



UnitedHealthcare Global



GlobalConnect

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

United
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Global

Meet the UnitedHealthcare Global Care Card

UnitedHealthcare Global has an ongoing mission to help people live healthier lives and help make the health system work better for everyone. We've created a recent innovation that does both. The Care Card is a flexible way for individuals or employees to pay for out-of-pocket and out-patient care, nearly anywhere in the world.¹

Many times, an employee on assignment outside of the U.S. would either need to pay out-of-pocket with a personal card and file a reimbursement claim (with corresponding lag time), or have the provider request a Guarantee of Payment before receiving care, which can be inconvenient if urgent medical care is needed.

Care Card: Easier and faster

With the new Care Card, it's simpler for employees to pay for eligible medical services at the point of care – with no personal out-of-pocket¹ payments or submit a claim for reimbursement. For companies, it's an easy way to minimize management of expenses since UnitedHealthcare Global funds the Care Card and helps ensure employees are getting their care needs met.

Here's how it works:

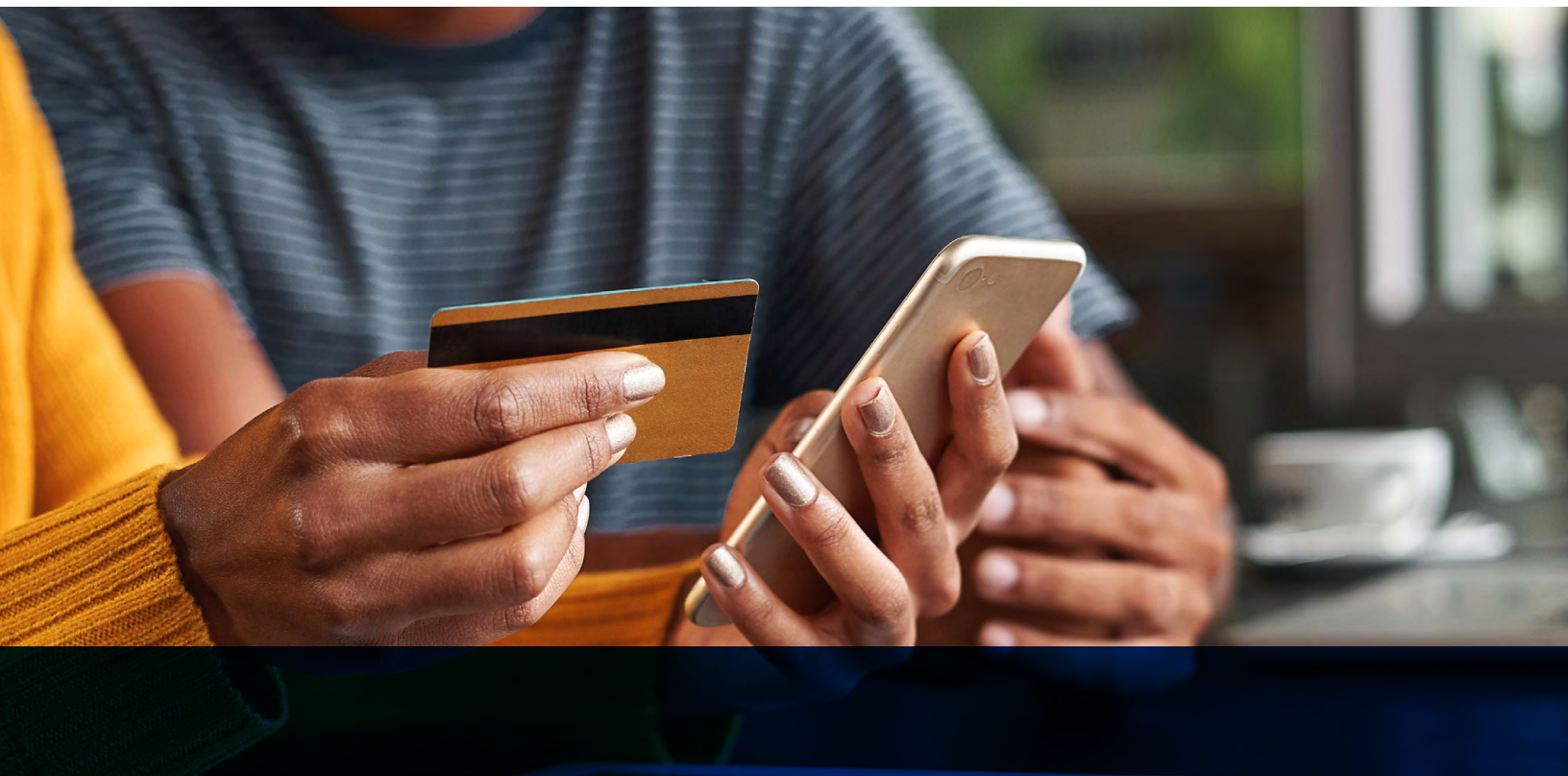
- Member or qualified dependents present their UnitedHealthcare Global ID card to the local health provider at the point of care
- Members present their Care Card to pay for services at the point of care²
- Members receive an invoice and receipt which they submit via myuhc.com[®]
- Once the payment is validated, the claim is processed with no further effort from the member or their employer

Each member and qualifying dependent receive their own Care Card, ensuring care without delay plus seamless payment transactions. Above all, it is another way UnitedHealthcare Global simplifies access to medical care, ensuring that people can maintain their best health.

