



UnitedHealthcare Global



GlobalConnect

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

United
Healthcare
Global

Global Intelligence Center

Help keep people healthy and safe

Companies with foreign operations will face unexpected crises from time to time. According to Harvard Business Review, companies that reap the most from sending employees abroad recognize that they must ensure the organization's and employees' health and safety over the long term – not just send in medics or security personnel in response to a crisis.

The UnitedHealthcare Global Intelligence Center (GIC) helps empower individuals and organizations to prepare for and navigate international travel by providing access to critical real-time tools and information – all with one login.

- Access security and health care information for travel destinations, including recent alerts, immunization requirements and quality of care at the destination
- Pretravel preparation tools including passport and visa requirements, travel guides and checklists
- Access to WorldWatch Monitor®, a digital safety and security platform designed to track travelers and protect assets around the world*

When companies and their employees learn more about their destination, they are empowered to make proactive decisions that help reduce risk:

1. Intelligence on how to navigate the local health care system and its capabilities to ensure that appropriate and quality care is delivered.
2. Travel restrictions, considerations and security assessments help determine if employees can safely travel to their destination and whether assistance is needed.
3. Proper travel documentation and vaccination requirements help employees avoid travel hiccups.

For more information, contact your Sales Representative or Strategic Client Executive.

*Buy-up service. Additional fees may be incurred.



Implementation excellence

Clients often hesitate to switch to a new insurance carrier due to several concerns, such as potential gaps in coverage, the complexity of the transition process, and the risk of communication issues. The UnitedHealthcare Global implementation process effectively addresses these fears by ensuring a seamless and supportive transition.

Our implementation process is meticulously designed for clients switching from their current provider to the UnitedHealthcare Global plan. The process is characterized by several key features that set it apart from the competition:

- 1. Single point of contact** – UnitedHealthcare Global provides one primary contact for all products and services, simplifying communication and ensuring consistency.
- 2. Dedicated implementation manager** – The process includes the provision of a dedicated implementation manager, regardless of client size, who oversees the entire transition, offering detailed implementation plans and daily progress monitoring. This approach minimizes gaps in coverage and simplifies communication, making the process less daunting for clients.
- 3. Detailed implementation plans** – Each client receives a tailored implementation plan that outlines all necessary steps and timelines, ensuring clarity and preparedness.
- 4. Daily progress monitoring** – The implementation team closely monitors daily progress, allowing for quick adjustments and ensuring that the project stays on track.
- 5. Dedicated account management** – Each client has dedicated account management for all implementation tasks, ensuring that all aspects of the transition are managed effectively.

This comprehensive approach has garnered an impressive overall implementation satisfaction score of 9.4 out of 10 from clients. The superiority of UnitedHealthcare Global implementation lies in our commitment to implementation excellence, which includes a proven history of smooth and expert transitions. Clients have consistently praised the professionalism and support provided by the implementation team, often highlighting the ease and satisfaction of the experience. This level of dedication and meticulous planning is what makes UnitedHealthcare Global implementation superior.



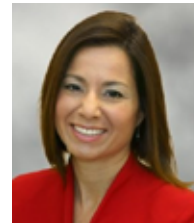
Mickie Evans
Director, client service support

Mickie Evans serves as the Director of Client Service Support at UnitedHealthcare Global, where she oversees the client implementation, eligibility, and dedicated client service manager teams. Her role is crucial in managing the comprehensive client onboarding process. Recognized for her robust leadership in both people and process management, Mickie is also influential in launching new initiatives. Based in Greensboro, North Carolina, she has been a valued member of the UnitedHealthcare Global team for over 13 years.



Kathy Culpepper
Employer installation manager

Kathy Culpepper is the Employer Install Manager at UnitedHealthcare Global, specializing in optimizing international benefit programs for clients and multinational organizations. With 41 years in the health insurance industry and 28 years at UnitedHealthcare, Kathy joined the international division in 2013. Her dedication has earned her multiple accolades, including the Service Hero Award in 2009 and the Unity Award in 2015, with an additional nomination for the Service Hero Award in 2017. Kathy's extensive experience and commitment to excellence make her a key asset to her team and clients.



