



THE UNITEDHEALTHCARE GLOBAL EXPATRIATE INSURANCE DIFFERENCE

World-class service. Comprehensive programs. Global excellence.

Highly integrated administration

- **Single proven claim platform and operating system:** UnitedHealthcare Global Expatriate Insurance and UnitedHealthcare domestic operate on one, integrated, proven claim and customer service system, providing highly efficient, accurate claim payment and integrated, familiar claim reporting. Claim and customer care analysts have access to one integrated view.
- **Best in class claim coding and reporting:** We capture place of service, type of service and diagnosis for global claims. This enables us to leverage our industry leading clinical tools and predictive modeling to identify individuals who are at risk and help them get access to the programs and services they need to optimize their health and productivity.
- **Employer eServices:** One integrated, real-time eligibility, billing and reporting system for expatriate and U.S. domestic populations.
 - Electronic eligibility for as few as two lives
 - Support for consolidated eligibility files

- **Single, integrated member ID card:** The UnitedHealthcare Global Expatriate Insurance ID card is recognized by providers around the world. Members will use this card to access services in the U.S. and around the world. There is no need for separate domestic and international member ID cards.
- **www.myuhc.com integrated Member Web Portal:** Our award-winning member portal – www.myuhc.com – has comprehensive global resources including an international provider search, country profiles and a medical terms/drug translations tool in more than 20 languages. This unique, integrated member portal allows for less disruption and more consistency for members moving between U.S. and expatriate plans.
- **COBRA Administration:** Available to U.S. and expatriate employees.
- **Inourced Evacuation and Assistance Services:** Providing an unmatched level of integration and coordination.



Unlimited direct pay global network

- **Direct pay:** Extensive global direct pay network and flexibility to negotiate direct pay arrangements on the member's behalf in real time with any provider so expatriates do not need to pay up front for services.
- **Member access:** Facilitating member access to pre-screened providers that expatriates prefer to use. Our member website and service center are available anytime for members seeking provider information.
- **Strong and growing:** UnitedHealthcare Global Expatriate Insurance maintains and continually expands its own global network of providers worldwide. Our total international network is approximately 90,000 providers, in which 5,000+ are hospitals and clinics. The focus of our direct pay contracting is on quality and preference, which means we contract with the providers expatriates prefer and use. We routinely review any claims paid directly to members and use that information to expand our direct pay network. Our approach is flexible and we are willing to expand our network based on our clients' needs.
- **Discounts:** Discounts in our global network typically range from 5-45%.
- **Largest U.S. network:** Included in our global network is the largest proprietary network in the U.S. – a single, national network that consists of more than 820,000 physicians, hospitals and other healthcare professionals, featuring best-in-class discounts in most markets. Our network includes two out of every three physicians and nine out of 10 hospitals nationwide. Specialized networks for Chinese, Japanese, Korean, Indian and Spanish-speaking members.

Reliable evacuation and assistance

- Comprehensive medical evacuation and repatriation services.
- All evacuations managed by our UnitedHealthcare Global Expatriate Insurance Clinical Care Team, with the ability to work with your selected assistance vendor.
- Integration with your chosen evacuation partner to ensure a smooth patient transition and ongoing family communication.
- Natural disaster and political assistance evacuation available.

Precise implementation and account management

- Globally specialized and dedicated client implementation resources for all clients regardless of size.
- Implementation Managers assigned early in process to ensure consistent end-to-end implementation and ongoing administration.
- Communications channels tailored to meet the specific cultural and geographic requirements for your expatriate employees.
- Webinars for expatriate employees before the effective date.
- "Welcome to UnitedHealthcare Global Expatriate Insurance" outreach calls to all expatriates during the first week of coverage provide detailed information about the program and services available. During these calls, we discuss our international network and confirm that the providers the member uses are in our direct pay network; we also identify if there are any health issues or concerns that need to be addressed by our clinical team.
- Pre-departure calls to all new expatriates before they go on assignment to help ensure they have the information they need and helps us assess if additional resources or assistance is needed.

