Healthy Solutions for Global Employers

UnitedHealthcare’s Global Capabilities
Employees today are on the move. They are traveling short-term throughout the world. They are working long-term in facilities outside of their company’s headquarters country. They are crossing borders regularly in order to do their jobs. And they’re not traveling alone. When employees live and work outside of their home country, they not only bring their professional and personal obligations, but also their health and safety needs.

In many cases, they are also bringing their families. And it’s often outside of their company’s headquarters country. They are crossing throughout the world. They are working long-term in facilities around the world to provide:

- Health benefits coverage and assistance services for expatriate and/or inpatient employees and their families
- Short-term travel insurance and assistance for globally mobile employees
- Safety, security and medical programs for employees in high-risk and remote areas of the world
- Health benefits coverage for local nationals
- International employee assistance and wellness services for global employees and their families
- Management of U.S. health care exposure for international payers

That’s where UnitedHealthcare comes in. An experienced, single-source provider of global health and well-being services, UnitedHealthcare is able to tailor and deliver our solutions around the world to provide:

With UnitedHealthcare, you eliminate the need to source your global health and well-being services from various vendors. Our global capabilities span the breadth of your needs and are managed by our team of global benefits experts, who work with your UnitedHealthcare representative. And because we own all of the capabilities we offer, we can ensure simplicity, consistency and accountability in our delivery.

UnitedHealthcare: Your Valued, Trusted Global Partner.

The result? An efficient, simple-to-manage, highly integrated program for your global company.
Global Health Coverage for Expatriates and Short-Term Travelers.

UnitedHealthcare Global Solutions provides uniquely designed, comprehensive international health insurance and health benefits for health benefit plan sponsors of all sizes with workforces based internationally.

Our solutions offer competitive plan designs and pricing and meet the unique needs of multinational employers and their employees.

For Employers
- An inclusive and cost-effective benefits program that combats the considerable costs associated with expatriate failure
- Employee assistance services that result in healthier, more productive and well-adjusted expatriates and their families
- Customer service and claim payment services that help save you time and money
- Benefit plans that are easy to understand and easy to use
- Short-term travel insurance and assistance

For Expatriates and their Families
- Concierge-level customer service available 24/7 through our Global Solutions Service Center
- Claim reimbursement in virtually any language or currency, including direct pay arrangements to global providers
- Industry-leading technology, including Member Web Portal
- International assistance and wellness services available 24/7

UnitedHealthcare Global Solutions is an integrated program that combines effective health and wellness programs with our extensive global network and industry-leading technology. As a result, UnitedHealthcare Global Solutions is uniquely positioned to help maximize employee investment and employee productivity.

Medical Safety Security

Medical
- Remote Medical Support
- Health Care Professionals
- Medical Assistance & Evacuation
- Health Management Services
- Clinics
- Medical Audit & Health Risk Assessment
- Medical Supplies & Equipment
- Medical Training
- Travel Insurance

Safety
- Health & Safety Consultancy
- Health, Safety, Environmental & Quality Control Advisors
- Transport Safety Services
- Driver Training
- Mountain Support
- Safety Support

Security
- Local Security Support
- Security Assistance & Evacuation
- Online Intelligence & Alerts
- Crisis Management
- Consulting & Risk Assessments
- Security Training
- Aircraft Security

Global Safety, Security and Remote Medical Services.

UnitedHealthcare is committed to providing our customers and their employees with programs to enhance safety, and promote supportive and healthy environments both locally and globally.

Our medical, safety and security solutions enable organizations and governments to achieve their global objectives, fulfill their duty of care to staff and operate more effectively and profitably.

Through FrontierMEDEX, a UnitedHealth Group company, we provide support to organizations working in austere or hazardous environments. We combine intelligence and prevention with high-quality medical intervention and immediate rapid response to protect individual corporate travelers. Our solutions maximize safety, productivity and well-being for each remote-based employee.

We provide at-cost medical evacuations and core medical, safety and security services to global organizations and governments.

With more than 350 employees and a network of over 1,500 health and safety professionals, we have professionals currently mobilized on projects around the world. Our Emergency Response Center answers 15,000 calls a month and handles 50,000 cases a year.
Local Populations: Global Sites

UnitedHealthcare’s Global Sites provides health benefits services to nearly 2 million individuals.

At UnitedHealthcare India, we provide services to over 1 million individuals and have organized ourselves in a manner that helps achieve the highest levels of efficiency, communication and, most importantly, employee satisfaction. Moreover, we are committed to improving the health care experience for everyone involved: the insurer who provides the cover and benefits, the employers who purchase it, the health care provider who delivers it and, most of all, the employees and plan members who use it.

We are a company in evolution and we will continue to find newer and better ways to deliver information and services to all your employees. We will:

- Focus on improving processes, advancing technology, using knowledge and information, driving innovation and running disciplined operations.
- Use technology to make our services as efficient, effective and up-to-date as we can.

In Portugal, AdvanceCare is the nation’s leading private supplier of health benefits products and services. With a full range of health, well-being and TPA offerings, AdvanceCare serves the employer and insurance company markets with end-to-end, highly integrated offerings intended to manage costs and produce healthy outcomes.

Local Populations: Consolidated Health Care

Multinational companies based inside the U.S. often have different benefit plans for their various global locations, underwritten by several insurers. This makes cost savings hard to achieve – and discovering realized savings difficult because information is localized and self-contained.