Nohemi Ryback
**National vice president,
client management**

Nohemi Ryback is the Vice President of Client Management at UnitedHealthcare Global. Nohemi is an experienced client consultant and manager with a robust history in benefits management. Her professional journey is marked by a demonstrated commitment to excellence and a deep understanding of client needs. Her skills are further endorsed by her certifications in Canadian Benefit Plans and Global Benefits Management from the International Foundation of Employee Benefit Plans (IFEBCP).

Revolutionizing international assignee wellbeing with social prescribing and lifestyle medicine

By Dr Shoba Subramanian, Medical Director

In today's globalized business environment, the success of international assignments and business travel heavily depends on the health and wellbeing of employees. Traditional health care models often do not fully address the unique challenges faced by global citizens. This gap is where the innovative approach of social prescribing, combined with the principles of lifestyle medicine, comes into play, offering a transformative solution for globally mobile employee wellness programs.

Understanding social prescribing

Social prescribing is a cutting-edge approach to holistic care that tackles the social determinants of health by connecting individuals with non-medical support within their communities. This model empowers international assignees and business travelers to take control of their health through lifestyle changes and community engagement, moving beyond the limitations of conventional medical treatments.

The critical role of social prescribing in enhancing assignment success rates

- 1. Enhancing employee wellbeing** – Assignees and business travelers face distinct challenges such as cultural adjustments and social isolation, which can impact both their mental and physical health. Social prescribing bridges this gap by facilitating connections with community activities and support networks, thereby enhancing their overall wellbeing and engagement. This not only improves their quality of life but also boosts their productivity and success in assignments.
- 2. Managing chronic health conditions** – Tailored support for managing chronic conditions is another cornerstone of social prescribing. Through personalized interventions such as nutrition counseling and stress management programs, employees receive the tools they need to proactively manage their health. This approach not only helps in mitigating health complications but also enhances their capacity to succeed in challenging environments.



3. Promoting mental health and resilience –

The psychological challenges associated with relocating and working internationally can be significant, often leading to stress and depression. Social prescribing addresses these issues head-on by providing access to counseling services and mindfulness programs. These resources play a crucial role in building resilience and facilitating a smoother adjustment to new cultural and social landscapes.

Synergy with lifestyle medicine

Lifestyle medicine, which emphasizes the management of health through self-care and healthy lifestyle choices, perfectly complements social prescribing. By promoting nutrition, physical activity, and stress management, lifestyle medicine works hand in hand with social prescribing to create a robust framework for health. This synergy ensures a holistic approach to health care that supports sustainable lifestyle changes.

Implementing social prescribing and lifestyle medicine in global plans

Successful implementation begins with forming partnerships with health care providers who are proficient in social prescribing and lifestyle medicine. Integrating social prescribing elements into benefit plans is essential, providing access to amenities like fitness facilities and counseling services. Awareness and participation are key to the success of any health initiative. Developing strategies to educate and engage employees about the benefits of social prescribing and lifestyle medicine can lead to greater participation and enhanced well-being. Continuously assessing the impact of these health interventions allows for the refinement of strategies based on real-world feedback and data analysis.

The integration of social prescribing and lifestyle medicine into UnitedHealthcare Global plans represents a significant advancement in the way organizations support employee health. This holistic approach not only addresses immediate medical needs but also fosters overall health and satisfaction, leading to more successful international assignments and a positive work environment.

By prioritizing innovative health strategies such as social prescribing and lifestyle medicine, organizations can achieve higher success rates in their international operations and cultivate a supportive and productive workplace culture.



About Dr Shoba Subramanian

Dr Shoba Subramanian is UnitedHealthcare Global medical director for the Europe, Middle East and Africa regions. She leads clinical teams in the UK, Europe, US and Philippines to help deliver safe medical transportation for assistance and insurance members. Shoba holds diplomas in tropical medicine, lifestyle medicine, and obstetrics and gynecology, and has considerable knowledge of global health care systems – with expertise in travel health, aviation medicine and occupational health.

