

Global Expatriate and Business Travel Medical COVID FAQ

External Release: as of January 6, 2021

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

Will the waiving of member cost-share be extended for inpatient treatment for COVID-19?

*Beginning Jan. 1 through Jan. 31, 2021, medically necessary **inpatient treatment** for COVID-19 will be **covered** with no cost-share at **in-network facilities**. For out-of-network services for COVID-19 will be determined by the benefit plan.*

Please note, providers outside of the United States are treated as in-network.

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 applicable treatment of COVID-19 until December 31, 2020 for in-network, and for out-of-network through Oct. 22, 2020. Waiving of cost-sharing applies both in and outside of the United States.

If a member receives treatment under a COVID-19 admission or diagnosis code between February 4, 2020 and December 31, 2020 for in-network treatment and through October 22, 2020 for out-of-network treatment, we will waive cost-sharing (co-pays, coinsurance, and deductibles) for the following:

- *Office/telehealth visits*
- *Urgent care visits*
- *Emergency department visits*

UNITEDHEALTHCARE PROPRIETARY AND CONFIDENTIAL

UnitedHealthcare's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to this situation. The materials and discussion topics do not constitute a binding obligation of UnitedHealthcare with respect to any matter discussed herein. Please note, in addition to federal law, states may have additional or differing requirements.

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: December 16, 2020

- *Observations stays*
- *Inpatient hospital episodes*
- *Acute inpatient rehab*
- *Long-term acute care*
- *Skilled nursing facilities*
- *Ambulance: for ground emergency and medically necessary non-emergency ambulance transportation for COVID-19 services.*

This includes in-network and out-of-network providers. When available, we will also waive cost-share for medications that are FDA-approved for COVID-19 treatment.

Please note, providers outside of the United States are treated as in-network.

Will standard programs apply to Out of Network (OON) claim processing, e.g., Reasonable & Customary (R&C) cutbacks, Maximum Non-Network Reimbursement (MNRP), shared savings etc.?

Yes, standard OON programs apply. Any plan that has R&C would be managed on the back end and we would negotiate up to posted cash price. If that is not available, the standard OON reimbursement would apply.

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

Yes, UnitedHealthcare Global Solutions is waiving member cost sharing for COVID-19 telehealth services received outside the U.S. from February 4, 2020 through January 20, 2021. UnitedHealthcare Global Solutions is also waiving cost-sharing for COVID-19 telehealth services-in-and out-of-network when in the U.S. from February 4, 2020 through January 20, 2021.

Can telehealth providers evaluate symptoms and send the individual for a COVID-19 diagnostic test?

A telehealth provider may determine whether the individual should be sent to an approved location for a COVID-19 diagnostic test. The COVID-19 diagnostic test and test-related telehealth visit is paid at no cost share.

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

*Effective March 31, 2020, until September 30, 2020, for **expatriate** health plan customers, UnitedHealthcare Global Solutions waived cost-sharing for telehealth visits for medical, outpatient behavioral, and PT/OT/ST for services received outside the U.S. or by an in-network U.S. provider.*

UNITEDHEALTHCARE PROPRIETARY AND CONFIDENTIAL

UnitedHealthcare's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to this situation. The materials and discussion topics do not constitute a binding obligation of UnitedHealthcare with respect to any matter discussed herein. Please note, in addition to federal law, states may have additional or differing requirements.

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: December 16, 2020

As of October 1, 2020, office visits and treatment other than COVID-19 test related services or treatment are paid at plan benefits.

Is UnitedHealthcare Global Solutions expanding access to telehealth services?

*Yes, effective March 18, 2020 and through December 31, 2020, members can access telehealth services through their own choice of network physician without any cost share (copayment, deductible or coinsurance) for COVID-19 visit. Additionally, **expatriate** plan members have access to designated virtual visit partners for both COVID-19 and non-COVID-19.*

Does UnitedHealthcare Global Solutions cover the diagnostic test for COVID-19?

