



UnitedHealthcare Global



GlobalConnect

Addressing important topics, highlighting improvements and providing updates relevant to your business

United
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Global

Welcome

This is a time of year when the idea of community is infused in many holidays, whether it's gathering with a family or celebrating as a nation. It's also a moment when we acknowledge the importance of the connections that sustain us.

An important part of these connections is responsibility. At UnitedHealthcare Global we take responsibility seriously, whether it's for the members we insure, the communities these members live in, or for the global community of which our organizations are a part. It's why we launched a robust social responsibility initiative throughout our organization, and plan on continuing to expand and strengthen the volunteering and fundraising it creates. But there are other ways to show responsibility as well: through prudent business decisions, by being transparent with helpful information, and via new offerings that support our members' best health and improve lives in new ways. Some topics along these lines are included in this issue:

- A spotlight on our social responsibility efforts
- New expansion in Europe, as well as new individual travel coverage offerings
- Resources for responding to member questions
- Details on how medical evacuations are handled
- And a spotlight on Qatar, recently in the news for hosting the 2022 soccer/football tournament

We hope you find this information helpful and invite you to share questions or ideas with us any time. Please don't hesitate to connect with me or your UnitedHealthcare Global representative directly so we can better serve you.

Wishing you the best of health and Happy New Year.



Kristin Rantala

National VP, Sales and Client Management
UnitedHealthcare Global

United in our mission

Being a socially-responsible company is an important component of the UnitedHealthcare Global mission. We act in the best interests of communities, the environment and society as a whole. In fact, these choices are integral to the UnitedHealthcare Global mission: to help people live healthier lives and help make the health system work better for everyone. Holistic efforts to improve lives — whether it be through individual volunteering or organization-wide initiatives — will impact everyday wellness, as well as the way health is supported. Learn about our newest social responsibility programs, all important to paving a positive way forward.

Seva: Social responsibility around the globe

An ambitious goal was set in 2020: to create a series of four sponsored events per year that would unify efforts across all areas of UnitedHealthcare Global, launching a program that would be inclusive for everyone across the globe to participate. Building on this goal: the target of increasing participation year over year.*

An international group of employees met to launch the effort, starting with surveys and conversations with teams and co-workers regarding what social responsibility activities people would want to participate in. A name was selected: Seva, a Hindu term for “acts of selfless service.”

2021 saw the first annual events created and sponsored by Seva. Each event is supported by the UnitedHealthcare Global mission of helping people live healthier lives, and included events in April (National Volunteer Week), June (Steppin’ Up for Kids), September/October (Walk to End Alzheimer’s), plus the greater UnitedHealthcare Do Good Week (the last week of each November).



United in our mission (cont.)

2022 marked Seva's second year, enhanced with new activities that build on existing events. In July, the Steppin' Up for Kids event merged with the Stride MoveSpring app to enable international challenges between team members. Our September and October event now included sponsoring a Global Seva team in the Walk to End Alzheimer's event, which set a goal of \$4,000.

Any employee can become a part of these efforts through United for Giving, the UnitedHealth Group site that houses volunteer and donor opportunities around the globe, all initiated internally or nominated by employees. When an employee tracks up to 30 hours on this site, UnitedHealth Group issues \$500 for the employee to donate to a chosen organization.

Charity Miles

During COVID-19, the Client Management team felt it was important to help team members remain connected and healthy, both physically and mentally. Together, they selected a challenge to promote physical activity, as well as safe social distancing through Charity Miles, an app that enables fundraising for a chosen charity via corporate sponsorship.

Stand up to Cancer was the first charity selected by the team through popular vote, and it raised about \$5,000 through everyone's combined efforts. Action for Healthy Kids was the second selected charity, raising \$28,549 and counting. Team members biked, ran or walked over 28,549 miles to raise these funds, with \$1 awarded for every mile.

Walk to End Alzheimer's

In 2022, UnitedHealthcare Global supported the Walk to End Alzheimer's fundraising efforts for the second year in a row. According to the World Health Organization, around 55 million people worldwide have dementia, with the expectation that the number will rise to 139 million in 2050.¹ 1 in 6 employed people around the world provide some level of care for a family member or friend with dementia or Alzheimer's.² UnitedHealthcare Global employees are no exception, with many employees sharing stories of caring for or losing family members to Alzheimer's and other conditions that produce dementia.