She is a former GP and advanced life support-certified doctor who has provided remote clinical care for 10 years.

Dr Subramanian is also a member of the Faculty of Medical Leadership and Health Management, the British Society of Lifestyle Medicine, the International Society of Travel Medicine and the European Aero-Medical Institute.

Whole-person health strategies

Five ways to help employees find the holistic care they need.

As the demand for mental health care needs continues to increase, strategies designed to help guide members to care are becoming essential to employer benefits.

A 2024 survey found that 9 in 10 people acknowledged that the world is experiencing a mental health crisis¹, largely due to the rise in substance use, increased social stressors, and feelings of isolation and loneliness.² One-third of those surveyed reported difficulties in accessing help, partly due to the cost of care and the shortage of mental health providers.¹

The inability for employees and their family members to access mental health services can have significant repercussions for employers. Unaddressed mental health issues can escalate into more serious conditions, leading to additional medical problems, more costly care, and a poorer quality of life. This often results in increased tardiness and absenteeism at work, as well as reduced motivation and productivity. Depression and anxiety alone are estimated to cost the global economy \$1 trillion each year, primarily due to reduced productivity.³

Many employees are looking to their employers for support. More than 1 in 4 employees reported quitting a job because of their mental health, and 1 in 5 said their company did not do enough for their mental health, according to a recent study.⁴ Nearly 50% of respondents expressed a desire for their employers to commit to supporting a healthy work-life balance.⁴

Employers can assist employees in finding whole-person care solutions by:

1. Building a benefits strategy that supports a full continuum of care needs

Focusing only on the medical side of a person's health doesn't address the full picture of an employee's overall wellbeing. Employees have come to expect their employer to offer benefits that support all aspects of their health and wellbeing. In fact, 7 in 10 surveyed employees agreed that their employer has a responsibility to ensure they are mentally, emotionally and physically well.⁵

UnitedHealthcare Global is dedicated to delivering a whole-person approach to health care that addresses more than just the physical needs of members. Integrating mental and financial health benefits into every global plan allows for a more complete picture of a member's overall health and helps better identify and address their holistic care needs.

UnitedHealthcare Global is excited to announce the evolution of our whole-person care program which will soon include the **Calm app** and **BrightPlan** financial services. This expansion underscores our commitment to supporting the comprehensive well-being of our members, addressing their mental and financial wellness. The Calm app will provide members with access to a range of mental health resources, including guided meditations, sleep aids, and stress management tools. Meanwhile, BrightPlan will offer personalized financial planning and wellness services, helping members achieve their financial goals and reduce stress related to financial uncertainty.



In addition to a 24/7-member support line, UnitedHealthcare Global members can talk to a live, multilingual representative who uses in-house health care intelligence and mapping to pinpoint a qualified provider based on the member's exact location.

2. **Selecting a network designed to meet members where they are**

Although the need for mental health care is increasing – depressive disorders are up 66% since the pandemic⁷ – there are still many barriers to accessing care. For instance, where an employee lives can determine the availability of nearby providers. In fact, global estimates show that less than 50% of people with depression and only 29% of people with psychosis receive care.⁸ “At UnitedHealthcare Global, we are dedicated to ensuring our networks encompass specialists in various conditions, professionals with a broad range of expertise, and those who provide culturally pertinent care. We are also expanding the ways members can access these providers, moving beyond the traditional confines of a doctor's office,” says Helen Love, vice president, network and partnerships at UnitedHealthcare Global.

Virtual health options, digital tools and employee assistance programs (EAP) have broken barriers and opened doors for employees and families who may have otherwise struggled to get care and support. Plus, they can help reduce the amount of time employees spend away from work commuting to and from appointments.

“Integrating virtual health options from multiple providers across the globe and 24/7 access to confidential EAP services into our network designs has indeed sparked a surge in demand for members to access care on their terms. This shift has set us on a course to revolutionize our entire digital ecosystem of offerings, enhancing convenience and accessibility for our members,” says Kate Ward, senior director of product.