To learn more about how this flexible new solution can work for your company or clients, contact your UnitedHealthcare Global representative or read more [here](#).

¹This UnitedHealthcare Insurance Company Care Card Prepaid Mastercard[®] is issued by The Bancorp Bank pursuant to license from Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. The card cannot be used everywhere Mastercard is accepted. The Bancorp Bank, Member FDIC. Products and services may be limited or excluded by applicable law and are subject to provider acceptance. The Care Card does not work in all countries. The most current list of excluded countries or regions is available [here](#).

²Limit of \$1,000 USD per transaction and \$5,000 USD per day.



Staying informed: Immunizations and vaccines

Vaccines are always an important topic to stay current on. Before vaccines were developed, infectious diseases we consider to be mild today were major causes of death as recently as the 1950s.¹ Thanks to medical advances, there are now vaccines to help protect employees from these and many other illnesses.

What is a vaccine?

A vaccine is a small dose of parts of germs that is meant to mimic a certain illness. This helps the immune system in the body recognize and remember that infection, helping it create antibodies to fight illness off, keeping people healthy.² Most modern vaccines don't give people a risk of infection from the disease.

In a sense, a vaccine is training for the immune system: Each time an individual gets a vaccine, the body may get better and better at fighting off a particular strain of illness. If infected by that illness, the immune system sets antibodies into action.

What's the difference between vaccine and immunization?

A vaccine is made from very small amounts of weak or dead germs that can cause diseases — for example, viruses, bacteria, or toxins. It prepares your body to fight the disease faster and more effectively so you won't get sick. Vaccination is the act of getting a vaccine, usually as a shot. Immunization is the process of becoming immune to (protected against) a disease.²

As part of our mission to help people live healthier lives and to help make the health system work better for everyone, UnitedHealthcare Global Business Travel plans have been refilled and can include the following benefits based on location:

- Travel vaccinations and immunizations*
- Virtual visits
- Mental health/substance use disorder*
- Personal (sojourn) travel* for 7-, 14- and 180-day duration*
- 100+ miles within home country*†

Contact your UnitedHealthcare Global representative for additional details and plan design options.

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



What kind of care provider offers vaccines?

Vaccines can be administered by doctors, nurses and pharmacists. Typically, during a yearly exam with a primary care provider, the doctor will make sure a patient is up to date on regularly scheduled vaccines, and check that any doses that have been missed are administered. If an employee has an international trip planned, they should share their destination with their doctor in case specific vaccines are recommended before travel.

Adult vaccines checklist

This adult vaccines checklist can help employees prepare for their next doctor visit. Employees should ask their provider which vaccines may be right for them, specifically based on possible travel destinations. For travelers to specific areas - yellow fever and malaria vaccines may be prudent. Visit the [U.S. Centers for Disease Control and Prevention](#) for more information about travel vaccines.

- **Influenza:** Annual immunizations are the best way to prevent the flu.
- **Tdap or Td:** Tdap protects against tetanus (lockjaw), diphtheria and pertussis (whooping cough). Td protects against tetanus and diphtheria.
- **MMR:** Protects against measles, mumps and rubella (German measles).
- **Pneumococcal:** Protects against illnesses such as pneumonia.
- **Hepatitis A and B:** Protects against serious liver diseases.
- **Hib:** Protects against a dangerous bacterial disease called Haemophilus influenzae type b (Hib).
- **HPV:** Protect against human papillomavirus. Certain types of this virus cause cervical and other cancers. The vaccines are recommended for preteens, but young adults may also need them if they were not vaccinated previously.
- **Meningococcal:** Protects against meningitis and blood infections. It's particularly important for college students who will be living in residence halls as well as people with certain health conditions.
- **Varicella:** Protects against chickenpox, particularly if you haven't had chickenpox before or weren't vaccinated as a child.
- **Shingles (zoster):** Protects against a painful skin rash. It's generally recommended for adults 60 and older.

Sources:

¹ U.S. Vaccine Safety - Overview, History, and How It Works | CDC

² <https://www.hhs.gov/immunization/basics/index.html>

Virtual Visits: Easier access to care, at home and abroad

When an employee doesn't feel well, getting to the doctor's office can be a challenge — or perhaps transportation or timing is difficult. When that employee is working outside of their own country, the challenges in getting care may be even greater. With Virtual Visits, employees can talk to a doctor at a time that's convenient for them, without the hassle of leaving home.

