Business Travel Insurance

United Healthcare _{Global}

Helping your people thrive

UnitedHealthcare Global is dedicated to helping people live healthier lives and to help make the health system work better for everyone. We support globally mobile populations with a comprehensive range of in-house solutions developed using our breadth of capabilities and resources, enabling us to help deliver better outcomes — one person at a time.

In-house solutions

We are one of the only health and well-being companies that offer insurance plus assistance, security, intelligence, and remote medical services from a single provider. Our breadth of capabilities and resources allows us to deliver solutions – designed around your needs – to enable better outcomes.

Global capabilities and resources

Partnering with us means you and your employees have access to our vast global networks, clinical insights, data analytics, technology and innovation. This means no matter where work takes them, we will be there.

Better outcomes

We have designed our products and services with your employees in mind — and we empower them with the personalized tools, technology and programs they need.

- Our **Proactive Care** products are relevant and responsive, encircling members with support that enables them to take charge of their health, well-being and safety.
- Our **Connected Care** service model is designed to both anticipate and respond to members' individual needs, bringing together experience, expertise and technology to go beyond health care.

Encircling members with relevant and responsive services that deliver value back to you and your organization **Global Insurance**

Health and Wellness

Assistance and Security

Intelligence

Proactive care

For your global business to perform at its best, you need your people to be at their best. That means putting the right coverage and protection in place to reduce elevated levels of risk that could compromise the health, safety, and security of business travelers abroad should the unexpected happen.

Designed to fit the unique needs of business travelers on trips lasting 6 months or less, our plans combine the best of a traditional Business Travel Accident plan with a Business Travel Medical plan. From emergency and urgent medical coverage to 24/7 support, assistance and destination intelligence reports, our approach results in more cost-effective solutions with end-to-end protection.

Global insurance coverage¹

- Medical treatment and prescriptions Personal travel combined with a due to accidents or unexpected illness
- Dental emergencies due to injury or pain
- · Accidental death and dismemberment (AD&D)
- · Medical evacuations and repatriations

- business trip (sojourn)*
- Family member/dependent coverage*
- · Security and natural disaster evacuations and repatriation. Includes transportation to departure point, evacuation to safe haven and repatriation*,2



Our business travel solution includes assistance, security and intelligence services to provide wide-ranging benefits that go beyond health care.

Assistance^{3,4} and Security

Travel Assistance

- Pre-travel information
- Emergency travel arrangements
- · Lost document replacement
- Legal referrals
- Emergency translation services

Medical Assistance

- Medical evacuation and repatriation coordination
- · Medical and dental provider referrals
- · Medication and vaccine transfer
- Treatment monitoring
- Facilitation of direct payment
- Relaying of medical and insurance information
- · Return of minors if guardian is hospitalized

Security Services

- Security and natural disaster evacuation coordination⁴
- Secure ground transportation*
- Travel tracking*
- Asset monitoring*

Intelligence

- · Destination-based medical and security intelligence reports
- · Medical provider search and information
- · Immunization requirements and recommendations
- · Proactive administrator alerts when high-threat disruptions occur

*Optional buy-up services +Except in the United States

- 1 Denotes medical benefits filed in Certificates of Coverage
- Security and natural disaster evacuation coverage is not available in New York, Florida.
 Non-insurance assistance services are offered as part of a group business travel
- program. Some services may be at an additional cost. Additional optional assistance services may be available.
- 4 Some assistance services are delivered by third party providers, coordinated by UnitedHealthcare Global.

Connected care

Connected care is our singular service model, bringing together our deep experience, expertise and innovation to go beyond insurance. Our responsive service model is built to ease your administrative burden and deliver an exceptional experience to you and your employees.

For our clients

Consultancy and engagement

We take a consultative approach, seeking to understand ad align with your goals and objectives. Our dedicated client management team partners with you to create customer implementation plans while providing insight and ongoing support to address challenges.

Ongoing support and plan modifications

When needed, we provide custom reporting and intelligence reports, and notifications and alerts on developing legal, health and security issues. We can also adapt greater flexibility to our plan designs to meet the specific needs of the client, setting expectations up front and following through to the end.

End-to-end communication

When medical or assistance needs arise, we provide support through critical care coordination, including any necessary updates to keep travelers and employers informed.

For our members

Fostering a culture of health

A comprehensive suite of health and safety services gives each individual the power to take charge of their physical well-being and safety at each destination.

Personalized support

Giving employees the care and support they need through access to in-person emergent care or through virtual care services when traveling.

Critical care

When the unexpected happens, we provide individualized support, connection and treatment built around the person and their unique situation to ensure optimal outcome.

Worldwide care

1.9M+

Global providers



Owned hospitals, clinics and outpatient centers 30+

Years of assistance experience and 24/7 support

230+

Countries monitored for global health risks

How we serve

UnitedHealthcare Global is part of the UnitedHealth Group family of businesses. UnitedHealth Group serves people with health benefits and health services through two distinct, complementary businesses: UnitedHealthcare and Optum. UnitedHealthcare provides health care coverage and benefits services. Optum provides information and technology-enabled health services.

UNITEDHEALTH GROUP

UnitedHealthcare[®]



UnitedHealthcare provides health care coverage and benefits services

- · Community & State
- Employer & Individual
- Medicare & Retirement
- Global

Optum provides information and technology-enabled health services

- OptumHealth
- OptumRx
- OptumInsight

Core values

- Integrity
- Compassion
- Innovation
- Relationships
- Performance

Core capabilities

- Clinical Expertise
- Advanced Technology
- Data & Information

Our commitment

We are committed to introducing innovative approaches, products and services that can improve personal health and promote healthier populations in both local and global communities.









Our mission is to provide global access to quality care, assistance and security for you and your globally mobile population.

We look forward to building a transparent, collaborative relationship with you, based on honest and open communication, trust and shared learning.





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