Yes, UnitedHealthcare Global Solutions will waive cost sharing (copayment, coinsurance, and deductible) for medically appropriate COVID-19 diagnostic testing during this global public health emergency at approved locations in accordance with local regulatory guidelines, or if in the U.S., at approved locations in accordance with U.S. Centers for Disease Control and Prevention guidelines including FDA approved testing at designated labs around the country. We are also waiving cost sharing for COVID-19 diagnostic testing related visits during this same time, whether the testing related visit is received in a health care provider's office, an urgent care center, an emergency department or through a telehealth visit.

Testing must be ordered by a physician or licensed health care professional.

Is UnitedHealthcare Global Solutions expanding access to telehealth services?

*Yes, effective March 18, 2020 and through December 31, 2020, members can access telehealth services through their own choice of network physician without any cost share (copayment, deductible or coinsurance) for COVID-19 visit. Additionally, **expatriate** plan members have access to designated virtual visit partners for both COVID-19 and non-COVID-19. In the United States, designated virtual visit partners include AmWell, Doctor on Demand and Teladoc. In the United States, designated virtual visit partners include AmWell, Doctor on Demand and Teladoc.*

- UnitedHealthcare will waive cost-share (copayment, deductible, and coinsurance) for all COVID-19 Virtual Visits through the public health emergency, currently January 20, 2021.*
 - Beginning October 1, 2020 members will pay the copay (if applicable) for both COVID-19 and non-COVID-19 services. The copay COVID-19 services with a COVID diagnosis will be reimbursed to the member.*
- Members in Europe, except Germany, may be able to seek services through our network provider Babylon[®]. Babylon can provide prescription services in the European Economic Area (except Germany) and Switzerland.*

UNITEDHEALTHCARE PROPRIETARY AND CONFIDENTIAL

UnitedHealthcare's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to this situation. The materials and discussion topics do not constitute a binding obligation of UnitedHealthcare with respect to any matter discussed herein. Please note, in addition to federal law, states may have additional or differing requirements.

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: December 16, 2020

- *In the UAE, our designated partner is Health at Hand for members that are part of the ASNIC program.*
- *Members in Australia, with coverage through nib, will have access to telehealth services rendered by a psychologist/psychiatrist.*

Telehealth visits include urgent and routine medical care, outpatient behavioral care, physical, occupational, and speech therapies.

Will UnitedHealthcare Global Solutions cover the COVID-19 vaccine, and how will they cover the vaccine?

Yes. Expatriate members will have \$0 cost-share (copayment, coinsurance or deductible) for FDA-authorized COVID-19 vaccines, as outlined below, including when two doses are required: This cost-share waiver is applicable through the national (U.S.) public health emergency period, currently scheduled to end Jan. 20, 2021.

- *In the U.S.: The COVID-19 vaccine serum will initially be paid by the U.S. government. We will cover the administration of COVID-19 vaccines with no cost share for in-and out-of-network providers. Administration fees for in-network providers will be based on contracted rates. Administration fees for out-of-network providers will be based on CMS published rates.*
- *Outside of the U.S.: We will cover the cost of the vaccine, along with any administration fees that are not otherwise funded by the local government, for COVID-19 vaccines provided at an approved location and in accordance with applicable governmental or public health advice.*

Are travel expenses covered for expatriate members who travel to receive a COVID-19 vaccine?

No. Travel expenses to receive a vaccine outside of the member's location are not covered.

What is the process for approving FDA-authorized vaccines and then how do members know if they are eligible for a COVID-19 vaccine and where can they get a vaccine?

As COVID-19 vaccines are FDA authorized for emergency use, the Advisory Committee of Immunization Practices (ACIP) meets to recommend it, and if recommended the Centers for Disease Control and Prevention (CDC) Director will review approve who should get the vaccine first.

It is likely the vaccine will first be made available to health care professionals and residents of long-term care facilities, then essential workers and people at high risk, such as those over 65 years old or with certain medical conditions.

At first, we expect the vaccine to be at limited health care sites because of storage needs and availability.