Through Virtual Visits' easy-to-schedule, completely private video appointments,* employees can see a doctor who can diagnose and treat a wide range of non-emergency medical conditions, 24-hours-a-day, 7-days-a-week. They'll be able to get clinical advice for common conditions like the flu, a cold, sinus infections, sore throats, allergies and more. If needed, doctors may write a prescription to be filled at a preferred local pharmacy.**

The new house call

Think of a Virtual Visit as a traditional doctor house call, done by phone or video. Members can schedule a visit at their convenience, getting care from a knowledgeable doctor.

Virtual care, around the world

Visiting a doctor while on assignment abroad has its unique challenges, whether it's finding the right kind of care, feeling confident in the services they provide or navigating language and cultural barriers. Through Virtual Visits, personalized care for non-emergency situations can happen from the comfort of home or office. In addition, employees avoid the potential of exposure to other sick people in-office or in-transit.

Scheduling at their fingertips

No more waiting rooms or inconvenient appointment times. Employees can visit myuhc.com or the UHC Global app to find a Virtual Visit provider. [Click here](#) for more information.

*Cellular messaging and data rates may apply.

**Prescription services are not available in all locations, and other restrictions may apply.



Financial wellness for global workers

Throughout the world, against a backdrop of rising inflation and global instability, many employees are feeling the pressure linked to their financial needs. According to the [2022 PwC Employee Financial Wellness Survey*](#):

- 56% say they are stressed about finances¹
- 49% report money worries had a severe or major impact on their mental health¹
- 67% are struggling to meet their household expenses on time each month, while 64% are using credit cards to pay for necessities they couldn't otherwise afford¹
- One in 4 have saved less than \$1,000 for retirement, and more than half plan to postpone their retirement¹

The impact of financial stress on employees

Financial stress may have a significant impact on employees' job satisfaction, productivity and performance at work. More than half of employees who responded to the 2022 PwC Employee Wellness Survey said they are distracted by their finances while at work, spending 3 or more hours per week dealing with personal money issues.¹ Much like mental health, the stigma associated with asking for help with finances prevents people from seeking out much-needed support. In fact, 41% of financially stressed employees admit they are too embarrassed to seek guidance on their finances.¹

On a positive note, the Optum® International Wellness in the Workplace Benchmark Study found that 46% of global employees say they would be interested in a financial wellbeing program if their employer offered it as part of their benefits package.² On the flipside, the study found that fewer than 1 in 3 global employers offer a financial health program.²

How employers can help

There are 3 key steps your company can take to help improve the financial health of your employees.

- 1. Offer a financial wellbeing program.** Before implementing a financial wellbeing program, it's important to understand the needs and interests of employees. Employers can accomplish this through surveys, focus groups and reviewing benefits data. Also, consider this list of "benefits indicators" that may show that there is a need for a financial wellbeing program:
 - Low participation in benefit plans
 - Low percentage of employees contributing to retirement plans, low average retirement contribution and/or employees withdrawing loans against retirement savings
 - Low participation in life insurance and disabilities benefits
- 2. Clarify your approach.** Financial wellbeing programs can range from providing the basics of budgeting to high-touch, 1-on-1 coaching with financial planners. Because not every employee wants to engage with financial learning in the same way, consider offering a mix of options to address different learning styles.
 - Provide a mix of self-directed options such as online courses and tools or guided sessions including in person workshops or coaching
 - Create and deliver your program in-house, use outside resources, or try a combination of both
- 3. Offer a "holistic" program.** Employees who are in different stages of their lives and careers will want an assortment of financial wellbeing topics and resources such as:
 - Budget assistance
 - Debt management and reduction
 - Creating an emergency fund
 - Retirement planning
 - Home buying
 - Managing student loan debt
 - Planning for children's education

Sources:

*PwC conducted an online survey of 3,236 full-time employed adults across a variety of industries in January and February 2022.

¹PwC, 2022 PwC Employee Financial Wellness Survey, <https://www.pwc.com/us/en/services/consulting/business-transformation/library/employee-financial-wellness-survey.html>, 2022.

²Optum® International Wellness in the Workplace Benchmark Study, 2022.

From productivity improvements to mental health gains, an effective financial wellbeing program can be a winning combination for both employees and employers. UnitedHealthcare Global now offers Financial Wellness Resources to help advance employees' financial wellness. Available via [livewell.optum.com](https://www.livewell.optum.com), the program includes action-oriented plans that drive sustainable change, with fiscal awareness, assessments and planning resources all in one, easy-to-use tool.