3. **Offering a guided experience to help employees and their families navigate their care**

Once an employer has selected the right mix of emotional health benefits and network options for their employees, it's important to ensure that their experience navigating the health system feels connected and supported.

A robust digital experience can help make the health journey a smoother and more efficient one. UnitedHealthcare Global digital tools like the **UHC Global app** and **myuhc.com**[®] allow members to navigate care with a single login and search for providers, pharmacies, costs and more. And as these tools are more fully integrated into the member's journey, more opportunities for enhanced personalization arise.

4. **Reducing the mental health stigma**

While mental health is becoming more comfortable for people to talk about, that doesn't mean it's a common conversation that employees are having with their employer or manager. That stigma can be hard



to overcome. Taking steps to reduce its prevalence within an employee population can nurture a healthier workplace culture in addition to better health outcomes, improved productivity and lower costs.

The reality is that mental health impacts all ages⁶ but affects women, teens and racial minority groups disproportionately.⁹ For example, racial minority groups tend to be less likely to seek mental health support as often as their white counterparts, with 64% of white adults with moderate-to-severe anxiety or depression receiving mental health services compared to 47% of Black adults and 60% of Hispanic adults.¹⁰

Employers can help reduce the mental health stigma within their employee population through targeted campaigns, like those available via [My Wellbeing](#) and [LiveWell](#) which are included in every UnitedHealthcare Global plan, that highlight available on-demand resources, support services, connection to coaches and group challenges.

5. Planning for future emotional health needs

The challenges in the emotional wellbeing landscape demand that all stakeholders – including private and public insurers, care providers, employers and government policymakers – find ways to better serve society's holistic health needs.

At UnitedHealthcare Global, one way this takes shape is through working with employers to help identify gaps in care and develop data-driven solutions.

“We are constantly looking at population health trends, employee utilization patterns and claims data to pinpoint opportunities and strategies that may lower costs for our clients and drive better overall health outcomes all around,” says Nohemi Ryback, vice president of client management. “So, when physical and mental health claims come in lower than the norm, it's an indication that employees may not be getting the emotional health support they need. That's where we step in and help employers implement the right strategies for their workforce.”

Sources:

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² Lopes, Lunna. KFF/CNN Mental Health In America Survey. Kaiser Family Foundation. 5 Oct., 2022. [kff.org/report-section/kff-cnn-mental-health-in-america-survey-findings/](https://www.kff.org/report-section/kff-cnn-mental-health-in-america-survey-findings/). Accessed 4 April, 2024.

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⁴ Mason, K. Survey: More than 1 in 4 have quit a job because of their mental health. JobSage. 1 April, 2022. jobsage.com/blog/survey-do-companies-support-mental-health/. Accessed 4 April, 2024.

⁵ Insights we see – lifestyle benefits. UnitedHealth Group internal analysis. Feb. 8, 2023.

⁶ SURE Network Summary Dashboard, Commercial E&I and non-E&I UBH General Networks Q4 2023. 1 Jan., 2024 data. Deanna DuBois. 31 Jan., 2024.

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⁸ WHO report highlights global shortfall in investment in mental health. [who.int/news/item/08-10-2021-who-report-highlights-global-shortfall-in-investment-in-mental-health](https://www.who.int/news/item/08-10-2021-who-report-highlights-global-shortfall-in-investment-in-mental-health). Accessed October, 2021.

⁹ National Institute of Mental Health. Mental illness. [nimh.nih.gov/health/statistics/mental-illness](https://www.nimh.nih.gov/health/statistics/mental-illness). Accessed 13 March, 2024.

¹⁰ Panchal N, et al. Five key findings on mental health and substance use disorders by race/ethnicity. KFF. 22 Sept., 2022. [kff.org/mental-health/issue-brief/five-key-findings-on-mental-health-and-substance-use-disorders-by-race-ethnicity/](https://www.kff.org/mental-health/issue-brief/five-key-findings-on-mental-health-and-substance-use-disorders-by-race-ethnicity/). Accessed 4 April, 2024.