From September 21 to October 31, 2022, UnitedHealthcare Global team members participated in a variety of Walk to End Alzheimer's activities including a kick-off, educational webinars, fundraising, a virtual walk and letters to caregivers in order to raise donations. The global rate of participation was remarkable and spanned several weeks:

- September 21st: World Alzheimer's Day kick-off attended by 130 employees across 6 countries
- September 24th: 60 team members across the globe participated in a virtual walk
- October 1st–October 31st: 34 team members donated to the cause directly and raised funds through friends and family, while 15 team members completed BINGO, together raising an additional \$450 donation from leadership on their behalf

Ultimately the UnitedHealthcare Global team generated close to \$5,400 through all of the sponsored activities. These funds will be used by the Alzheimer's Association to provide care and support, research and advocacy as well as funding for their International Research Grant Program. Currently, the Association is investing over \$310M in more than 950 projects in 48 countries to find methods of treatment – and ultimately a cure.

*Based on reporting received by United for Giving, the UnitedHealthcare volunteering site.

Sources:

¹ <https://www.who.int/news-room/fact-sheets/detail/dementia>

² <https://www.alz.org/media/Documents/alzheimers-facts-and-figures.pdf>

What to expect in a medical evacuation emergency

One of the most critical services that UnitedHealthcare Global provides is medical evacuation. Colloquially known as “medevac,” this evacuation could be as simple as a ground ambulance ride, or as complex as an air ambulance across borders to transport patients to an appropriate level of care. While our benefits are designed to provide preventive and ongoing care to avoid the need for medevac, it’s important to understand what to expect if a member does require these services.

We’ve prepared [a resource page](#) that includes the details of what to expect in terms of support in a medical emergency, with information helpful to both employers and employees. As you review the information, be aware that the best practices it contains come from specialists with decades of experience in providing remote care and emergency transport. This expertise informs the best possible support for people under your responsibility. By knowing what to expect in emergency situations, you’ll be better prepared to be there for your employees and their families, should the assistance ever become necessary.



Network expansion in Europe

At UnitedHealthcare Global, we're always seeking out new ways to expand our network and offer our holistic plans for international populations in new geographic areas. Recently, we identified an opportunity for growth by offering access to care and providers in Belgium, Luxembourg and Austria. Adding these countries will ensure a more seamless and consistent member experience for clients that live and work in and across Europe.

Currently, UnitedHealthcare Global offers health care benefits for people living, working and traveling in more than 150 countries worldwide.¹ In part, we achieve this through collaboration with organizations like AP Companies, which has provided access to over 17,000 providers across 40+ European countries since 2014.

The AP Companies provider network includes a broad spectrum of provider types including general and multispecialty hospitals, day-case and outpatient centers and clinics, dental and optical services, and many more.

AP Companies also supports UnitedHealthcare Global operationally with the placement of GOPs, claim management and cost containment. AP Companies owns these provider relationships and acts in accordance with UnitedHealthcare Global's instructions to solve access issues, provider complaints, clinical concerns and is proactive in their support. The strong ongoing relationship with AP Companies in countries bordering Belgium, Luxembourg and Austria made the expansion a natural next step. Reach out to your strategic account executive with any questions.

Sources:

¹ https://www.unitedhealthgroup.com/content/dam/UHG/PDF/investors/2021/conference/IC21_UHC_Global_overview_high.pdf



Coverage with clarity: FAQs for member questions

We strive to provide quality and consistent care that addresses global health challenges for your employees. At the same time, we work to help our clients support their employees in holistic ways, through member-facing communications, tools and resources that allow individuals to find the answers they need, quickly and easily.

We offer assembled FAQs specifically for global health care plans to explain our benefits and how to access care around the world. It includes member-facing information regarding coverage, claims, and the small but important details that help support their best health, wherever they are in the world.

Check out the [Resources for employers](#) FAQ page, which also includes informational links to additional tools and solutions you may find useful.



SafeTrip: Travel coverage for peace of mind

As people around the world begin to define what post-COVID-19 life will look like, vacation travel is high on the list. The travel industry is bracing for numbers that might outpace pre-pandemic levels with “bucket-list” dream destinations and multi-generational vacations fueling much of the growth.¹

While individuals are happy to invest in high-value vacation experiences, there is more awareness of the risks involved, such as the possibility of cancellations or rescheduled experiences, unexpected illnesses or other unanticipated problems. In the spirit of helping everyone travel with confidence, we have relaunched our **SafeTrip** travel medical insurance plans for consumers and added travel protection products to our portfolio to better address a variety of trips.

