

Global Expatriate and Business Travel Medical COVID FAQ

External Release as of April 1, 2020

The health and safety of our members as well as those who deliver care are our top priorities. COVID-19 is a rapidly evolving global emergency and we're working closely with local and global organizations. We are taking action and providing resources to support you during this challenging time. Please contact your Strategic Client Executive or your Sales Representative with any questions. The below has been developed to address the most frequently asked questions.

Expatriate and Business Travel Medical Policies

Is UnitedHealthcare Global Solutions waiving member cost sharing for the treatment of COVID-19?

Yes, UnitedHealthcare Global Solutions is waiving member cost sharing (i.e., deductibles, coinsurance, copayments) for the treatment of COVID-19 through May 31, 2020.

Is UnitedHealthcare Global Solutions waiving cost sharing for telehealth visits for COVID-19 and non COVID-19 visits?

Yes, UnitedHealthcare Global Solutions is waiving member cost sharing for telehealth non COVID-19 visits from March 31, 2020 through June 18, 2020. UnitedHealthcare Global Solutions previously announced we would waive cost sharing for telehealth visits related to COVID-19 through June 18, 2020.

Is UnitedHealthcare Global Solutions waiving member cost sharing for COVID-19 testing?

Yes, UnitedHealthcare Global Solutions is waiving member cost sharing for the testing and testing related visits of COVID-19 at approved locations in accordance with local regulatory guidelines.

Is UnitedHealthcare Global Solutions expanding access to telehealth services?

Yes, UnitedHealthcare Global Solutions previously expanded access to telehealth services through June 18, 2020. Members can access any provider willing to provide a telehealth visit. Additionally, expatriate

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Some of our products and networks have different features and as a result different guidelines and protocols are applicable to them. Please contact your UnitedHealthcare account representative for additional details.

Last updated: April 1, 2020

plan members have access to designated partners. In the United States, designated partners include AmWell, Doctor on Demand, and Teladoc. In Europe, except Germany, our designated partner is Babylon. In the UAE, our designated partner is Health at Hand for members that are part of the ASNIC program. Member cost sharing for telehealth services are waived through June 18, 2020. Telehealth visits include urgent and routine medical care, outpatient behavioral care, physical, occupational, and speech therapies.

Can employees who return to their home country continue on the expatriate benefit plan?

Yes, members may continue on the expatriate policy if they remain classified as international or expatriate employees and premiums are paid.

If we reduce hours for part of our covered employees or furlough them, can we continue to cover these employees?

Yes, through May 31, 2020, UnitedHealthcare Global Solutions is temporarily relaxing its requirement that employees be actively at work to be eligible for coverage and will allow clients to cover their reduced hour employees, or furloughed employees, as long as they pay the monthly premium. Please note that this coverage must be offered on a uniform, non-discriminatory basis.

Who should a member call if they are symptomatic or believe they may have been exposed to COVID-19?

Members should contact the local authorities in their country for guidance on where to go for testing. They will inform the member of special procedures to follow. This applies to expatriate and global business travel policies.

Do you offer a resource if a member needs emotional support?

Members on an expatriate policy have access to Employee Assistance Plan (EAP) and should call the number on the back of their ID card.

Business Travel Medical Policies

Does the UnitedHealthcare Global Solutions Business Travel Medical policy only provide coverage when a member is traveling outside their home country?

The member must be outside of their home country for the primary purpose of business in order for benefits to apply under the Global Business Travel Medical policy.

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Can we increase annual plan limits in our policy?

Annual limits may be available to change at the contract renewal. Please contact your Strategic Client Executive.

Is medical evacuation covered by the Business Travel Medical policy?

Covered services for medical evacuation include arranging and providing for transportation and related medical services and supplies necessary in conjunction with a medically necessary emergency evacuation coordinated by UnitedHealthcare Global Solutions. Please note new travel bans, restrictions and border closures may limit and/or restrict the ability to provide medical evacuations. COVID-19 patients may have further limitations imposed by health authorities. All cases will be evaluated on a case by case basis.

If business travel is extended due to travel restrictions, will the member still be covered?

The Global Business Travel Medical policy does not have a day limit.

Is repatriation of mortal remains covered by the Global Business Travel Medical policy?

The Global Business Travel Medical policy covers repatriation of mortal remains and benefit plan provisions would apply. Please note new travel bans, restrictions and border closures will limit and/or restrict the ability to provide repatriation of mortal remains.

If a member is quarantined while on business travel is hotel and food reimbursed under the Global Business Travel Medical policy?

The policy covers a per diem if a member is quarantined due to illness. Please refer to your policy for details on the per diem.

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