



Welcome

Business Travel Member Guide

ADP TotalSource, Inc.

United
Healthcare
Global

Thank you for being a member



We're here to help make each step of your experience easier. Take a look at this guide to help you better understand your benefits, find care options, locate travel resources and get more out of your plan.

If you do not have computer access, need assistance, or have questions after reading this guide, please call the number on your ID card. Be prepared to provide a description of the situation.

If this is a medical emergency follow the "first call" protocol for the country you are in. [Click here](#) for a complete listing of international emergency contact numbers by country.



Contact us

Toll Free: +1-866-870-3475

International: +1-763-274-7364

 businesstravel@assistance.uhcglobal.com

It's easy to connect to your plan

Activate your Global Intelligence Center account

The Global Intelligence Center (GIC) provides on-demand access to real-time health care and security destination intelligence, tools and resources. After you activate your account, you can log in to the GIC to view your ID card, access Virtual Visits, submit claims online and more.

Access to the Global Intelligence Center requires all users to register using a One Healthcare ID. Before you travel, activate your GIC account:

1. Visit worldwatch.uhcglobal.com
2. Select Login/Register
3. Create your One Healthcare ID
4. Enter the required information on the registration page and select "I Agree"
5. Enter the UnitedHealthcare Global (UHCG) ID located on the front of the ID card



What is a One Healthcare ID?

One Healthcare ID delivers a secure, centralized identity management solution that enables a single sign-on to all integrated applications. Once registered, One Healthcare ID offers access to all associated applications seamlessly.

Your UnitedHealthcare Global ID card

Always carry your UnitedHealthcare Global ID card when traveling in a foreign country. Some countries may require a paper copy of your ID card to access services. The ID card is also available in the [Global Intelligence Center](#).

Please cut your ID card along the dotted line and fold in the center.



**BUSINESS TRAVEL
INSURANCE**

Client Name: ADP TotalSource, Inc.

Group ID #: 908505

(Provide this number when calling UHCG)

UHCG ID #: 902451699

(Use this number when creating your Intelligence Center account)

UnitedHealthcare Global Business Travel Insurance
Underwritten by UnitedHealthcare Insurance Company

This card does not guarantee coverage. To verify benefits, view claims, or find a provider, visit the websites or call.

Business Travel Toll Free: +1 866-870-3475
Business Travel International: +1-763-274-7364
businesstravel@assistance.uhcglobal.com
worldwatch.uhcglobal.com

Claim Submission:
UnitedHealthcare Global
PO Box 740836
Atlanta, GA 30374-0836 USA
Fax: +1-248-524-5729
businesstravel@assistance.uhcglobal.com

Notice to Physicians/Hospitals: Call immediately for benefits verification and procedures. Call 24 hours a day (multilingual). If you do not have access to a phone, email businesstravel@assistance.uhcglobal.com

Get to know your plan

You have access to a global network of providers, available 24/7, that provides medical and travel assistance, and health care and security intelligence, along with tools and resources to minimize risks and help you get the care you need.



Insurance benefits^{1,3}

- Medical treatment and prescriptions due to accidents or unexpected illnesses
- Dental emergencies due to injury or pain
- Medical evacuations and repatriations
- Virtual visits

Additional benefits may include:

- Dependent coverage
- Security and natural disaster evacuations and repatriations
- Accidental Death and Dismemberment (AD&D)
- Mental health/substance use disorder coverage
- Coverage 100 miles or more within home country *
- Personal (sojourn) travel for 14 to 180 days
- Travel vaccinations and immunizations

Please refer to your Benefit Summary for specific conditions and limitations of your plan.

Non-insurance assistance services^{2,3}

Travel assistance

- Transfer of funds
- Lost document replacement assistance
- Legal referrals
- Translation facilitation and referral
- Help with emergency travel arrangements

Medical assistance

- Medication and vaccine support
- Medical provider and dental referrals
- Treatment monitoring
- Hospital payment facilitation
- Medical and insurance information relay

- Family and employer updates
- Corrective lens and medical device replacements

Intelligence

- Health care and security intelligence
- Alerts and notifications



As part of your benefits, you have access to additional services and support at no additional cost to you. Please check your Benefit Summary for details about services and available coverage, as benefits vary depending on your organization. Some benefits are not available in all states.