In the news



UnitedHealthcare Global welcomes Dr. Rogin Sison

We are thrilled to welcome Dr. Rogin Sison, Asia Pacific medical director

Dr. Sison has a robust background in emergency medicine, having served as an emergency room physician, where he adeptly managed a range of urgent and critical situations. His leadership experience is equally notable, having led the emergency department and served as a training officer. In addition to his hands-on roles, Dr. Sison has shared his expertise as a part-time professor of emergency medicine.

Dr. Sison's professional journey also includes 12 years as an occupational health physician at a multinational oil company. In this role, he oversaw primary care cases and wellness initiatives, further broadening his medical management skills. His experience extends into the operations realm as well, where he excelled as the operations manager for a medical assistance company. There, he was responsible for overseeing cases from global insurance companies, evaluating medical providers, coordinating medical repatriations, and expanding business networks through local stakeholder engagement.

Please join us in welcoming Dr. Sison to our team at UnitedHealthcare Global. His extensive experience and proven leadership is poised to significantly enhance our operations and clinical expertise.

Qatar and QLM launch

UnitedHealthcare Global is excited to announce a strategic partnership with QLM Life & Medical Insurance Company Q.P.S.C. (QLM), enhancing our local health care insurance offerings for clients and members in Qatar. This collaboration is part of our ongoing commitment to provide top-tier health care solutions globally. QLM boasts an extensive network not only in Qatar but also in the United Arab Emirates, Bahrain, Jordan, Saudi Arabia, Kuwait, Lebanon, and Oman, ensuring comprehensive coverage and accessibility.

To celebrate this partnership, the market launch event will take place on September 19, hosted in collaboration with QLM and our European team. This event will mark a significant milestone in our expansion and dedication to improving health care services.

Enhanced health care services in Qatar

Partnering with QLM allows us to offer our members in Qatar immediate access to health care services, ensuring they receive care whenever and wherever needed. Our collaboration enhances the health care experience through several key initiatives:

- **In-depth local market insight** – Our understanding of the local market, combined with strong relationships with local networks, boosts efficiency and performance
- **Expansive provider network** – Members benefit from an extensive network of providers, enhancing their experience with direct payment options
- **Dedicated support** – A specialized call center team is always on hand to assist with member inquiries
- **Digital tools for convenience** – Members can use our app and online portal for checking coverage, submitting claims, and locating providers quickly and efficiently

At UnitedHealthcare Global, we are committed to enhancing the health and well-being of our members worldwide through local partnerships and a global vision. Be sure to read our Q4 newsletter and share details on our collaboration with Qatar Insurance Co. (QIC) which operates in the UAE through its Dubai and Abu Dhabi branches.

World Mental Health Day

Around the world, people are becoming more aware and accepting of the need for mental health. 10 October is World Mental Health Day. The goal of the day is to raise awareness and mobilize support for mental health issues. This year's theme for the day is "Mental health is a universal human right."

Previous reports by the United Nations Human Rights office highlight that people with mental health conditions and those with psychosocial disabilities experience disproportionately higher rates of poor physical health and reduced life expectancy.¹

In addition, an estimated 12 billion workdays are lost annually due to depression and anxiety, costing the global economy nearly \$1 trillion (USD).² On the positive side, studies have found that higher performance and productivity can result from strong mental health support.³ Given growing mental health challenges affecting the workplace, employers have an opportunity to take further action in supporting employees and elevating morale and productivity overall by offering mental wellness support.

Workplace mental health benefits often refer to insurance plans, but employers can also create innovative approaches in the workplace. For instance, providing access to trained professionals can enable employees to talk about their experiences and mental health challenges. At UnitedHealthcare Global, members can use our Employee Assistance Program (EAP), which offers access to confidential services such as counselling for everyday challenges as well as more serious problems that affect mental health.