The Financial Wellness Resources program makes it easy for employers to connect employees to the financial tools they need, and provides the potential to reap tangible gains in employee focus and productivity. By helping each person improve their knowledge of financial fundamentals, they can better manage daily financial stresses and plan for their future — and be more productive and engaged at work.

To learn more about Financial Wellness Resources, contact your UnitedHealthcare Global representative.

Sources:

¹ Consumer Financial Protection Bureau, Financial Wellbeing in America, https://files.consumerfinance.gov/f/documents/201709_cfpb_financial-wellbeing-in-America.pdf, accessed October 2021.

Financial wellbeing, defined

A state where a person can:

- Fully meet current and ongoing financial obligations
- Feel secure in their financial future
- Be able to make choices that allow them to enjoy life¹

In addition, financial wellbeing includes feeling in control financially, having the capacity to absorb a financial setback, being on track to meet financial goals, and/or having the flexibility to make choices with money.

Source: U.S. Consumer Financial Protection Bureau



Accelerating access to quality care

Health care is fundamentally local. So when international assignees and business travelers need health care, they also need clear, reliable information for local providers right *where they are* so they can confidently take care of their overall health and wellbeing.

UnitedHealthcare Global has strategically designed our provider network with carefully curated, pre-screened, and practicing local providers, located where our members are living and working. It may sound simple and obvious, but not all international networks are built in the same manner. We strive to provide access to a broad network of quality providers, all complying with evidence-based guidelines for quality as well as local market benchmarks for cost efficiency.

Taking this network strategy to the next level, our in-house Intelligence team collaborated with Optum® Maps to create a new capability that visualizes — at a street-level view — provider locations as well as the services offered, based on a member's exact location.

This new capability gives UnitedHealthcare Global Intelligence teams immediate and on-demand access to a wealth of crucial data points about providers, and demonstrates how our network syncs with our members' locations to ensure quality care.

For clients as well as members, this eliminates the guesswork and complexity that can come with navigating international health care systems. Our visual maps can include multiple points of crucial data such as:

- **Provider relationships:** We have connections with regional and local insurance providers to enable access to quality, locally-compliant care, plus to help streamline claims administration and reduce out-of-pocket costs.
- **Types of providers:** Carefully credentialed hospitals, doctors/GPs, pharmacies and air ambulances can be identified with accurate international street-level addresses and contact information.
- **Quality ratings:** We can help organizations and individuals make informed choices when seeking medical care outside of their home country. We vet providers' backgrounds and current competency levels to ensure that they are qualified to meet international standards of care. This applies to hospitals and clinics, plus medical and emergency transport providers to assure provider quality and member safety at the country, city and facility level.

To request a demonstration and to learn more about this capability, please contact your UnitedHealthcare Global representative.



Connecting people with care, including in crisis situations

The UnitedHealthcare Global Security Response Center (SRC) works with the Optum® HouseCalls program to provide support when a member has an urgent need. Recently, a member's crisis situation showed the value of the SRC and HouseCalls, where a smart system and seamless collaboration resulted in a lifesaving situation.

A HouseCalls nurse practitioner was conducting a virtual appointment with a member via a phone call when the member mentioned a lowered heart rate and other symptoms. Concerned, the nurse practitioner utilized the SRC's ability to signal a need for support, and a UnitedHealthcare Global monitoring team member immediately called the nurse practitioner to establish contact.

Through remote-dial emergency services, the team was able to inform first responders about the member's unique needs and dispatch help, while simultaneously being able to remain on the line with the member and provide comfort and constant contact until the first responders arrived. Adding to the complexity of the situation, the member lived in a parked vehicle rather than a residence.

Once onsite, the first responders administered potential life-saving services and transferred the member to a hospital for a cardiac stent procedure. Afterwards, the member called to thank the nurse practitioner for their help in enabling this lifesaving care — care that was facilitated through the strategic integration of virtual care with Security Response Center support.

For more details, check out the [full case study](#).



The intersection of health care and technology: Dr. Shoba Subramanian

The use of data and technology in the health care sector has enabled companies like UnitedHealthcare Global to offer better-quality care to their customers. From online portals that let travelers make appointments and connect with doctors, to automated processes that streamline administrative tasks, new innovations help ensure a seamless user experience while providing high-quality care.

But can and should they replace traditional, face-to-face interactions with doctors and patients? And what do advancements in health care technology mean for the wellness of international travelers?

In the April 2023 edition of International Travel & Health Insurance Journal (ITIJ), Dr. Shoba Subramanian, Medical Director for UnitedHealthcare Global, says “While the evolution of technology in medicine continues to delight and amaze, there are circumstances where it can never replace a human expert when someone is in distress or simply needs help. We are designed for connection, so community interaction is an essential component of health and wellbeing.”

[Read the full article](#) and learn more about Dr. Subramanian’s perspectives on the importance of access to quality care and health care technology for international travelers.