Dependent Coverage:

The plan will cover up to 5 dependents.

Sojourn Travel:

Available to business travelers and dependents for trips up 7 days immediately adjacent to a business trip.

Home Country Coverage:

No Home Country Coverage.

*Except in the United States

¹ Benefits vary depending on your organization's program. Some benefits are not available in all states. Check your Benefit Summary for details.

² Non-insurance assistance services are offered as part of a group business travel program. Some services may be at an additional cost. Additional optional assistance services may be available.

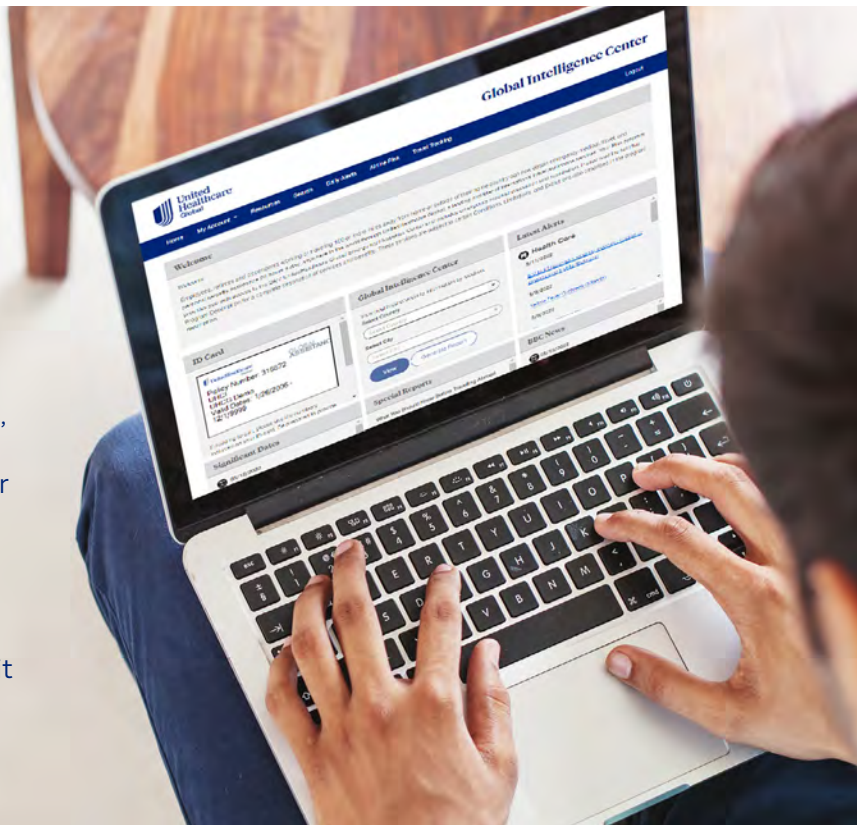
³ Some assistance services are delivered by third-party providers, coordinated by UnitedHealthcare Global.

Try a virtual visit

Seeing a doctor while you travel should be simple. From treating colds and fevers, to caring for migraines and allergies – a virtual visit can be a convenient option for general health care needs and eliminates the need to locate and travel to the appropriate provider.

Sign into [Global Intelligence Center](#), scan the QR code and download the virtual visit app to get started.

[Learn more about virtual visits](#)



What to do if you need care

Finding the right care

Follow one of the steps below, depending on the nature of your need.

- If your medical need is an emergency, go to the nearest hospital or medical facility so as to not delay care.
- If not an emergency, call the number on your ID card and connect with a Global Care Consultant (GCC) who can help you locate appropriate care at a qualified facility near you.
- If you are hospitalized, call the number on your ID card. Our Clinical Care team will contact the treating physician to assess your treatment plan. If it is determined that local facility is inappropriate for the treatment you need, we will coordinate a medically safe evacuation to a facility capable of providing the necessary care. We will contact the individuals you have identified as your emergency contacts as well as your employer. We will stay with you and assist until you return home or receive your final treatment.