New products for today’s travelers

As active individuals seek out increasingly exciting and demanding experiences and people plan complex trips to remote destinations, it became apparent that our plans needed to adjust to allow for new needs.

We are introducing a plan named **International Travel Medical Plus**, which provides combination coverage for medical emergencies and unexpected events such as trip cancellations or interruptions. Furthermore, it offers travelers optional add-ons such as Rental Car Damage or our Extreme Sports coverage, in case they’re embarking on an adventure that includes potentially risky activities such as skydiving, mountain climbing, scuba diving or other daring sports.

As before, our **International Travel Medical** plans cover individuals for medical emergencies, evacuation scenarios and much more, with a benefit maximum limit of up to \$1M. The optional Extreme Sports coverage could be a smart add-on to this plan, too.

With labor shortages and increased demand on the travel system, unanticipated changes in itineraries are becoming more common. Our new **Travel Protection** plan for U.S. residents traveling domestically provides coverage for unexpected trip changes such as trip delays, interruptions or cancellations, ensuring vacationers have a way to cover shelter and supplies if needed. This plan also has an optional Rental Car Damage add-on, freeing every traveler to simply enjoy their escape from the everyday.

Sources:

¹ <https://www.entrepreneur.com/business-news/5-travel-trends-for-summer-2022/429880>



Country spotlight: Qatar

In November and December 2022, the State of Qatar became the first Arab nation to host the football tournament in its 22-year history, thrusting the independent emirate into the global spotlight. The Emir is the leader of the Arabic Islamic monarchy, and the royal family maintains control over the country with little internal opposition. However, the country faces a potential long-term problem due to its reliance on international workers, who comprise much of the country's population but lack citizenship rights. In addition, attention to the preparations for the football tournament highlighted concerns about human rights and environmental concerns in the nation.

This report includes intelligence on the overall health and security considerations for current and future travel in Qatar.

Culture and geography

Qatar is a small peninsula on the western shore of the Arabian Gulf that covers approximately 6,286 square kilometers (4,247 square miles). The landmass forms a rectangle that local folklore describes as resembling the palm of a right hand extended in prayer. Neighboring countries include Bahrain to the northwest, Iran to the northeast, and the United Arab Emirates and Saudi Arabia to the south. Qatar and Bahrain both claim the uninhabited Hawar Islands just west of Qatar.¹

On the surface, Qatar is changing at a breakneck pace. Oil and gas make up the largest part of the economy, and its wealth has paid for huge infrastructure projects. This includes a gleaming new international airport (home of Qatar Airways, one of the world's top airlines), a new metro system (the first line of which opened in 2019), and work associated with the 2022 World Cup.²

- Arabic is the official language. English is commonly used as a second language.

- Alcohol is legal in Qatar, though it is not available in all establishments and primarily available at bars in upscale hotels. Travelers who wish to purchase alcohol outside of the bars must obtain a liquor permit that will allow them to purchase liquor from the Qatar Distribution Company, which is the only licensed alcohol distributor in Qatar. Travelers should avoid public drunkenness.
- It is not illegal to practice religions other than Islam in Qatar; however, it is illegal to proselytize
- It is impolite to refuse coffee and/or food offered by hosts
- Travelers should remove their shoes before entering a mosque
- It is impolite to walk in front of someone who is praying
- It is an insult to show the sole of the foot or to point it at a person, even inadvertently (e.g., while crossing legs)
- Always receive and pass items with both hands and with the right hand, not with the left hand alone



Health care

Travel to Qatar carries minor health risks for foreign visitors, including diseases related to unsafe food and water consumption. All water sources outside major hotels should be considered potentially contaminated. Food served in large hotels and well-known restaurants should be safe, but travelers are advised to follow all precautions related to consuming food and water.

The standard of medical care in Qatar is generally high. Qatari citizens are covered by a national health insurance scheme that provides universal coverage for all citizens and residents. The scheme encourages cooperation between public and private hospitals as a means of ensuring that a full range of care is available to patients regardless of their point of entry into the system. To access the health care system, travelers must either receive health insurance from their employers or, in the case of the self-employed, purchase international private medical insurance (IPMI).