United in our mission

Introducing Sabrina Vienneau



A 20-year veteran of the insurance and finance industries, Sabrina Vienneau joined UnitedHealthcare Global as the National Vice President of Sales during the fourth quarter of 2022. Sabrina spent 12 years of her career in various sales and operations roles at Aetna International where she led sales in the Mid-Atlantic market, bringing on many large, complex customers.

Sabrina also led North America anti-money-laundering teams at Goldman Sachs, and later transitioned to a marketing role heading up the personal financial education strategy for one of the country's largest credit unions. Despite this 6-year detour into finance, Sabrina's interests and heart remained with international health insurance, and she is thrilled to be leading the sales initiatives at UnitedHealthcare Global, where she will use her skills in sales, operations and marketing to help her team deliver exciting new products and services.

A Maryland native and retired athlete from the U.S. Skeleton team, Sabrina resides in Salt Lake City, Utah, and has 2 daughters. On the side, she writes novels with a dream of being published.

Product team highlight



Kate Ward **Senior Product Director**

Kate Ward leads the UnitedHealthcare Global North America product development team for the travel, assistance, and expatriate lines of business. She and her team oversee the product lifecycle and innovation process to deliver real-world solutions for globally mobile populations.

Having spent almost 20 years in global insurance – 10 years with UnitedHealthcare Global – Kate's diverse background spans product development, sales, account management, operations, project management, technology, analytics and public policy.

Kate holds an MBA from the University of St. Thomas, a master's degree in international commerce and policy from George Mason University and a bachelor's degree from the University of South Carolina. Fluent in Spanish and French, Kate has also studied Japanese, Mandarin and Italian. She lives in Northern Virginia with her husband, their 5-year-old son and dog.



Chris Steber **Product Director**

Chris Steber is the product lead for the Individual and Business Travel product lines. He has been with the organization for nearly 24 years holding a variety of roles including project management, phone system management, pricing and marketing. Chris enjoys blending his depth of experience with data and insights to help formulate product strategies and go-to-market approaches, all designed to help members stay safe and healthy while traveling.

Chris lives in Baltimore, Maryland, and holds a bachelor's degree in biochemistry from the University of Scranton and an MBA from the University of Pittsburgh. A devoted football fan, Chris is a Penn State football season ticket holder. He has also hiked from the north rim of the Grand Canyon to the canyon floor and back up in 1 day.



Brianna Hugus
Senior Product Manager

Brianna Hugus is responsible for innovation and new product development for Expatriate Insurance. She has been with UnitedHealthcare Global for 14 years and is focused on developing programs and initiatives that enhance and improve the member experience. Brianna most recently led the strategy and implementation of the UnitedHealthcare Global Care Card program.

Brianna and her family live in Baltimore, Maryland. An avid traveler, she has been to all 50 states and 25 of 59 National Parks. Her favorite states include Utah, Hawaii and Idaho for the stunning scenery.



Brian Price
Senior Product Manager

Brian Price oversees the Expatriate Insurance product line and is responsible for leading the development and management of in-house solutions specifically designed for globally mobile populations. Located in Houston, Texas, he works closely with cross-functional teams to help ensure products' success, growth and member satisfaction. Brian especially loves seeing the work we all do having a direct positive impact for members.

Brian recently joined the UnitedHealthcare Global team and brings a wealth of product development experience. In his free time, he enjoys working out 5 to 6 times a week to balance out his love for food and boba tea.



Ashley Meredith
Senior Product Manager

Ashley Meredith specializes in the UnitedHealthcare Global Care Card and business travel products. She works cross-functionally with internal and external teams to create and deliver an innovative suite of products that puts member feedback into action and helps along their health care journey.

While in middle and high school, Ashley played basketball in the Amalfi Coast representing the U.S. Today, she is a proud mother to 2 boys in a busy household that loves sports and the outdoors.



Athena Lee
Product Manager

Athena Lee is focused on the development and implementation of digital solutions for globally mobile populations including the myuhc.com member portal, UHC Global app and Global Intelligence Center.

Located in New York City (NYC), Athena loves being able to create meaningful solutions on behalf of members. In her role, she works closely with in-house IT teams to roadmap, strategize and help bring member feedback to life across all digital touchpoints. Her technical skills combined with her passion for innovation, people and health care make her role rewarding.

On a quest to find the best Indian food, Athena enjoys exploring eateries around the neighborhoods of NYC. She also runs along the city streets and finds the East and West river safe havens among the busyness of the concrete jungle.

