



# Welcome

Explore the ways your international benefit plan can help you thrive

UnitedHealthcare Global Customer Support:

United  
Healthcare  
Global

# Thanks for being a member

We're here to help make accessing your international benefit plan easier. Use this guide as a tool to help you better understand your benefits, find care options, manage costs and get more out of your plan—and start experiencing all that your benefits can do for you.

If you do not have computer access, need assistance or have questions after reading this guide, please call the number on your ID card. [Click here](#) for a list of toll-free international access codes. Be prepared to provide the information on your ID card, a description of the situation and a phone number to contact you.

If this is a medical emergency follow the “first call” protocol for the country you are in. [Click here](#) for a complete listing of international emergency contact numbers by country.



## Connect with us

Email  
[myuhc.com](mailto:myuhc.com)  
[uhcglobal.com](mailto:uhcglobal.com)



## Locate your ID card

An ID card will be sent to you in the mail. Always carry your ID card with you. You can also find your digital ID card on [myuhc.com](http://myuhc.com) and in the UHC Global app.

Your ID card contains valuable information about your coverage, so it's important to know what everything means. [Click here](#) for a guide on how to read your ID card.

				<b>Expatriate Insurance</b>	
Member: SUBSCRIBER SMITH		Group Number: 9999999			
Member ID: 123456789		Customer Name			
Dependents		Payer ID 87726			
SPOUSE SMITH		Rv Bin: 610279			
CHILD1 SMITH		Rv PCN: 9999			
CHILD2 SMITH		Rv Grp: UHEALTH			
CHILD3 SMITH		Ded INDIFAM OOPM INDIFAM			
U.S. Only:		COB: \$1000/\$1000			
Office: \$25	ER: \$100				
UrgCare: \$35	Spec: \$40				
Coins 10%					
INN:	Ded INDIFAM	Ded INDIFAM OOPM INDIFAM			
OON:	\$375/\$750	\$2500/\$7500			
	\$1000/\$2000	\$5000/\$13000			
DOI-0508		Expatriate Insurance Choice Plus			
		Underwritten by UnitedHealthcare Insurance Company			

This card does not guarantee coverage. To verify benefits, view claims, or find a provider, visit the websites or call.	
For Members:	<a href="http://myuhc.com">myuhc.com</a>
For U.S. Providers:	UHCprovider.com
For Non-U.S. Providers:	
International Claim Fax:	
Medical Claims:	

For Members:	+1 877-844-0280
Calls Outside U.S.:	+1 763-274-7362
For U.S. Providers:	877-842-3210
For Non-U.S. Providers:	+1 763-274-7362
International Claim Fax:	+1 813-877-8167
Medical Claims:	PO Box 740111, Atlanta, GA 30374-0111
Pharmacy Claims:	PO Box 740111, Atlanta, GA 30374-0111
For U.S. Pharmacists:	888-290-5416

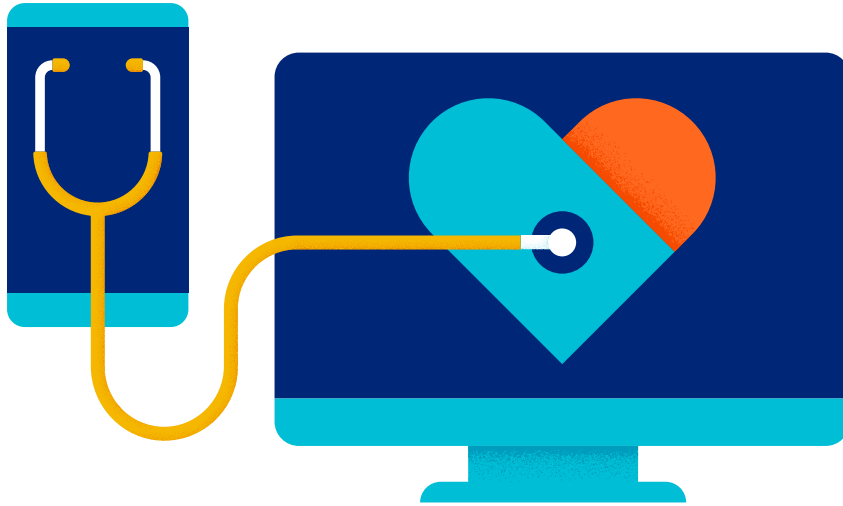
Note that this is a sample ID card image and your own ID card may differ.



