

Frequently Asked Questions

What types of assistance services are included in my program?

Medical Assistance Services

- Worldwide medical and dental referrals
- Monitoring of treatment
- Facilitation of hospital payments
- Relay of insurance and medical information

Travel Assistance Services

- Translation services
- Emergency travel arrangements
- Replacement assistance of lost or stolen documents

Worldwide Destination Intelligence

- Travel and health information
- Security intelligence

How do you access UnitedHealthcare Global travel assistance services?

- (A) You can access the worldwide UnitedHealthcare Global network 24/7 by calling UnitedHealthcare Global using the toll-free or direct dial numbers printed on your ID card.

When can I access UnitedHealthcare Global travel assistance services?

- (A) UnitedHealthcare Global is available 24 hours a day, every day of the year. We are here to help with any type of medical inquiry or travel inquiry, including lost documentation, regardless of the severity.

Where can I access UnitedHealthcare Global travel assistance services?

- (A) UnitedHealthcare Global services extend worldwide. In the last two years, we have helped people in 180 different countries. However, in some countries the rendering of care or assistance services is prohibited by U.S. law, local laws, or regulatory agencies. We are not able to provide services in those countries. **Please call** if you have questions about your destination.

Does UnitedHealthcare Global require that I use a specific hospital, doctor, or clinic?

- (A) In order to reap the full benefits of our service, we strongly recommend that you contact us before entering a medical facility **outside of the US**. We will then connect you to pre-assessed facilities that we have previously worked with. UnitedHealthcare Global refers its members to the best available local providers. However, we will provide the same assistance services regardless of where you are treated.

What happens in the event of a hospitalization outside of the US?

- (A) Please notify us as soon as possible in the event of hospitalization. We will speak immediately with your treating doctor to assess your condition, your treatment plans, and whether or not an evacuation is necessary. We will update your family and personal physician as appropriate and **coordinate** all insurance verifications and admission details.

How does UnitedHealthcare Global facilitate hospital admissions outside of the US?

- (A) UnitedHealthcare Global will coordinate all billing and insurance verifications, including settling any guarantees of payment. This ensures that there is no delay or denial of medical treatment if a member is unable to make an up-front payment or if the insurance is not recognized.

How does UnitedHealthcare Global help locate appropriate medical care outside of the US?

- (A) UnitedHealthcare Global has a global network of more than 150,000 providers worldwide. Our network includes hospitals, clinics and physicians, air ambulances, house-call physicians and medical escorts. We have rigorous credentialing standards. UnitedHealthcare Global's medical intelligence and firsthand knowledge of clinical environments around the world enable unbiased recommendations in the best interest of the patient. In evaluating the local facilities and the most appropriate medical care, we consider factors such as the quality of the blood supply, medical technology and specialties, use of sterile equipment matching them against each individual patient's medical requirements.

What if the local facilities are not capable of providing treatment?

- A** If facilities are inadequate, the Regional Medical Advisor will evaluate the safety and appropriateness of evacuation options based on medical need and finalize evacuation plan details. We will consult with all parties involved and fully manage the issues surrounding the evacuation.

What is involved in a medical evacuation?

- A** The choice of transportation, from a commercial airline to a dedicated air ambulance, will be dictated by your condition and location. Our medical management team will coordinate all aspects of the process to support the best possible medical outcome including:
- Evaluation of the transport requirements (oxygen requirements, doctors necessary, any special equipment, altitude specifications, etc.)
 - Discharge administration
 - Admission into a new facility
 - Identifying qualified aeromedical escorts and air ambulances
 - Coordinating ground transportation on both ends of the evacuation
 - Immigration and flight clearances
 - Assistance with travel arrangements if required, for visiting family

How are medical expenses paid under this program?

- A** When traveling internationally and whenever possible, covered expenses as outlined in the benefit summary will be paid directly to the provider by UnitedHealthcare Global. However, we cannot guarantee that every treating doctor or facility will follow the claims submission process. In these instances, if the patient is able to pay out of pocket, they submit a claim for reimbursement. We pay in a wide range of currencies, direct into a selected bank account. If you are unable to pay out of pocket, please contact UnitedHealthcare Global using the telephone number provided on the back of your ID card. UnitedHealthcare Global will work directly with the provider to secure immediate payment via an acceptable method.

If I coordinate my own evacuation will I be reimbursed?

- A** All evacuations must be arranged and approved by UnitedHealthcare Global in order to be eligible for coverage.

What if my problem is non-medical?

- A** With your Student Health Insurance Plan, you have 24/7 quick, easy and secure access to your travel assistance and destination intelligence tools. Once you've created your My Account, you can access your additional benefits at www.uhcsr.com at your own convenience.

How many cases does UnitedHealthcare Global handle a year?

- A** UnitedHealthcare Global supports members through more than 38,000 cases annually, in virtually every country of the world. Approximately one half of these were emergency medical cases.