

A woman in a business suit is walking through an airport terminal, pulling a black suitcase. She is looking out a large window at an airplane on the tarmac. The scene is bathed in the warm light of a setting or rising sun, creating a lens flare effect. A blue curved graphic element is on the left side of the image.

**Welcome to your
global health benefits.**

<Company Name> | <Month XX, 2019>

The background of the slide is a photograph of a smiling man and woman standing outdoors. The man, on the left, is wearing a blue hoodie and holding a clipboard. The woman, on the right, is wearing a dark vest over a maroon shirt. They are standing in front of a wooden structure with cardboard boxes, one of which has a heart icon. The scene is brightly lit, suggesting a sunny day.

**Welcome to your
global health benefits.**

<Company Name> | <Month XX, 2019>

The background of the slide is a photograph of three people in a meeting. A man in a grey sweater is in the center, looking towards the right. A woman in a blue denim jacket is on the right, looking down at a notepad. A man in a grey sweater is on the far right, partially visible. The background is a blurred office space with a bulletin board covered in colorful sticky notes.

**Welcome to your
global health benefits.**

<Company Name> | <Month XX, 2019>



Welcome to your global health benefits.

<Company Name> | <Month XX, 2019>



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A large commercial airplane is shown from a low-angle perspective, flying towards the viewer. The plane is white with blue accents on the tail and engines. It is flying through a sky filled with soft, white clouds. The sun is visible in the upper right, creating a warm, golden glow and lens flare effects across the scene.

**Welcome to your
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<Company Name> | <Month XX, 2019>



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The background of the slide is a photograph of an automotive manufacturing plant. A large yellow robotic arm is in the process of painting the interior of a car's body. The car is silver and is positioned on a yellow conveyor belt. The factory floor is visible in the background, with various mechanical parts and equipment. The lighting is bright, typical of an industrial setting.

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<Company Name> | <Month XX, 2019>

Welcome to your Business Travel Insurance Program from UnitedHealthcare Global

Your employer has teamed up with UnitedHealthcare Global to provide coverage and assistance services for you while on international business trips. We have been providing these services for over 40 years, which has given us the critical experience to support your medical, security (if applicable) and travel needs.

Keep safe. Keep healthy. Keep traveling.

- Your Policy – Insurance Benefits
- Non-Insurance Assistance
- Intelligence Center
- Contact Us – Your Customer Care Center
- Submitting a Claim
- What to Expect
- Your Policy in Action



Your Policy

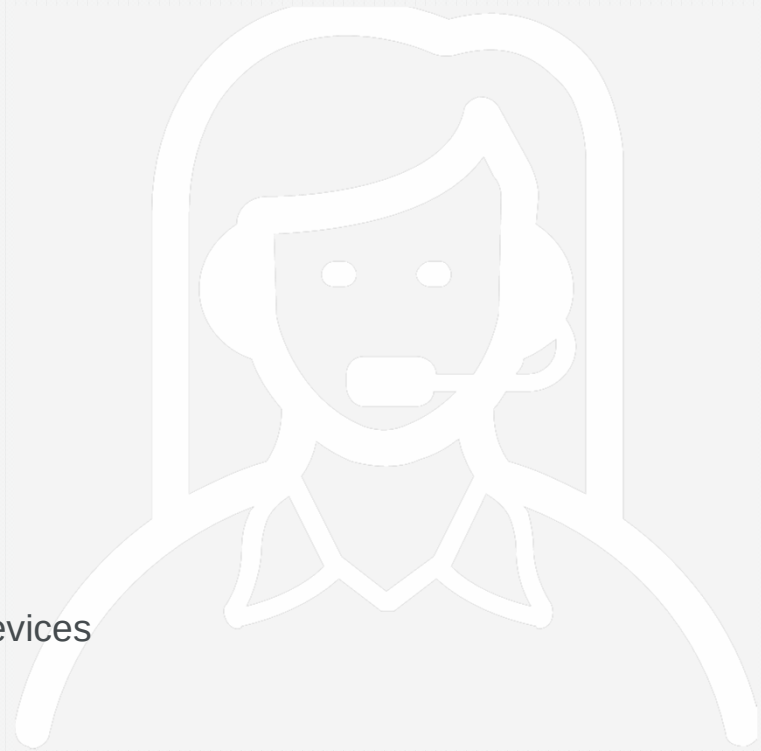
The following is a summary of your program. Please refer to your policy document for details regarding specific benefits, services, conditions and limitations. Your policy can be found in our Intelligence Center, which is described in further detail later in this information.

