



# Frequently asked questions about your business travel insurance plan

## **How do you access UnitedHealthcare Global business travel assistance services?**

You can access the worldwide UnitedHealthcare Global network 24/7 by calling UnitedHealthcare Global using the toll-free or direct dial numbers printed on your business travel insurance fulfillment materials or your ID card.

## **When can I access UnitedHealthcare Global business travel assistance services?**

UnitedHealthcare Global is available 24 hours a day, every day of the year. We are here to help with any type of medical or travel inquiry, including lost documentation, regardless of the severity.

## **Where can I access UnitedHealthcare Global business travel assistance services?**

UnitedHealthcare Global services extend worldwide. In the last 2 years, we have helped people in over 230 different countries and territories. However, in some countries the rendering of care or assistance services is prohibited by U.S. law, local laws, or regulatory agencies. We are not able to provide services in those countries.

## **How many cases does UnitedHealthcare Global handle a year?**

UnitedHealthcare Global supports members through more than 38,000 cases annually, in virtually every country of the world. Approximately one half of these were emergency medical cases.

## **Does UnitedHealthcare Global require that I utilize a specific hospital, doctor, or clinic?**

In order to reap the full benefits of our service, we strongly recommend that you contact us before entering a medical facility. We will then connect you to pre-assessed facilities that we have previously worked with. UnitedHealthcare Global refers its members to qualified local providers in our network. We cannot guarantee the quality of treatment from providers outside our network. However, we will provide the same assistance services regardless of where you are treated.

## **How does UnitedHealthcare Global help locate appropriate medical care?**

UnitedHealthcare Global has a global network of more than 245,000 providers worldwide. Our network includes hospitals, clinics and physicians, air ambulances, house-call physicians and medical escorts. We vet providers and have established direct pay relationships with many providers outside the U.S. Our medical intelligence and firsthand knowledge of clinical environments around the world enable unbiased recommendations in the best interest of the patient. In evaluating the local facilities and the most appropriate medical care, we consider factors such as the quality of the blood supply, medical technology and specialties, use of sterile equipment matching them against each individual patient's medical requirements.

## **What happens in the event of a hospitalization?**

Please notify us as soon as possible in the event of hospitalization. We will speak immediately with your treating doctor to assess your condition, your treatment plans, and whether or not an evacuation is necessary. We will update your family, employer and personal physician as appropriate and coordinate all insurance verifications and admission details.

## **How does UnitedHealthcare Global facilitate hospital admissions?**

UnitedHealthcare Global will coordinate all billing and insurance verifications, including settling any guarantees of payment. This ensures that there is no delay or denial of medical treatment if a member is unable to make an up-front payment or if the insurance is not recognized.

## **What if the local facilities are not capable of providing treatment?**

If facilities are inadequate, the regional medical advisor will evaluate the safety and appropriateness of evacuation options based on medical need and finalize evacuation plan details.

We will consult with all parties involved and fully manage the issues surrounding the evacuation.

### **What happens when I am released from hospital?**

UnitedHealthcare Global assists with your case until the point when you have returned home or have received final treatment.

### **What is involved in an evacuation?**

The choice of transportation, from a commercial airline to a dedicated air ambulance, will be dictated by your condition and location.

Our medical management team will coordinate all aspects of the process to support a positive medical outcome including:

- Evaluation of the transport requirements (such as oxygen requirements, doctors necessary, any special equipment, altitude specifications, etc.)
- Discharge administration
- Admission into a new facility
- Identifying qualified aeromedical escorts and air ambulances
- Coordinating ground transportation on both ends of the evacuation
- Immigration and flight clearances
- Assistance with travel arrangements if required, for visiting family

### **How are medical expenses paid under this program?**

Whenever possible, covered expenses as outlined in the benefit summary will be paid directly to the provider by UnitedHealthcare Global. While this happens in the majority of cases, we cannot guarantee that every treating doctor or facility will follow the claims submission process. In these instances, if the patient is able to pay out of pocket, they submit a claim for reimbursement. We pay in a wide range of currencies, direct into a selected bank account. If you are unable to pay out of pocket, please contact UnitedHealthcare Global using the telephone number provided on the insurance ID card. UnitedHealthcare Global will work directly with

the provider to secure immediate payment via an acceptable method.

### **What if my problem is non-medical?**

Simply call the UnitedHealthcare Global access numbers for assistance with lost or stolen passports, legal referrals, translation services, emergency transfer of funds and a host of other non-medical problems.

### **If I coordinate my own evacuation will I be reimbursed?**

All evacuations must be arranged and approved by UnitedHealthcare Global in order to be eligible for coverage.

### **What if there is a political situation and I need evacuation or security services?**

If you are concerned about a deteriorating security situation in the country in which you are traveling, please call us. Our travel security intelligence provides real-time analysis of countries and major cities. We will keep your employer informed of all developments, with regular updates and information about the appropriate action to take in terms of local security support or evacuation to a safe destination. Your plan may pay for expenses related to political or security evacuation up to the limit of your plan, which is included in the Benefit Summary found in your Business Travel Member Guide.

### **What if there is a natural disaster and I need assistance or evacuation services?**

In the event of a natural disaster, UnitedHealthcare Global will arrange for local assistance or evacuation to the nearest safe haven or directly to your home country, if possible, and at the discretion of UnitedHealthcare Global. Your plan may pay for expenses related to natural disaster evacuation up to the limit of your plan, which is included in the Benefit Summary found in your Business Travel Member Guide.



If the following optional benefits are included in your plan, a brief benefit description will be included in your Business Travel Member Guide.

- Vacation/sojourn travel
- Travel within your home country
- Dependents traveling with a covered employee