## Connect with us

Your employer may choose to offer you a welcome call with one of our experienced team members. During the call, they will walk you through your benefits, answer questions and address concerns you might have about your health or the health of qualifying dependents. They will also confirm or collect your email address should we need to connect with you.

If you or your employer chooses to provide us with your email address, you will receive a series of welcome emails filled with tips on how to activate and use your plan.



## Activate your myuhc.com<sup>®</sup> account

When it comes to managing your plan, [myuhc.com](https://myuhc.com) lets you see what's covered, manage costs and so much more. To help everyone get more from their plan, it's important that each member aged 18 and over consider creating their own account.

Use [myuhc.com](https://myuhc.com) to:

- Find the average cost of care
- See what's covered
- View claim details
- Check your plan balances
- Find network providers

Get started today:

- Go to [myuhc.com](https://myuhc.com)
- Have your ID card handy and follow the step-by-step instructions

For more assistance on how to connect to your plan, [click here](#).

## Download the UnitedHealthcare Global app

The UHC Global app puts your plan at your fingertips. Download it to:

- Find local in-network care
- View and share your ID card with your provider's office
- Easily check your coverage details, submit claims and more







## How to read your certificate of coverage and benefits summary

When you understand your benefits, you can make more informed health care decisions. The certificate of coverage (CoC), located on [myuhc.com](https://myuhc.com), describes your plan in detail. While long, it can be helpful if you need to know something specific. If you want an easy-to-read summary that lets you quickly review the plan, refer to your benefits summary.

Both documents are designed to help you understand what is and is not covered, as well as your plan's costs, including types of coverage, deductible amounts and out-of-pocket limits. They also contain information on coverage for in-network and out-of-network providers so you know what your costs will be ahead of time and can help you avoid surprise bills.

Learn more about Understanding your Explanation of Benefits statement. Navigate to [myuhc.com](https://myuhc.com) > Coverage & Benefits > Plan Documents to view your CoC



For additional assistance with the information in your CoC or benefits summary, call the number on your ID card.

## Transition of care services

If you are currently undergoing a course of treatment using an out-of-network physician or health care facility in the U.S., you may be eligible to receive transition of care benefits that prevent disruption of your current treatment plans.

You have the option to request extended coverage from your current, out-of-network health care provider at network rates for a limited time due to a specific medical condition until the safe transfer to a network health care professional can be arranged. This transition period is available for specific medical services and for limited periods of time.

If you have questions regarding this transition of care reimbursement policy or would like help finding out if you are eligible for transition of care benefits, call the number on your ID card.



## Pharmacy benefits

OptumRx® pharmacy services help make it easier to save on medications and keep track of them, too—whether you're online or on the go.

Visit [myuhc.com](https://myuhc.com) > Pharmacies & Prescriptions to:

- Find and compare medication costs
- Locate a network pharmacy
- See if your medications have any requirements before filling them

### Keep costs in check

Your Prescription Drug List (PDL)—available on [myuhc.com](https://myuhc.com)—lists the most prescribed medications covered by your plan. Choosing medications in the lower tiers may help you save money. Consider generic medications instead of brand names, which may keep costs down.

Keep in mind that your plan covers prescription medication only. Pharmacy benefits will not apply if your medication is available over-the-counter in the host country.

### Fill your prescriptions before you go

You are eligible to receive up to a one-year supply of prescription medication. It's important to talk to your primary care provider (PCP) before you depart to make sure the medications you are on are available in your host country or have a comparable option.

Call the number on your ID card for assistance filling, storing and finding comparable prescriptions. Visit [myuhc.com](https://myuhc.com) to see drug name translations and get detailed information on medications.