UnitedHealth Group's Global Footprint & Partnerships

Integration, Consolidation & Flawless Administration

Global Networks

Evacuation & Assistance

Implementation & Account Management

Global Clinical Expertise

Legal & Compliance

Flexibility/Transparency

Innovation

BETTER BENEFITS
BETTER SERVICES
BETTER COSTS





WE HAVE CONDUCTED COMPREHENSIVE LEGAL RESEARCH AND ANALYSIS WORLDWIDE REGARDING APPLICABLE RULES AND REGULATIONS FOR INSURANCE COVERAGE AND CLAIM PAYMENTS.

Unmatched global clinical expertise

- **Health management and wellness:** Comprehensive health and wellness tools on www.myuhc.com optimize health and wellbeing.
- **Predictive modeling to identify health needs:**
 - **High-risk case management:** Individuals with chronic conditions, such as asthma, diabetes and coronary artery disease, can benefit from a condition management program. This includes one-on-one nurse support over the phone, mail-based and Web-based components.
 - **eSync platform:** Monitors consumer health decisions using:
 - Pre-adjudicated medical claims
 - Lab results
 - Pharmacy data
 - Health assessments
 - Network and UnitedHealth Premium® utilization
 - **Actionable Insights:** Manage costs and improve healthcare quality:
 - Useful information to take action
 - Identify risks earlier
 - Reduce variance in cost and quality
 - Monitor cost trends to keep them lower

Market-leading legal & compliance

- **Dedicated Legal and Compliance Team:** UnitedHealthcare International is widely regarded as the industry leader in expatriate insurance law research and analysis. No other expatriate insurer has the expertise and knowledge that our legal department possesses or the willingness and commitment to helping customers and members navigate the world's complex laws. We have conducted comprehensive legal research and analysis worldwide regarding applicable rules and regulations for insurance coverage and claim payments. Our primary goal is to ensure client, member and broker compliance with all applicable laws and regulations.
- **Country-specific solutions:** Seamless access to local benefit programs in countries that require insurance through locally admitted carriers (e.g. Kingdom of Saudi Arabia, United Arab Emirates). Our country-specific solutions programs are integrated within UnitedHealthcare Global Expatriate Insurance to provide a simple and compliant solution for clients and their expatriate members.
- **Situs flexibility:** Country-specific solutions is filed and approved in more than 40 states, creating situs flexibility for our clients.



Unmatched flexibility and transparency

- No threshold for key local nationals (where legally permitted)
- Best-in-class renewal reporting, including reporting for clients with under 100 lives
- Local situs flexibility
- Tailored member communications support

Global innovation

Applying proven healthcare innovations to a globally mobile workforce:

- **Industry-leading:** Ranked first in our industry for innovation by Fortune magazine, we are an experienced partner for families, employers, governments, hospital systems, physician groups, life sciences companies and non-profit organizations in helping design, reform and operate healthcare systems.
- **Telemedicine:** Launched telehealth pilots and initiatives, providing important access to remote or under-served populations.
- **Ease of access:** Making it easy for members to seek medical services within the network results in lower costs, greater member satisfaction and a better value for our customers.

BOTTOM LINE

- Extensive global footprint designed to help people lead healthier lives
- Global commitment to reduce the growing burden of chronic disease, improve quality and transparency and achieve greater value from increasing healthcare spending
- Proven Integrated International and Domestic Operating Platform
- Global compliance and consultation for clients
- Unlimited global direct pay network
- Experienced international team
- Situs flexibility: onshore, offshore, U.S.

For more information

Contact us via phone at:

+1.309.757.6365

Via email at:

ExpatriateInsurance_Sales@uhcglobal.com

Or visit us online at:

www.uhcglobal.com/ExpatriateInsurance



SAFEGUARDING THE HEALTH,
WELLBEING AND PRODUCTIVITY OF
GLOBAL WORKFORCES AND POPULATIONS.



©2014 UnitedHealth Group Incorporated. The service marks contained in this literature are owned by UnitedHealth Group Incorporated and its affiliated companies, many of which are registered and pending service marks in the United States and in various countries worldwide. Confidential property of UnitedHealth Group Incorporated. Do not reproduce or redistribute without the expressed written consent of UnitedHealth Group Incorporated. UnitedHealth Group cannot guarantee clinical outcomes. Products and services may be limited or excluded by applicable law.