Insurance Benefits

- Medical insurance coverage for accident or illness: <variable to include client policy maximum>
- Deductible: <variable to show \$ amount>
- Out-of-pocket maximum: <variable to show \$ amount>
- Coinsurance (covered insurance after deductible): <variable to show %>
- Dental Accident: <variable to show % up to \$>
- AD&D: <variable to show the maximum>
- Medical evacuation & repatriation: <variable to show the maximum>
- Sojourn coverage: <variable to show as “Included” if it is>
- Dependent coverage: <variable to show “Included if traveling with the employee” if it is>
- Security & Natural Disaster: <variable to show if it is included and maximum amount if included>

Non-Insurance Assistance Services

- Medication and vaccine transfers
- Medical provider and dental referrals
- Monitoring of treatment
- Facilitation of hospital payment
- Relaying of medical and insurance information
- Updates to family and employer
- Transfer of funds
- Lost document replacement assistance
- Legal referrals
- Translation facilitation and referral
- Replacement of corrective lenses and medical devices
- Help with emergency travel arrangements
- Message transmittal



This is a list of services available from UnitedHealthcare Global. Please refer to the program description details regarding the benefits, paid services, conditions and limitations of your program.

Intelligence Center

The Intelligence Center is your online access to:

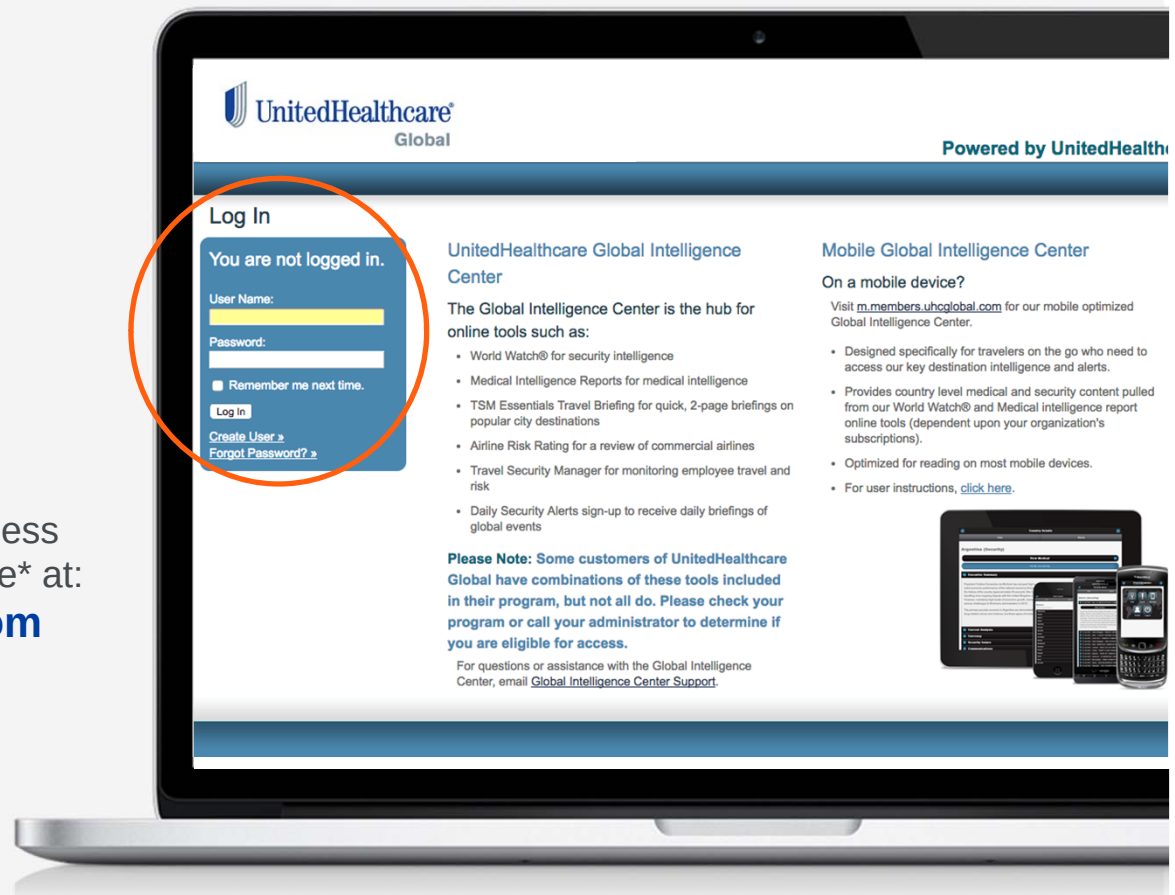
- ID card and policy documents
- Online claims submissions
- Medical destination intelligence
- Security destination intelligence
- Pre-travel checklists
- Customer Care Center contact information