UNITEDHEALTHCARE PROPRIETARY AND CONFIDENTIAL

UnitedHealthcare's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to this situation. The materials and discussion topics do not constitute a binding obligation of UnitedHealthcare with respect to any matter discussed herein. Please note, in addition to federal law, states may have additional or differing requirements.

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: December 16, 2020

Members who are selected to be in the first groups to get a COVID-19 vaccine can go their state health department to find vaccine providers. Members can also speak to their primary care provider or other health care professional to better understand what they should do given their specific health conditions.

COVID-19 vaccines may be more available in the spring to mid-year time frame as additional vaccines are FDA-authorized, produced and distributed. The goal will be for people to get the COVID-19 vaccine easily and conveniently as recommended by their health care provider. We will keep uhc.com updated as more information on locations becomes available.

[What do we know about the COVID-19 vaccines in development?](#)

The COVID-19 vaccine situation is changing quickly. The first vaccine has been emergency use authorized and a second vaccine has applied for EUA authorization. Several other COVID-19 vaccines are in late stage trials. The first FDA-authorized COVID-19 vaccine requires two doses several weeks apart. Members will need to plan to make sure they get both doses at the right time.

Current vaccine information can be found at the FDA emergency preparedness and response site for COVID-19.

Additional vaccine information can be found at:

[CDC COVID-19 Vaccines](#)

[CDC COVID-19 vaccine safety site](#)

[CDC COVID-19 Things You Need to Know](#)

[Which COVID-19 vaccine will be recommended for members?](#)

Upon authorization, a member's primary care provider or other health care professional can help a member understand which COVID-19 vaccine might be right for them.

The CDC website continues to be the best resource for COVID-19 information. Visit uhc.com for COVID-19 resources available through your health plan.

[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.

UNITEDHEALTHCARE PROPRIETARY AND CONFIDENTIAL

UnitedHealthcare's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to this situation. The materials and discussion topics do not constitute a binding obligation of UnitedHealthcare with respect to any matter discussed herein. Please note, in addition to federal law, states may have additional or differing requirements.

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: December 16, 2020

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

Yes, UnitedHealthcare Global Solutions is temporarily relaxing its requirement that employees be actively working to be eligible for coverage and will allow you to cover your reduced hour employees, as long as you pay the monthly premium. If the employee is on a customer-approved leave of absence/furlough and the customer continues to pay required medical premiums, and the employee was eligible for and enrolled in coverage before the absence/furlough, the coverage will remain in force for no longer than 20 consecutive weeks for non-medical leaves (i.e., temporarily laid off) or no longer than 26 consecutive weeks for a medical leave. Coverage may be extended, if required by local, state or federal rules. Please note that you must offer this coverage on a uniform, non-discriminatory basis.

Does UnitedHealthcare Global Solutions cover surveillance testing?

UnitedHealthcare Global Solutions will cover testing for employment, education, public health or surveillance purposes when required by applicable law. Benefits will be adjudicated in accordance with a member's benefit plan and health benefit plans generally do not cover testing for surveillance or public health purposes. We continue to monitor regulatory developments during emergency periods.

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?

UNITEDHEALTHCARE PROPRIETARY AND CONFIDENTIAL

UnitedHealthcare's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to this situation. The materials and discussion topics do not constitute a binding obligation of UnitedHealthcare with respect to any matter discussed herein. Please note, in addition to federal law, states may have additional or differing requirements.

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: December 16, 2020

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

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.

Does the business travel policy cover vaccinations?

Vaccinations are not standardly covered. However, vaccinations for the purpose of work and/or travel may be included depending on the type of policy purchased by the client.

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.

UNITEDHEALTHCARE PROPRIETARY AND CONFIDENTIAL

UnitedHealthcare's presentation materials and responses to your questions are intended to provide general information and assistance during this national emergency and do not constitute medical, legal or tax advice. Please contact your medical, legal and tax advisors on how to respond to this situation. The materials and discussion topics do not constitute a binding obligation of UnitedHealthcare with respect to any matter discussed herein. Please note, in addition to federal law, states may have additional or differing requirements.

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: December 16, 2020