There may be some circumstances when you need care from a provider who does not have a direct payment agreement with UnitedHealthcare Global. In this instance, the provider may require a Guarantee of Payment (GOP) from us before providing services. If a GOP is required, we can issue a GOP and arrange a direct payment for services.



Submit a claim

When you receive medical care, the provider may require you to pay for your care at the time of service. This is called an out-of-pocket expense and should be submitted for reimbursement.

Getting reimbursed for medical services is easy.

1. Visit the [Global Intelligence Center](#)
2. Download and complete the claim form and submit it via email, fax or mail
... or
3. Simply complete the online claim form

Each claim is different and processing times vary, but most claims are processed for payment within 14 business days. Payment processing times vary by payment method and banking institution, but in general should take no longer than 7 additional business days.



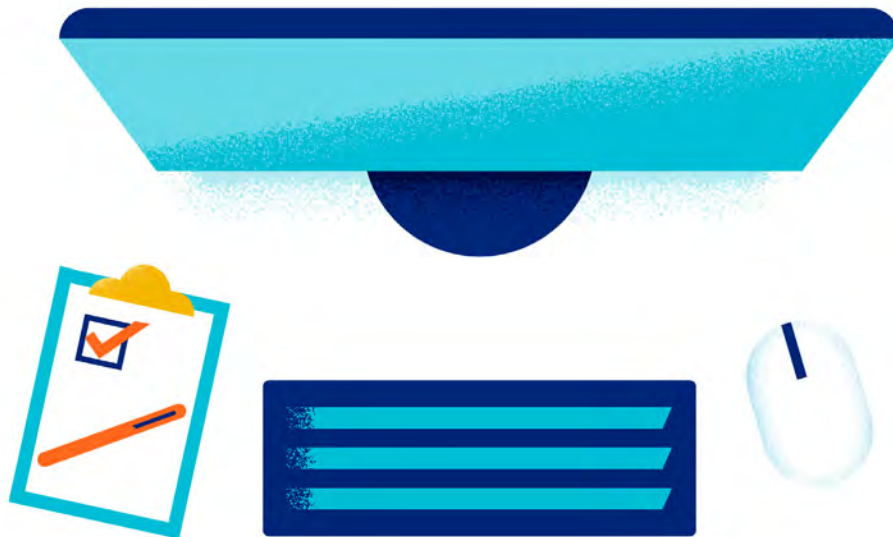
Claims assistance is available 24/7

Toll Free: +1-866-870-3475

International: +1-763-274-7364













businesstravel@assistance.uhcglobal.com



Global Travel plan details, all in one place.

Use this benefit summary to learn more about this plan’s benefits and how you may get more out of this health plan. This policy is supplemental to a group health plan. It is not a major medical or comprehensive medical policy.

Check out what’s included in the plan	Global Travel
 <p>International benefits Coverage is available no matter what doctor or hospital you use. You can use any doctor, clinic, hospital or health care facility outside your home country.</p>	
 <p>Virtual Visits Talk to a doctor 24/7 who can diagnose and treat a wide range of non-emergency medical conditions, such as colds and rashes.</p>	
 <p>Pharmacy benefits With this plan, you have coverage that helps pay for prescription drugs and medications.</p>	
 <p>Evacuation & Repatriation With our program, you are covered for certain assistance benefits and services, including medical evacuations and repatriations.</p>	
 <p>Intelligence The Global Intelligence Center provides real-time, country-specific medical and security details, risks, quality of care assessments, threats and immunizations requirements.</p>	

This Benefit Summary is to highlight your Benefits. Don't use this document to understand your exact coverage. If this Benefit Summary conflicts with the Certificate of Coverage (COC), Schedule of Benefits, Riders, and/or Amendments, those documents govern. Review your COC for an exact description of the services and supplies that are and are not covered, those which are excluded or limited, and other terms and conditions of coverage.

Here's a more in-depth look at how Global Travel works.