Intelligence Center

Creating an account.

- 1 **Create an account from your desktop:**
www.members.uhcglobal.com
- 2 **Click on:** Create User
- 3 **Enter your:** UHCG ID #
(found on front of your ID card)
- 4 Once you register, you can access this site from your mobile phone* at:
m.members.uhcglobal.com



*Not all information is available on mobile version.

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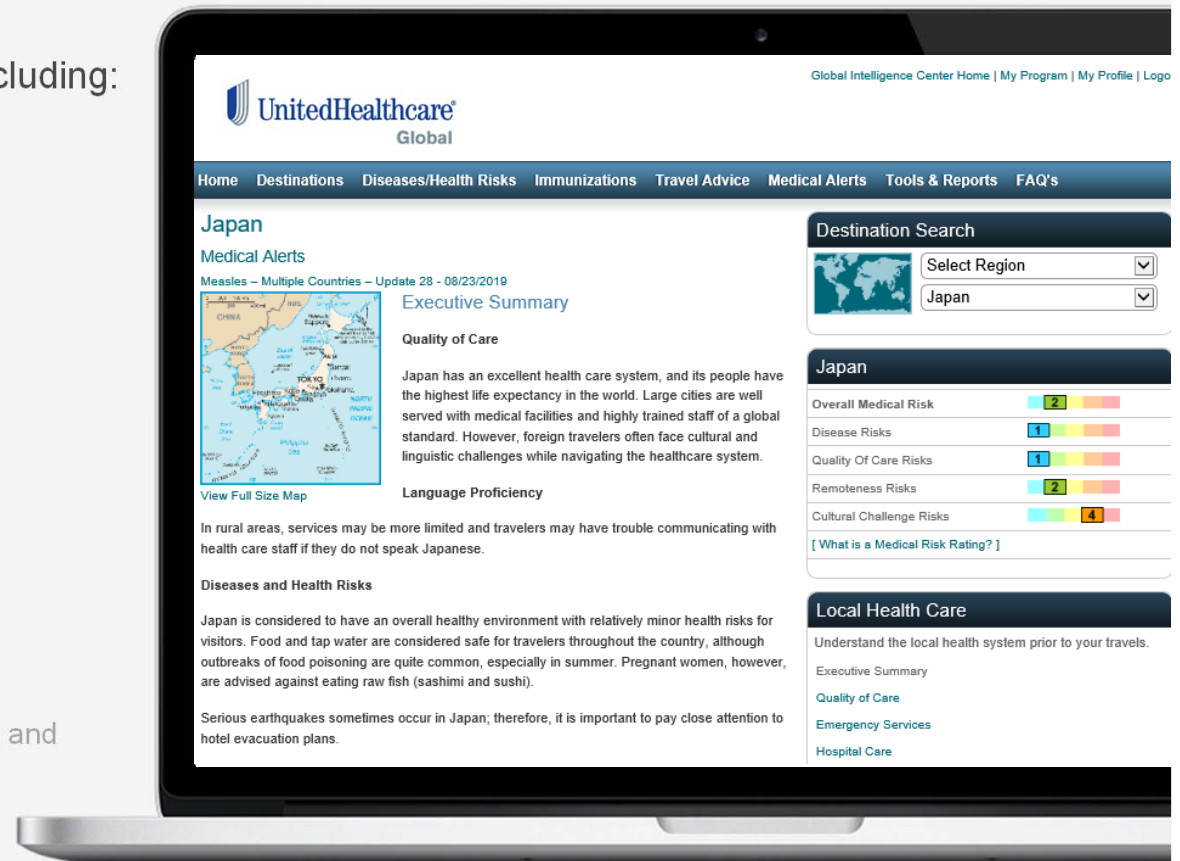
Intelligence Center