### Buying prescriptions abroad

Certain federal regulations prohibit the shipment of prescription medication, so it is best to fill your prescriptions at local retail pharmacies. Call the number on your ID card or visit [myuhc.com](https://myuhc.com) to locate a retail pharmacy nearby. You can pay for your medication and submit a claim to us for reimbursement.

It is important to know that medication names and strengths can vary from country to country. Call the number on your ID card for help in understanding medication differences.

## Dental benefits

Taking care of your teeth and gums is important to your overall health. If you have dental benefits as part of your plan, you can use the services of any dentist or dental specialist around the world.

- To view your dental benefits, visit [myuhc.com](https://myuhc.com)
- To find a provider, visit [myuhc.com](https://myuhc.com) or call the number on your ID card
- To receive an estimate for dental services exceeding \$500 and to arrange for direct payment to a provider, call the number on your ID card
- You do not need a referral to see a dental specialist



## Vision benefits

If you have vision benefits, a comprehensive eye exam can do more than test your vision. It can also identify symptoms of many health problems, such as diabetes, hypertension, high cholesterol, glaucoma and cataracts.

- To learn about your vision benefits, visit [myuhc.com](https://myuhc.com)
- To find a provider, visit [myuhc.com](https://myuhc.com) or call the number on your ID card

## Long-term disability benefits

Long-term disability (LTD) benefits are designed to enhance employees' financial security if health conditions prevent them from working for an extended period. If you have LTD as part of your plan, this coverage can help mitigate the impact of an extended interruption of income. Refer to your benefit summary for additional details.

To learn about your LTD benefits, call the number on your ID card.

## Accidental death and dismemberment benefits

If you have accidental death and dismemberment (AD&D) benefits as part of your plan, it can help ease the financial transition that results from a reduced earning capacity. It can also help fund lifestyle changes a person may need to make following a physical impairment. Refer to your benefit summary for additional details.

To learn about your AD&D benefits, call the number on your ID card.

## If you need medical attention in select locations

Different countries have different rules and regulations when it comes to health care. An insurance claim has the potential to turn into a complicated maze of red tape due to language barriers, local laws, customs and norms that differ from country to country.

We remove the complexity and partner with locally licensed insurers or administrators in countries where this type of coverage is required. All you need to do is show the right ID card to receive care, or contact us to arrange payment to a provider.

If you are living in or receiving care in one of the countries listed below, you may receive and need to carry an additional insurance ID card. Simply present the locally licensed insurer or administrator ID card at the time of service. Use your UnitedHealthcare Global ID card in all other instances.

To help you understand who your locally licensed insurer or administrator is, which ID card to use and who to call for assistance in select countries, reference the chart below. You can always contact us if you have additional questions.

When you are in:	The locally licensed insurer or administrator will be:	Carry the following ID cards in this country:	For assistance, contact:
Africa	Medical Services Organization (MSO)	UnitedHealthcare Global	UnitedHealthcare Global via the information on your ID card
Australia	nib Health Funds (nib)	<ul style="list-style-type: none"> <li>UnitedHealthcare Global</li> <li>nib</li> </ul>	nib Phone: <b>+1.800.244.466</b> Phone: <b>+61.2.4914.1156</b> Email: <a href="mailto:uhc@nib.com.au">uhc@nib.com.au</a> Online: <a href="http://nib.com.au/uhc">nib.com.au/uhc</a>
Bahrain, Jordan, Kuwait, Lebanon, Kingdom of Saudi Arabia, Oman, Qatar, United Arab Emirates	Al Sagr National Insurance Company (ASNIC) with NEXtCARE, a local third-party administrator who will process your claims and provide customer support	<ul style="list-style-type: none"> <li>UnitedHealthcare Global</li> <li>ASNIC</li> </ul>	NEXtCARE Phone: <b>+966.55.088.2527</b> Phone: <b>+1.800.249.9997</b> (in the KSA only) Email: <a href="mailto:asnicare@nextcarehealth.com">asnicare@nextcarehealth.com</a>
Canada	Cowan	<ul style="list-style-type: none"> <li>UnitedHealthcare Global</li> <li>Cowan</li> </ul>	Phone: <b>+1.844.974.1469</b> Email: <a href="mailto:uhcgmemberservices@cowangroup.ca">uhcgmemberservices@cowangroup.ca</a>
Europe, plus Austria, Belgium and Luxembourg	AP Companies	UnitedHealthcare Global	UnitedHealthcare Global via the information on your ID card
Japan	Emergency Assistance Japan (EAJ)	UnitedHealthcare Global	UnitedHealthcare Global via the information on your ID card
India	Paramount Health Management (PHM)	UnitedHealthcare Global	UnitedHealthcare Global via the information on your ID card