EAP offers assistance and support around-the-clock for:

- Depression, anxiety and stress
- Substance abuse
- Problems or conflicts at work
- Parenting and family struggles
- Financial or legal issues
- Isolation and loneliness
- Culture shock
- Reintegration support
- Legal and financial consulting

Sources:

¹ World Federation for Mental Health (wfmh.global)

² Time to address mental health issues in the workplace, UN agencies urge | UN News

³ <https://www.who.int/teams/mental-health-and-substance-use/promotion-prevention/mental-health-in-the-workplace>



Movember and International Men's Day

In the month of November, a remarkable transformation takes place as men around the world set aside their razors and witness the emergence of moustaches. This annual phenomenon known as Movember has a profound purpose – raising awareness about critical men's health issues that often go undiscussed. Mental health struggles, prostate cancer, and testicular cancer are brought to the forefront during this time.

This global initiative, in conjunction with International Men's Day on 19 November, facilitates a worldwide discourse on men's health, with a particular focus on mental health, suicide prevention, prostate cancer, and testicular cancer.

UnitedHealthcare Global takes pride in its support of men's health initiatives which is why we offer a comprehensive range of solutions:

Physical health: My Wellbeing is a personalized and engaging platform motivates employees to take charge of their health. It starts with a health score, a dynamic number that measures an individual's current level of wellbeing and changes in real-time based on tracked activities and biometric data. My Wellbeing offers multiple levels of engagement, including goal setting, challenges, and personal feedback from a digital coach.

Mental and social health: LiveWell offers program and resources to help employees improve their wellbeing and create the life they want. On-demand articles and tools, like self-assessments and mental health screeners, are available 24/7 in multiple languages.

Mindfulness: With 44% of employees reporting daily stress and 25% experiencing increased anxiety and depression,¹ the Calm app lets users explore sessions and exercises led by experts to quickly calm the mind, enjoy Sleep Stories and meditations to keep them relaxed through the night plus access to instructors who help make mindfulness easy and welcoming, even for beginners.

Financial wellness: With financial stress on the rise, BrightPlan helps individuals navigate financial decisions with decision-trees, calculators, and worksheets, undergo financial assessments to check financial health and understand money mindsets, in addition to a robust library of resources including self-paced workshops, articles, and courses designed to enhance financial health and literacy.

For more information or access to wellness platforms, contact your Sales Representative or Strategic Client Executive.

Source:

¹ 2022 International Wellness in the Workplace Study, Optum, 2023



World AIDS Day

Every year on 1 December, people around the globe pause to recognise World AIDS Day and to commemorate the 36 million people who have lost their lives to HIV/AIDS.¹ The day marks an opportunity for people to unite in the fight against HIV and to show support for the over 38 million people living with this disease.²

Because HIV infects cells of the human immune system and destroys or impairs their function, the immunodeficiency caused by the HIV retrovirus makes patients much more vulnerable to other diseases. The result of this immunodeficiency causes AIDS, which is a more advanced stage of the HIV infection.³

COVID-19 slowed research to help treat HIV/AIDS as health care resources were focused on the pandemic. However, there is hope in new research: Columbia University researchers are focused on developing antibodies that prevent HIV transmission, potentially helping protect at-risk groups better by stopping the spread of the disease.⁴

Starting treatment early for someone infected with HIV can mean a greater chance for living a full, healthy and productive life. By spreading awareness and dispelling myths about HIV/AIDS, we can all be a part of supporting those with the disease and advance work toward a cure.

Sources:

¹ <https://www.uhcglobal.eu/wellbeingatwork-blog/world-aids-day-2021>

² <https://www.unaids.org/en>

³ <https://www.unaids.org/en/frequently-asked-questions-about-hiv-and-aids#what-is-aids>

⁴ <https://www.cuimc.columbia.edu/news/future-and-end-aids>



Improving the UnitedHealthcare Global experience

From gathering feedback to implementing new paths forward, UnitedHealthcare Global is committed to constant improvement in the way we work and serve our customers.

Everyone at UnitedHealthcare Global is committed to a single vision: To help people live healthier lives and help make the health system work better for everyone.

We recently sent you an invitation to take part in our annual survey. Thank you for making the time to participate. Your input helps us drive continuous improvement in how we design our products, develop our networks and improve your experience. Be assured that this regular assessment helps us better understand how we can enhance our services and your overall experience.

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