Prepare for the unexpected.

Medical destination intelligence including:

- Overall country risk ratings
- Immunization requirements
- Quality of care
- Recommended hospitals
- Top diseases and health risks

Medical and security information is maintained and updated by our in-house intelligence team.



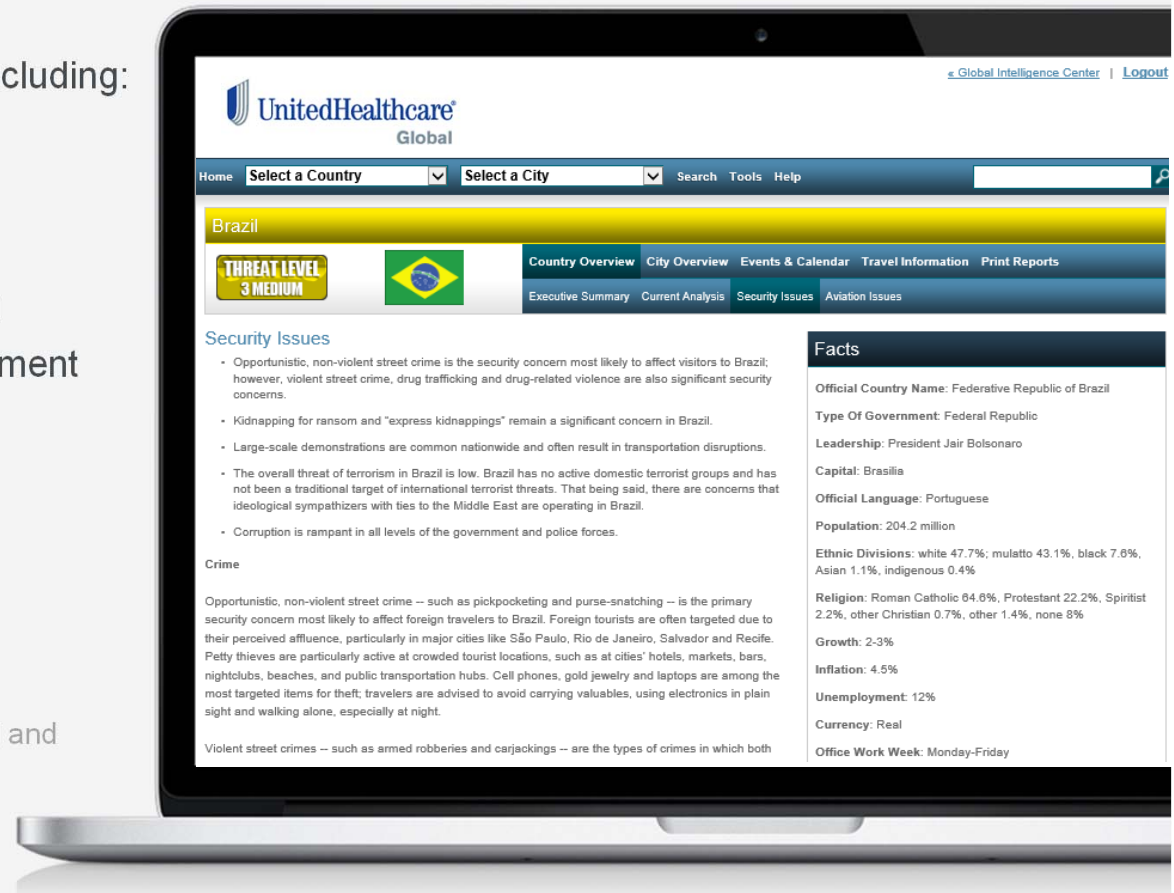
Intelligence Center

Prepare for the unexpected.