UnitedHealthcare has you covered. As a result of our global reach, we can seamlessly integrate your U.S. and global benefits programs. As a result, you’re in a better position to have the right benefits package and achieve administrative efficiencies worldwide.

Our benefits programs are available in more than 120 countries and offer:

- Tailor-made solutions: Customized employee benefit solutions that suit your employees’ benefit needs regardless of where they work, live or travel.
- Global benefit offerings: A comprehensive product line that includes life, accident, disability, medical and pension benefits, as well as multinational pooling and reinsurance-to-captive arrangements.
- Best-in-class reporting: Electronic reporting that speeds delivery of information to you for timely comparisons and analysis, with information available online 24 hours a day, seven days a week.

International EAP and Wellness Offerings.

Maintaining a healthy, productive workforce and a more competitive, profitable organization when employees are based around the globe can be a challenge. That’s why it’s critical to provide employee support programs that make sense for your company culture and your employees’ individual working environments – wherever they may be in the world.

OPTUMHealth and its business PPC Worldwide are the leaders at maximizing employee engagement around the world. We provide Employee Assistance Plans and wellness services to more than 3,000 organizations, covering 2 million employees in more than 150 countries.

Our global offices and employees and our worldwide network of 8,300 behavioral health providers, allows us to provide international EAP services to more than 40 of the world’s largest multinational companies.

We draw on both our behavioral health and wellness expertise to engage more employees at more points along the total care continuum. Through this blended-model approach of whole health and well-being, we not only affect the lives of individuals, but also the productivity and profitability of their employers.
Managing U.S. Health Care Exposure

The U.S. health care system is costly and complex – and as business expands beyond borders and individuals and groups spend more time traveling globally, it is becoming increasingly important for all companies to efficiently and effectively manage their U.S. health care risk.

The solution? UnitedHealthcare International’s Cross Border Solutions®, a strategic, integrated health program that successfully manages risk and U.S. health care costs for U.S. and international insurers, government entities, third-party administrators, assistance companies, self-funded plans, claims handlers and expatriate programs. It is our belief that sustainable U.S. cost containment requires more than discounts. That’s why Cross Border Solutions creates accessible, affordable, high-quality health care programs that provide measurable business solutions.

Our programs provide:
• Unmatched U.S. Network
• Seamless Claim Administration
• Unique Claim Arbitration
• Advanced Care Coordination
• Superior Customer Experience
• Simplified Provider Payment
• Innovative Intelligence
• Complete Transparency
• Valued Partnership

Our size, experience and depth of expertise make us a reliable resource and partner for our clients. Always available to explain, educate and clarify, we work hard to help our clients understand the U.S. health care system.

Get Support Around the World with UnitedHealth Group.

Embedded in local culture and equipped with industry-leading knowledge and perspective on the worldwide health care market, UnitedHealth Group helps countries, governments, insurance companies, employers, doctors and individuals make better global health care decisions.

Our diverse international business and operations include:
• Cross-border health care. We offer comprehensive international health insurance and health benefits for U.S. employers of all sizes with workforces based internationally; health care access to individuals and groups crossing into the U.S.; and fully integrated medical assistance, remote medical care and safety solutions for clients around the world.
• Support for individual nations’ health systems. We support national health systems by organizing and optimizing health resources, as an insurer, in partnership with governments or on behalf of private payers.
• Specialized health care services. We provide global employee assistance programs, care and disease management, healthy lifestyle, health education and engagement programs, consulting services and life sciences strategies and solutions, as well as technology and analytics solutions that make health care more accessible and affordable, improve the quality and efficacy of patient treatment and care, and revolutionize the way valuable health care information is exchanged.
• Global public/private partnerships to address chronic disease. We’ve worked with partners around the world, as well as with the U.S. National Institutes of Health, to develop 11 Centers of Excellence that stimulate discoveries about better prevention and control of chronic disease, speed the translation of these discoveries to clinical practice, foster the training and mentoring of scientists and health workers, and transfer proven intervention techniques to real-world implementation.


About UnitedHealth Group
• Fortune #22
• More than $100 billion in revenue
• World’s 3rd largest insurance company and America’s largest health care company
• Funds and organizes $135 billion in care each year
• Serves more than 75 million people worldwide
• Provides services in more than 130 countries around the globe
• Provides health care consulting and specialty services that reach up to 11 million people outside the U.S.
• Ranked #1 for innovation (Fortune magazine health insurance sector) 2011
• Ranked #1 in Fortune’s 2011 “World’s Most Admired Companies” list in insurance and managed care companies segment
Identify Your International Needs.

Use the checklist below to determine if it’s time to learn more about international coverage for your employees.

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<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
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<tbody>
<tr>
<td>Do you have offices or employees in more than one country?</td>
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<tr>
<td>Do your employees travel outside their home countries on short-term business trips?</td>
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<td>Do your employees work outside their home countries on long-term assignments?</td>
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<td>Do you have employees on assignment in the United States?</td>
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<td>Do you have challenges with global compliance?</td>
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<td>Do you have global coverage for employees on international assignment?</td>
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<tr>
<td>Do you have global coverage for employees who travel on international business?</td>
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</tbody>
</table>

If you answered yes to any of these questions, contact your UnitedHealthcare representative to find out how we can help you with your global benefits needs.

Visit us at unitedhealthgroup.com/global