing healthy habits for life. From a mobile or desktop device, users can:

- Set personalised goals and challenges
- · Stay connected with online support groups and virtual health coaches
- · Get real-time health and activity tracking results
- Use the Wheel of Life™, a lifestyle navigation tool that tracks 7 different areas of holistic health

By combining support for positive individual choices with advocacy for system-wide improvements, we all can change the stats about CVD, and look forward to a heart-healthy future.

Sources:

- <sup>1</sup> https://world-heart-federation.org/world-heart-day/about-whd/
- <sup>2</sup> https://www.who.int/health-topics/cardiovascular-diseases#tab=tab\_1 <sup>3</sup> https://world-heart-federation.org/what-we-do/
- <sup>4</sup> https://www.uhcglobal.eu/members



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