Security destination intelligence including:

- Overall country risk ratings
- Risks of crime, kidnapping, terrorism and more
- Safety of public transportation
- Reliability of local law enforcement

Medical and security information is maintained and updated by our in-house intelligence team.



Contact Us: Your Customer Care Center

If you have a medical, travel or security problem, call UnitedHealthcare Global.*
Our multilingual customer care professionals are available worldwide, 24-hours-a-day
and will help you every step of the way.



Call (toll-free U.S. and Canada): +1.866.870.3475
International: +1.763.274.7364



Email: businesstravel@uhcglobal.com

 BUSINESS TRAVEL INSURANCE	This card does not guarantee coverage. To verify benefits, view claims, or find a provider, visit the websites or call. Business Travel Toll Free: +1 866-870-3475 Business Travel International: +1-763-274-7364 businesstravel@uhcglobal.com http://members.uhcglobal.com Claim Submission: UnitedHealthcare Global PO Box 740836 Atlanta, GA 30374-0836 USA Fax: +1-248-524-5729 businesstravel@uhcglobal.com Notice to Physicians/Hospitals: Call immediately for benefits verification and procedures. Call 24 hours a day (multilingual). If you do not have access to a phone, email businesstravel@uhcglobal.com.
Group ID #: <Group_ID_Number> Client Name: <CompanyName> Name: <Name> UnitedHealthcare Business Travel Insurance Underwritten by UnitedHealthcare Insurance Company	

Front of ID Card

Back of ID Card

When you call be prepared with as much of the following information as possible:

- ✓ **Your name**
- ✓ **Your organization's name**
- ✓ **Group and/or UHCG ID number (located on your ID card)**
- ✓ **Description of the situation**
- ✓ **Phone number to reach you**

**If you are experiencing a medical emergency, you should immediately go to the nearest physician or hospital before calling UnitedHealthcare Global.*

Submitting a Claim

Website:

Submit claims online at
<http://members.uhcglobal.com>

Email:

businesstravel@uhcglobal.com

Mailing Address:

UnitedHealthcare Global
PO Box 740836
Atlanta, GA 30374-0836

Direct Dial Fax:

+1.248.524.5729

Most claims are paid within 10-14 business days of receipt.

UnitedHealthcare Global Business Travel Insurance Claim Form

Return this form with a copy of the bill(s) or receipt(s) via mail, fax, or email.

Claim type(s) ☐ Medical ☐ Pharmacy/ Rx

Website:
Submit Claims online at
<http://members.uhcglobal.com>

Email:
businesstravel@uhcglobal.com

Direct Dial Fax:
+1 248 524 5729

Address:
UnitedHealthcare Global
PO Box 740836
Atlanta, GA 30374-0836

Please complete all sections of this claim form. Claims may be delayed if all sections of this form are not completed. However, this does not guarantee that additional information will not be requested from you to process the claim. You will be notified should additional information be needed.

In order to be considered for payment,

International filing deadline is 365 days from the date of service.
U.S. Please refer to your Certificate of Coverage document in
www.uhcglobal.com. If you are in the U.S. to receive
services with reimbursement paid directly to the provider, filing
deadline is subject to the provider's filing limit.