Medical Benefits

Your cost for all Benefits

Annual Medical Deductible	
Individual	You do not have to pay a medical deductible.
<i>You're responsible for paying 100% of your medical expenses until you reach your deductible. For certain covered services, you may be required to pay a fixed dollar amount - your copay.</i>	
Annual Out-of-Pocket Limit	
Individual	You do not have an out-of-pocket limit.
<i>Once you've met your deductible, you start sharing costs with your plan - coinsurance. You continue paying a portion of the expense until you reach your out-of-pocket limit. From there, your plan pays 100% of allowed amounts for the rest of the plan year. Your co-pays, co-insurance and deductibles (including pharmacy) count towards meeting the out-of-pocket limit.</i>	
Annual Medical Maximum Benefit	
The maximum amount we will pay for medical benefits during the year.	\$1,000,000 per Covered Person for Medical Benefits.

Annual Medical Maximum Benefit is calculated on a Policy Year basis.

What You Pay for Services

Copays (\$) and Coinsurance (%) for Covered Health Care Services	Your cost for all Benefits
Office Services - Sickness & Injury	
Primary Care Physician	No copay
Specialist	No copay
Urgent Care Center Services	No copay
Virtual Visits	No copay
<i>Benefits are available only when services are delivered through a Designated Virtual Network Provider. You can find a Designated Virtual Visit Network Provider by contacting us at myuhc.com® or the telephone number on your ID card.</i>	
Emergency Care	
Ambulance Services - Emergency Ambulance	No copay
<i>Benefits under this section do not include Emergency Evacuation. See Emergency Medical Evacuation described under Evacuation and Repatriation Benefits in this Benefit Summary.</i>	
<i>Ground or helicopter ambulance.</i>	
Ambulance Services - Non-Emergency Ambulance ¹	No copay
<i>Benefits under this section do not include Emergency Evacuation. See Emergency Medical Evacuation described under Evacuation and Repatriation Benefits in this Benefit Summary.</i>	
<i>Ground or air ambulance, as we determine appropriate.</i>	
Dental Services - Accident Only	No copay

*After the Annual Medical Deductible has been met.

¹Prior Authorization Required. Refer to COC/SBN.

What You Pay for Services

Copays (\$) and Coinsurance (%) for Covered Health Care Services

Your cost for all Benefits

Emergency Health Care Services - Outpatient

No copay

Inpatient Care

Hospital - Inpatient Stay

No copay

Skilled Nursing Facility/Inpatient Rehabilitation Facility Services

No copay

Outpatient Care

Lab, X-Ray and Diagnostic - Outpatient - Lab Testing

No copay

Lab, X-Ray and Diagnostic - Outpatient - X-Ray and other Diagnostic Testing

No copay

Lab, X-Ray and Major Diagnostics - CT, PET, MRI, MRA and Nuclear Medicine - Outpatient

No copay

Physician Fees for Surgical and Medical Services

No copay

Scopic Procedures - Outpatient Diagnostic and Therapeutic

No copay

Diagnostic/therapeutic scopic procedures include, but are not limited to colonoscopy, sigmoidoscopy and endoscopy.

Surgery - Outpatient

No copay

Therapeutic Treatments - Outpatient

No copay

Therapeutic treatments include, but are not limited to dialysis, intravenous chemotherapy, intravenous infusion, medical education services and radiation oncology.

Supplies and Services

Durable Medical Equipment (DME), Orthotics and Supplies

No copay

Pharmaceutical Products - Outpatient

No copay

This includes medications administered in an outpatient setting or in the Physician's Office.

Prosthetic Devices

No copay

Pregnancy

Pregnancy - Complications of Pregnancy in the first or second trimester only

The amount you pay is based on where the covered health care service is provided.

Other Services

Culturally Based Services

No copay

Dental Pain Relief

No copay

Reconstructive Procedures

The amount you pay is based on where the covered health care service is provided.

*After the Annual Medical Deductible has been met.

†Prior Authorization Required. Refer to COC/SBN.

What You Pay for Services

Copays (\$) and Coinsurance (%) for Covered Health Care Services

Your cost for all Benefits

Evacuation and Repatriation Services

Annual Evacuation & Repatriation Maximum \$250,000 per Covered Person for Evacuation and Repatriation Benefits.