Learning how to make the most impact: The Optum Employee Health and Wellbeing study

To better understand what employers are doing to support the health and wellbeing of employees, Optum surveyed 347 international employers located in APAC, EMEA and LATAM regions, primarily global companies with 3,000+ employees to better understand current health and wellbeing strategies and practices. Surveys were sent to decision-makers in human resources, executive, management or administrative roles, and revealed important insights.¹

Health and wellness remains a priority

Surveyed companies resoundingly confirmed that health and wellness programs are an important offering to employees.⁵

- 82% said programs maintain/improve employee morale
- 81% said they reduce employee health risks
- 79% reported that they promote a more productive workforce
- 75% credited programs with improving absenteeism/presenteeism
- 74% said they were a part of a competitive package to attract/retain talent

The Great Resignation is a challenge — and an opportunity

As the Great Resignation rages, the survey looked at whether health and wellness offerings could impact recruitment and retention.

- 52% of companies stated these offerings were very important to increased employee retention
- More than half found them very important to increase employee recruitment³
- Almost all companies believe their health and wellness programs help attract and retain staff
- Half consider these very important measures of program success³
- More also view their health and wellness programs more successful in these areas than in previous years. Despite these strong opinions, employee turnover is the least-used metric when it comes to measuring program ROI.³

Technology drives program engagement

When asked how they successfully drive health and wellness program engagement, employers reported:

- 84% currently use or plan to use health-related apps as part of their overall strategy⁴
- Apps have edged out email as the most effective means for driving employee engagement in health and wellness programs across a variety of work environments⁴

The pandemic continues to impact how people work

Before the pandemic, 32% of company employees telecommuted (worked from home).¹ Today, 51% of company employees work from home¹ with almost 60% more employees working remotely today than before the pandemic began.

- 60% of companies have instated a location policy that supports both in-person and remote status for their employees¹
- 24% have a mandatory in-person policy¹
- 12% allow employees to decide what works best for them¹
- 48% of companies have closed some of their physical office locations, while 10% say they have closed all their physical office locations¹

Hybrid work schedules affect health and wellness programs

On average, companies offer 7 health and wellness programs to employees. The popularity of several most-offered programs has risen, including health and wellness website/portal (up 24% from 2021), wellness coaching (up 38% from 2021) and Employee Assistance Programs (EAP) (up 27% from 2021).²

- 2 of the most offered programs include health and wellness website/portal (at 42%) and wellness coaching (40%)²
- Companies reported they are considering offering new programs in the next 3 years
- 23% plan to add virtual telemedicine and health biometric screenings²
- 22% plan to offer some sort of health/fitness challenge²

Financial wellbeing is part of the health equation

Financial wellbeing is now part of the health conversation, with 59% of employers including financial wellbeing alongside other wellness measurements. When asked what aspects of employee wellbeing are included in health and wellness strategies, the survey revealed the following inclusions:

- 68% physical health
- 65% social health
- 60% mental health⁶

Planning/budgeting has overtaken saving for retirement as the financial health area where companies believe employees need the most help.⁶ When looking at the future, 31% stated they are extremely likely that their company's health and wellness strategy will address financial wellbeing aspects in the future and 34% stating very likely.⁶

Examining these numbers doesn't just give us the chance to understand where we are today. By studying the priorities that lead to greater employee wellness and satisfaction, companies can help workers make choices that boost long-term wellness, productivity and happiness.

Sources:

¹Optum Global Employer Insight Survey Health and Wellbeing_Pandemic Reshapes Work

²Optum Global Employer Insight Survey Health and Wellbeing_Programs

³Optum Global Employer Insight Survey Health and Wellbeing_Recruitment and Retention

⁴Optum Global Employer Insight Survey Health and Wellbeing_Mobile Apps

⁵Optum Global Employer Insight Survey Health and Wellbeing_Wellbeing as a priority

⁶Optum Global Employer Insight Survey Health and Wellbeing_Financial Wellbeing



World Suicide Prevention Day, September 10

Globally, more than 700,000 people take their own life every year; in addition, suicide is the fourth leading cause of death amongst 15- to 19-year-olds across the world.¹ In the United States, the total number of workplace suicides has risen by 39% since 2000, and it is widely believed that the figures cited are an underrepresentation as it is difficult to classify an incident as work-related if it occurs outside of the workplace.²

In the UK, new research shows workers are facing increasing stress relating to the current cost of living crisis, heightening the need for employers to take action to protect their workers' mental health.³

There is an urgent need for additional and improved mental health and suicide prevention resources, including enhanced prevention training and policies as well as improved employee assistance programs.⁴

The 10th of September marks [World Suicide Prevention Day](#). The purpose of World Suicide Prevention Day is to raise awareness of initiatives that seek to build a world where fewer people die from suicide.⁵ Throughout September, mental health and suicide prevention charities will increase collaboration under the National Suicide Prevention Alliance (NSPA), a cross-sector alliance on a mission to reduce suicide around the world.⁶

At UnitedHealthcare Global, we are dedicated to protecting the health and wellbeing of globally mobile populations. For anyone struggling with their mental health, resources such as our Employee Assistance Program (EAP) which provides both in-person and online counseling. Members of UnitedHealthcare Global also have access to the [LiveWell](#) platform which provides articles, direct access to EAP services, and other mental health and substance use disorder resources.