Travelers can find high-quality outpatient care in both public and private facilities:

- Hospitals and major clinics in Qatar operate on a first-come, first-served basis
- Most facilities offer comfortable accommodations for patients and their families
- Arabic and English are widely spoken; English is frequently used in private hospitals, where many staff and patients are foreign
- Generally, hospitals and clinics expect payment at the time of service, and most accept credit cards and international insurance
- No referral is necessary to seek care from a specialist

The Hamad Medical Corporation operates most of the public hospitals in Qatar, including the Hamad General Hospital in Doha. This large facility offers a wide range of clinical specialties and provides the most comprehensive tertiary care in Qatar. It is also the only hospital in Qatar equipped to handle serious emergency cases. The hospital's highly-trained physician staff is made up of expatriates and local doctors; its nurses are generally recruited from India and the Philippines. Arabic and English are widely spoken among the staff.

The privately operated American Hospital and the Doha Clinic provide high-quality care and have 24-hour emergency departments that are adequate for minor medical problems.

Pharmacies are widely available, in the form of 24-hour hospital-based pharmacies, the pharmacies of the primary health care centers and some private operations.

Many medications have been imported from Europe, and some drugs are available without a prescription. However, the Ministry of Public Health, which tightly monitors the pharmaceutical trade, prohibits certain medications, such as anti-depressants, tranquilizers and some sleep medications. Reference the [list of banned medications](#) in Qatar. Travelers who require these medications are strongly advised to bring a sufficient supply, a copy of the prescription, and a note from their doctor.

For recommended and required vaccinations as well as preventative treatment for travel to Qatar, visit the [U.S. Centers for Disease Control and Prevention](#).

Security

UnitedHealthcare Global rates the overall threat assessment for Qatar at Low.

In general, crime does not pose a significant threat for travelers to Qatar. The types of crime most likely to affect foreign travelers are non-violent property crimes as well as cybercrime. Violent crime is a concern among the unskilled expatriate labor community in Qatar, whose members live in camps on the outskirts of Doha. Travelers should avoid visiting the labor camps as a precaution.

Protests and demonstrations are uncommon in Qatar, due in large part to the country's government, and authorities closely monitor those that do occur. However, some demonstrations have occurred because of preparations for the 2022 World Cup. The protests were largely conducted by workers and security guards to demand their wages be paid. Protesters blocked roads and entrances to their labor camps. However, the government of Qatar swiftly paid the wages and promised to hold contractors accountable for their legal obligations.

- The last major terrorist attack in Qatar took place in March 2005; nonetheless, these attacks remain a possibility. Qatar plays a prominent role in regional affairs, including the conflicts in Iraq, Syria, Yemen and Libya. Qatar also continues to maintain friendly relations with the West, particularly the U.S., and allows U.S. forces to utilize the al-Udeid military base and maintains their own airbase, al-Sayliyah. This close relation with the U.S. raises terrorism concerns in the country. In addition to U.S. military targets, other potential terrorist targets include entertainment venues, restaurants and other such facilities that are frequented by Westerners. Foreign diplomatic facilities and interests will remain potential targets as well.

Travel tips

- Islam is the official religion in Qatar, and many Qataris adhere to the Wahhabi school of Sunni Islam. Authorities enforce Islamic laws less rigorously than in other countries in the region (such as in Saudi Arabia); however, foreign visitors should be sensitive to Islamic laws and norms while visiting any location in Qatar, particularly during Islamic holidays or during the holy month of Ramadan.
- Some Western travelers have in the past reported being under surveillance from Qatari security officers during their stay in the country. Western travelers should therefore be circumspect in behavior and should avoid making statements that may have political implications.
- Travelers should avoid wearing clothing that bears Western or corporate affiliations or other badges of nationality
- Travelers are encouraged to register with their diplomatic mission upon arrival
- The typical workweek in Qatar is Sunday through Thursday
- Travelers whose passports bear an Israeli stamp or those attempting to travel with an Israeli passport may be subject to greater scrutiny from airport authorities or, in some cases, may be denied entry into Qatar
- Sand and dust storms sometimes move through Qatar, causing disruptions and low visibility. Earthquakes are possible, but not common in Qatar.
- Qatar's climate can be rather difficult for travelers. April–October are the hottest months of the year, and humidity levels can be very high. Travelers should stay hydrated and dress appropriately for the weather.

Sources:

¹ <https://www.everyculture.com/No-Sa/Qatar.html>

² <https://www.expatica.com/qa/moving/about/an-introduction-to-qatar-71049/>



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