## Simple ways to help you save

Here are a few good-to-know things you can do to help get the most out of your plan.

### Stay in-network

The doctors and facilities in-network may have agreed to provide services at a discount—so staying in-network makes sense, especially when visiting an out-of-network provider in the U.S. could end up costing you a lot more for care or may not be covered at all. Sign in to [myuhc.com](https://myuhc.com) > Find Care to locate:

- Labs
- Hospitals
- Mental health professionals
- Network providers



### Use the direct payment system and guarantee of payment process

We have a direct payment system established with most global network providers. This means your health care bills are sent directly to us for payment, minimizing your out-of-pocket expenses and eliminating the need for you to complete a claim form.

There may be some circumstances when you need care from a provider who does not have a direct payment agreement with UnitedHealthcare Global. In this instance, the provider will need to request a guarantee of payment (GOP) from us before providing services. If a GOP is required, instruct the provider to contact the phone number on your ID card so we can issue a GOP and arrange a direct payment for services. They can also [email us](#). If this is urgent, instruct the provider to include the word “URGENT” in the subject line.



## Find the right care


Finding care is simple when you sign in to [myuhc.com](https://myuhc.com) or use the UHC Global app. This is where you can quickly find a primary care provider (PCP), clinic, hospital or lab based on location, specialty, availability, hours of operation and more. You can even see patient ratings and view average costs before you choose a provider. If you would like more information about a provider's qualifications, call the phone number on your ID card.

### Need help finding care?

- More information on how to [find the right type of provider in the U.S.](#)
- More information on how to [find a provider outside of the U.S.](#)
- Visit [myuhc.com](https://myuhc.com) or call the number on your ID card if you need additional assistance



### Choosing a provider in the U.S.

The UnitedHealth Premium® program uses national, evidence-based, standardized measures to evaluate physicians in various specialties to help you locate quality providers. Find UnitedHealth Premium Care Physicians by going to [myuhc.com](https://myuhc.com) > Find Care & Costs and look for blue hearts. 



## Try a Virtual Visit

Seeing a doctor at home and on assignment should be simple. From treating colds and fevers, to caring for migraines and allergies—a Virtual Visit can be a great option. Sign in to [myuhc.com](https://myuhc.com) or use the UnitedHealthcare Global app to find and connect with a doctor.

Learn more about [Virtual Visits](#).

## Keep up on preventive care

Preventive care — such as routine wellness exams and certain recommended screenings and immunizations — is covered by most of our plans at no additional cost when you see an in-network provider. A preventive care visit may be a good time to help establish your relationship and create a connection for future medical services.

Need help finding out what services are covered? You have three options:

1. View your benefit summary
2. Log in to [myuhc.com](https://myuhc.com) or the UHC Global app
3. Call the number on your ID card



### Need help in an emergency?

If you're in an emergency abroad, you'll need to know how to contact the police, an ambulance or even the fire department. Follow the "first call" protocol for the country you are in. View for a complete [listing of international emergency contact numbers by country](#).

## Submit and manage claims online

When you receive medical care, the provider may require you to pay for your care at the time of service. This is called an out-of-pocket expense and should be submitted for reimbursement.

Getting reimbursed for medical services is easy when you complete and submit a claim via [myuhc.com](https://myuhc.com) or through the UHC Global app. Simply:

1. Log in to [myuhc.com](https://myuhc.com) or the UHC Global app and select your location
2. Select “Submit a Claim”
3. Enter the required information
4. Upload information about the care received and select the attestation box
5. Submit your claim, being sure to confirm your preferred method for reimbursement. A confirmation page will appear with a submission ID number.