Sources:

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

² <https://www.theguardian.com/us-news/2022/may/27/us-workplace-suicide-rates-pandemic>

³ <https://www.covermagazine.co.uk/news/4054691/financial-pressures-stress-factor-uk-employees>

⁴ https://www.cipd.co.uk/Images/responding-to-suicide-risk-in-the-workplace-guide-June2021_tcm18-96241.pdf

⁵ <https://www.samaritans.org/support-us/campaign/world-suicide-prevention-day/>

⁶ <https://www.samaritans.org/about-samaritans/our-organisation/national-suicide-prevention-alliance/>

⁷ <https://www.liveandworkwell.com/content/en/public.html>

World Patient Safety Day, September 17

Recognizing the crucial role patients, families and caregivers play in the safety of health care, World Patient Safety Day encourages patients to be active members of their health care team, and participate as partners in their care.

The World Health Organization founded this day as a global public health day, with the objectives of increasing public awareness and engagement, enhancing global understanding, and working towards global solidarity and action to improve patient safety and reduce patient harm. Observed every year on September 17, this year's World Patient Safety Day focuses on the theme of "Engaging patients for patient safety."

At UnitedHealthcare Global, we offer programs and support designed to empower patients in taking control over their health and wellbeing. This includes:

- **Health Management Program:** Helping members and caregivers manage chronic or complex health conditions when living abroad, including access to dedicated clinicians who provide targeted support and assistance.
- **Global network of providers:** Providers around the world are carefully vetted against a detailed set of criteria to understand how their services align to international standards of care. This intel is curated in a proprietary database so our teams can help direct members to quality care that meets international health standards. [Read more](#) about our international due diligence strategy.

Sources:

¹ World Patient Safety Day 2023: Engaging Patients for Patient Safety (who.int)

World Heart Day, September 29

Cardiovascular disease (CVD) is accountable for nearly half of all non-communicable disease deaths, making it the world's number one cause of death. World Heart Day is an annual event marked on the 29th of September to draw attention to cardiovascular-related diseases such as congenital heart disease, coronary heart disease, heart attack, heart failure and stroke. In 2012, world leaders committed to reducing global mortality from non-communicable diseases (NCDs) by 25% by 2025.¹

Cardiovascular disease is responsible for an estimated 17.9 million deaths annually, with heart attacks and strokes accounting for more than 4 out of 5 CVD deaths.² Some CVDs are preventable through behavioral and lifestyle changes such as healthy diets and participating in physical activity, but there is urgent need for national public health programs to support these changes.

At UnitedHealthcare Global, we have plans specially designed to help those who have heart conditions, as well as programs to support the healthy lifestyle choices that can help prevent incidence of CVDs.

The My Wellbeing app is a great tool to track health and fitness.³ The digital health platform is designed to help create and sustain positive mental, physical and behavioral changes, and inspire the development of healthy habits for life. From a mobile or desktop device users can:

- Set personalized goals and challenges
- Stay connected with online support groups and virtual health coaches
- Get real-time health and activity tracking results
- Use a lifestyle navigation tool, the Wheel of Life™, to focus on 7 different areas to track holistic health

Together, these programs are designed to support employees and their families and reduce the potential for health emergencies inside and outside the workplace. Contact a UnitedHealthcare Global representative for more information on My Wellbeing.

Sources:

¹<https://world-heart-federation.org/world-heart-day/about-whd/>

²https://www.who.int/health-topics/cardiovascular-diseases#tab=tab_1

³<https://www.uhcglobal.eu/members>



Global Intelligence Spotlight: Australia and New Zealand

Every quarter, UnitedHealthcare Global features a deep dive into a different location around the world. We leverage our Global Intelligence Center to bring you the latest information on a country from a medical and security intelligence perspective.

The Women's World Cup is one of the most exciting and highly anticipated events in soccer. In 2023, the tournament will be hosted by Australia and New Zealand, an opportunity for visitors to enjoy both the beautiful game and 2 incredibly scenic countries.

The Women's World Cup is scheduled to take place from 20 July to 20 August, 2023, and will be hosted in 9 cities across Australia and New Zealand: Adelaide, Auckland, Brisbane, Dunedin, Hamilton, Melbourne, Perth, Sydney and Wellington. Each city has its unique charm and attractions, with excellent transport links between the host cities.

Australia

Australia is both country and continent in the southern hemisphere, surrounded by the Indian and Pacific oceans. It is the world's sixth-largest country in terms of land area, covering approximately 7.7 million square kilometers. The country is famed for its diverse landscape, including vast deserts, tropical rainforests, beaches and mountain ranges. The country is also home to iconic animals, including kangaroos, koalas and the Tasmanian devil.