Please complete a new and separate claim form for:

- Each patient
- Each currency type
- Each insured hospital day
- Each different healthcare provider (unless multiple invoices with
provider information are attached)

Questions? Call Customer Care: +1.866.879.3676 (Toll-free) or +1.770.274.7366 (Where charges accepted)

Section 1 - Member and Patient Information

Client name (As displayed on ID card)

Group number (As displayed on ID card)

Member name Member ID (if available)

Patient name Relationship to Subscriber/Polyholder

Patient date of birth (mm/dd/yyyy) Gender ☐ Male ☐ Female

Member phone

Member email address

Street

Town/City

Region/ State

Country Postal Code

Member's home country

Is the patient covered under another insurance health plan? ☐ Yes ☐ No

If Yes, Name, address, and phone number of other insurance carrier

Section 2 - Claim Information

Provider/facility name

Provider/facility correspondence address

Street

Town/City

Region/ State

Country Postal Code

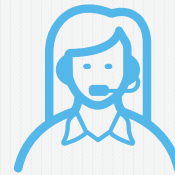
What to Expect

Medical care varies country to country. We are here to help ensure you receive appropriate care while traveling.

- For outpatient and inpatient care, our clinical care team provides oversight on cases and coordinates with local treating physicians and facilities.
- We will help you locate appropriate care. If our clinical care team determines that local medical facilities are inappropriate for treatment, we will arrange for a evacuation to a facility capable of providing the necessary care.
- We will help ensure there is no delay in treatment. If necessary, we will coordinate a Guarantee of Payment with the treating facility. This formal assurance eliminates your out-of-pocket expenses at the point of service. **A Guarantee of Payment (GOP) is an assurance to the provider/hospital that UnitedHealthcare Global will pay for a member's covered medical expenses for those services provided.**
- If security and natural disaster evacuation is covered in your policy, we will notify your program administrator of global events that may impact your travel. This includes notification of situations that rise to the severity that requires your evacuation from the country. If this should occur, we will communicate with you to coordinate the details of your evacuation.

Your Policy in Action

Care services scenario



Imagine a scenario where you are traveling and starting to feel a bit queasy. You think nothing of it, assuming it's from something local you ate or something you caught from the flight.

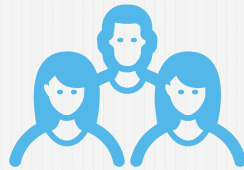
The next day it's a little worse but still nothing horrible. Yet, in case you need to seek care, you're curious about where the nearest doctors or hospitals are, including those that have English-speaking capabilities.

The following day it's gotten worse, so you think you'd better get looked at. Upon visiting the hospital, it is determined you need to be admitted, but the hospital requires payment to initiate treatment and that cost is higher than your credit card limit. You contact UnitedHealthcare Global, where we then speak directly with the facility and facilitate the payment so there's no delay in you receiving care.

Upon further examination, it's determined that your stomach ailment isn't just a bug or traveler's diarrhea, but rather appendicitis and will require surgery. Due to the level of care determined available in your location, UnitedHealthcare Global recommends you should not have surgery there, and we coordinate a medical evacuation to the nearest location capable of performing the procedure. We then arrange for transportation for you from the hospital to the airport where an air ambulance is waiting. Once landed, we transport you to the hospital where your surgery will be performed, and where we have a bed already waiting for you.

Your Policy in Action

Care services scenario (cont.)



Following surgery and when you are able to be discharged, we coordinate your repatriation back to your home country, since either you need continuous care and recovery, or your original trip will have ended.

If you are traveling by yourself or with minor children and will be hospitalized for several days, your benefits may include bringing someone to be by your side or getting your children home so they are not left unattended.

Throughout your medical issue, and with your permission, we will keep family members, employer contacts and other key stakeholders up to date on your situation.

With the UnitedHealthcare Global Business Travel policy, since the specifics of your situation, in this case, were all deemed eligible expenses, the costs for medical expenses, medical evacuation and repatriation as well as all support services, are paid in full with no additional costs to you unless policy maximum was reached.

This example illustrates the various support services and insurance coverage that is available through our Business Travel policy. It's also an example of situations that happen every day with travelers. The unexpected can happen and UnitedHealthcare Global is here to help you 24/7. If you're not feeling well or safe, don't hesitate to call and leverage our 40+ years of experience helping others like you traveling in unfamiliar places.

Thank You!

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