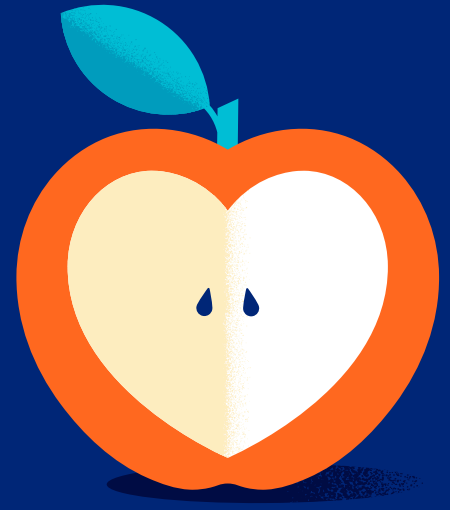
Each claim is different and processing times vary, but most claims are processed for payment within 14 business days. Payment processing times vary by payment method and banking institution, but in general should take no longer than 7 additional business days.

To check on the status of a claim, visit [myuhc.com](https://myuhc.com) or the UHC Global app. From here, you can view all submitted claims, review claims payment status and reference your past claim history.





# Health and wellness benefits powered by care



## My Wellbeing

My Wellbeing is a digital health platform designed to help you create positive behavioral changes and healthy habits.

Use it to:

- Set goals
- Create social, physical and nutrition programs
- Track your health and activity
- Stay connected and focused

Register at [mywellbeingsolution.com](https://mywellbeingsolution.com) using the company access code **uhcglobal**. Dependents can use the same code to create their account. Download the Optum® My Wellbeing app from your favorite app store.

[Learn more about My Wellbeing here.](#)



## Employee Assistance Program

When life gets challenging, you've got caring, confidential help from your Employee Assistance Program (EAP).

There are three ways to access your EAP benefits:

1. Call and talk to a specialist  
**+1.877.510.9664** in the U.S.  
**+44.1865.397.074** outside the U.S.
2. Online at [mywellbeingsolution.com](https://mywellbeingsolution.com) using company access code **uhcglobal** and select "contact your EAP" from the home page
3. Download the Optum My Wellbeing app from your favorite app store and select "contact your EAP" from the home page

[Learn more about the Employee Assistance Program.](#)

### Behavioral health services

Live and Work Well behavioral health support services are available for you and your family to access anytime, anywhere—whether you're in a time of greater need or may want to work on personal growth. Find articles, self-care tools, caring providers and other mental health and substance use disorder resources.

Register at [liveandworkwell.com](https://liveandworkwell.com) using the company access code **uhcglobal**.

### Health Management Program

If you and your qualifying dependents have a complex or chronic condition, you can take advantage of the Health Management Program. This program is uniquely designed to help you access the resources you need to overcome the challenges of accessing care and resources for complex, high-risk conditions.

Here's how it works:

- Enroll by calling the number on your ID card
- A clinician will be assigned to you and will provide targeted support and assistance to help you overcome the challenges of accessing care and resources outside your home country
- They work with you to develop a long-term and trusted relationship, getting to know your case history and needs on a personal level so you can focus on getting better

Conditions that qualify for this program include:

- Asthma
- Back pain
- Cancer
- Chronic disease (e.g., multiple sclerosis, Parkinson's, end-stage renal disease, Crohn's disease)
- Chronic obstructive pulmonary disease (COPD)
- Coronary artery disease
- High-risk obstetrics (OB)
- Diabetes
- Human immunodeficiency virus (HIV)
- Hypertension
- Premature infant
- Renal failure/kidney disease
- Stroke
- Special needs of children
- Traumatic brain injury

[Learn more about the Health Management Program here.](#)

### Assistance services

If you have a medical or travel problem, call the number on your ID card for 24/7 assistance. Reasons to call may include:

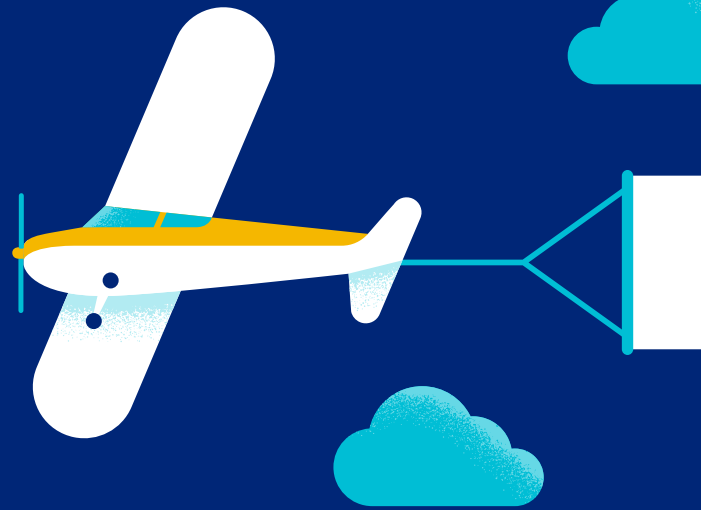
- Medical evacuations and repatriations
- Provider referral
- Payment coordination
- Device and prescription transfer
- Document replacement
- Emergency travel assistance
- Legal referrals
- Security evacuation \*

### Daily security alerts

It's easy to stay ahead of possible risks that may impact your safety while abroad. [Sign up](#) to receive daily security alerts—emails notifying you of global developments related to terrorist threats, geopolitical strife, criminal activity and health outbreaks.

\* Optional buy-up service

## Here's the fine print



To protect your privacy, UnitedHealthcare Global follows rules for how we use and share your information. In addition, you have certain rights for managing your private information. To view the full Notice of Privacy Practices, [click here](#). To request a printed copy, call Customer Service at the member phone number on your health plan ID card.

We may use and share your information as we:

- Help manage your health care treatment
- Run our organization
- Pay for your health services
- Administer your health plan
- Help with public health and safety issues
- Do research
- Comply with the law
- Respond to organ and tissue donation requests, and work with a medical examiner or funeral director
- Address workers' compensation, law enforcement and other government requests
- Respond to lawsuits and legal actions

You have the right to:

- Get a copy of your health and claims records
- Correct your health and claims records
- Request confidential communication
- Ask us to limit the information we share
- Get a list of those with whom we've shared your information
- Get a copy of the privacy notice
- Choose someone to act for you

To exercise your rights, or if you believe your privacy rights have been violated, call the phone number on your ID card or send a written notice to:

**UnitedHealthcare  
Customer Service — Privacy Unit  
P.O. Box 740815  
Atlanta, GA 30374-0815**



©2022 UnitedHealth Group Incorporated. Except where otherwise noted, 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. Except where otherwise noted, insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc., or their affiliates. Products and services may be limited or excluded by applicable law and are subject to availability. UnitedHealth Group cannot guarantee clinical outcomes. OptumRx, an affiliate of UnitedHealthcare Insurance Company, provides pharmacy benefits services. Proper functionality of the online and mobile applications and tools is dependent upon appropriate connectivity and features of the device, potentially including international calling, camera, and certain other capabilities. The information provided herein is for informational purposes only as part of your health plan and should not be construed as medical advice. Please discuss with your doctor how the information provided is right for you. Compliant insurance and regional network coverage in the United Arab Emirates and Kingdom of Saudi Arabia is provided by Al Sagr National Insurance Company or their affiliates. Insurance coverage and regional network access is also extended by Al Sagr National Insurance Company to Kuwait, Bahrain, Oman, Qatar, Jordan and Lebanon. Insurance coverage in all other locations is provided by or through UnitedHealthcare Insurance Company or its affiliates. Note that compliance regulations frequently change in the Gulf Cooperation Council countries and additional documentation may be required. Insurance coverage in all other locations is provided by or through UnitedHealthcare Insurance Company or its affiliates. Compliant insurance coverage in Australia is provided by nib Health Funds Ltd. Access to network services in Eastern Europe is provided by AP Companies. Access to network services in Africa is provided by Medical Services Organization