Australia has a population of approximately 25 million people, with a rich cultural diversity stemming from its Indigenous population and waves of immigration from all around the world.

English is the official language, and the currency is the Australian dollar.

Australia is a constitutional monarchy with a parliamentary system of government. It is a member of the United Nations, G20, Commonwealth of Nations, ANZUS and the World Trade Organization.

New Zealand

New Zealand is located in the southwestern Pacific Ocean, and consists of the main North Island and South Island, as well as numerous smaller islands. It has a total land area of approximately 268,000 square kilometers.

New Zealand is known for its stunning natural landscapes, including mountains, lakes, glaciers, forests and beaches. The country also has many unique species, such as the kiwi bird, the tuatara lizard and the kea parrot.

New Zealand has a population of approximately 5 million people, with a fascinating diversity stemming from its Māori population and waves of immigration from all around the world.

English and Māori are the official languages, and the currency is the New Zealand dollar. New Zealand is a parliamentary democracy with a constitutional monarchy. It is a member of the United Nations, Commonwealth of Nations, ANZUS and the World Trade Organization.



Tourism

Tourism is a significant industry in both Australia and New Zealand. In Australia, visitors are attracted to the country's beautiful landscapes, unique wildlife and vibrant cities. The Great Barrier Reef, Uluru (Ayers Rock) and the Sydney Opera House are among Australia's most famous landmarks.

Visitors to New Zealand flock to the country's beautiful landscapes, adventure sports and unique cultural experiences. Popular tourist destinations include Milford Sound, the Bay of Islands and the Franz Josef Glacier.

Health care

Australia has a high standard of medical care, and travelers can expect to receive treatment that is equal in quality to other industrialized countries. Specialty care of an international standard is available in the capital and many major cities. Medical facilities are more limited in rural areas of Australia, but the country's road and air ambulances are well-equipped for internal medical evacuation.

Certification of a yellow fever vaccination is required if arriving within 6 days from an infected area. No other vaccinations are required before entry. Transit passengers not leaving the airport are exempt from the vaccination requirement. Travelers from affected areas who fail to provide proper yellow fever vaccination may be quarantined for up to 6 days after arrival in the country.

Hospitals in Australia, in general, are well-staffed by highly-trained physicians and specialists, technologically well-equipped and offer comfortable accommodations.

New Zealand also has an excellent health care system available throughout the country with an extensive network of hospitals and doctors covering even the most remote areas of New Zealand. All medical professionals are licensed by the New Zealand Medical Council, which maintains high standards of registration and requires that doctors undertake continuing medical education. Most referrals for care are sent to the facilities in Auckland, Wellington or Christchurch. Specialty care of an international standard is available, though there may be waiting lists for some specialist treatment.

Australia and New Zealand economies

Australia has one of the world's most developed free-market economies, contributing to its status as one of the wealthiest countries in the Asia Pacific region and the world's 13th largest economy, according to data from the World Bank. High levels of foreign investment in the country are driven by a highly skilled labor force and healthy levels of competition in all industries, in addition to a well-functioning legal system and independent bureaucracy.

Australia benefits from its proximity to major markets in the Pacific region, including China, Japan, South Korea, New Zealand and Singapore. The economy is dominated by the service sector, with mining and agriculture also playing important roles.

A Value Added Tax (VAT), known locally as a "Goods and Services Tax" (GST), of 15% is included in the price of all goods and services.

Australian culture

- Australians generally follow standard Western cultural conventions and standards. The accepted greeting is smiling, making eye contact and shaking hands. Handshakes are generally firm and brief, with a rapid, simple up-and-down motion.
- Tipping is not expected in Australia except under special circumstances. A 10% gratuity may be added when dining in high-end restaurants or when dining for an extended period of time.

New Zealand culture

- New Zealand's culture generally follows the customs of the wider Western world. The standard greeting is a brief, firm but gentle handshake made with direct eye contact and a smile.
- New Zealanders are known for being friendly and outgoing, promoting a hospitable and informal atmosphere for their guests
- Although it is not customary, the practice of tipping is growing in popularity in New Zealand. Generally speaking, tips are not expected, but are appreciated. Tipping is more common in finer establishments, where a gratuity of 10% is considered sufficient.

Safety

Due to an increase in ATM crimes, visitors should only use machines that are located inside of a building, and remain cautious after leaving the facility.

Things to do

The list of must-dos in both countries is extensive. Below are a few highlights to consider:

- Visiting the Great Barrier Reef in Queensland
- Climbing the Sydney Harbour Bridge
- Exploring the Hobbiton Movie Set in Matamata, New Zealand
- Hiking in the Blue Mountains National Park in New South Wales
- Watching the penguins at the Otago Peninsula in Dunedin, New Zealand

Sources:
UnitedHealthcare Global Intelligence Centre



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