The maximum amount we will pay for evacuation and repatriation benefits during the year.

Emergency Family Reunion¹ No copay

Limited to a per diem for living expenses of \$200 for one companion up to 14 days while the Covered Person is hospitalized more than 3 days.

Services for Evacuation/Repatriation benefits are only covered if all arrangements are approved in advance and arranged by us.

Emergency Medical Evacuation¹ No copay

Limited to a per diem of \$200 for up to 14 days towards the living expenses incurred by the person(s) accompanying you. Benefits are limited to 2 evacuations per Covered Person per year.

Services for Evacuation/Repatriation benefits are only covered if all arrangements are approved in advance and arranged by us.

Medical Repatriation¹ No copay

Benefits are provided for an allowance of up to \$200 per day for up to 14 days towards the Reasonable Living Expenses incurred by the person(s) accompanying you or as necessary for the Subscriber when waiting for medical transport.

Benefits include Repatriation of Children (under age 18) and adult family members.

Services for Evacuation/Repatriation benefits are only covered if all arrangements are approved in advance and arranged by us.

Repatriation of Remains¹ No copay

Benefits include Return of Children (under age 18) and adult family members.

Services for Evacuation/Repatriation benefits are only covered if all arrangements are approved in advance and arranged by us.

International Pharmacy Benefits

Outpatient Prescription Drugs No copay

Prescriptions must be paid for out-of-pocket and submitted to us for reimbursement.

*After the Annual Medical Deductible has been met.

¹Prior Authorization Required. Refer to COC/SBN.

Other important information about your benefits.

Medical Exclusions

Services your plan generally does NOT cover. It is recommended that you review your COC, Amendments and Riders for an exact description of the services and supplies that are covered, those which are excluded or limited, and other terms and conditions of coverage.

- Acupuncture
- Bariatric Surgery
- Cosmetic Surgery
- Dental Care
- Glasses
- Infertility Treatment
- Long-Term Care
- Mental Health and Substance Use Disorder Services
- Pregnancy (Other than Complications of Pregnancy in the first or second trimester)
- Preventive Care
- Private-Duty Nursing
- Routine Foot Care
- Transplants
- Vision Exams
- Weight Loss Programs

UnitedHealthcare does not treat members differently because of sex, age, race, color, disability or national origin.

If you think you weren't treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

Online: UHC_Civil_Rights@uhc.com

Mail: Civil Rights Coordinator
UnitedHealthcare Civil Rights Grievance
P.O. Box 30608, Salt Lake City, UT 84130

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again.

If you need help with your complaint, please call the toll-free phone number listed on your ID card, TTY 711, Monday through Friday, 8 a.m. to 8 p.m. You can also file a complaint with the U.S. Dept. of Health and Human Services.

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at:
<http://www.hhs.gov/ocr/office/file/index.html>.

Phone: Toll-free 1-800-368-1019, 1-800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services,
200 Independence Avenue, SW Room 509F, HHH Building
Washington, D.C. 20201

We provide free services to help you communicate with us such as letters in others languages or large print. You can also ask for an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

ATENCIÓN: Si habla español (**Spanish**), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (**Chinese**)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng Việt (**Vietnamese**), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어 (**Korean**)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (**Tagalog**), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русский (**Russian**). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تویوغللا تددع اسم الما تامدخ ن اف (**Arabic**)، تیببرعل ا شحت تنك اذا :هینت یل ع جردملا یناجملا فتاامل مقرب لاصتال ایجری. کئل عحاتم تیناجملا کئب فصاخل فیرعتل اقاطب

ATANSYON: Si w pale Kreyòl ayisyen (**Haitian Creole**), ou kapab benefisyè sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez français (**French**), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (**Polish**), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (**Portuguese**), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ATTENZIONE: in caso la lingua parlata sia l'italiano (**Italian**), sono disponibili servizi di assistenza linguistica gratuiti. Per favore chiamate il numero di telefono verde indicato sulla vostra tessera identificativa.

ACHTUNG: Falls Sie Deutsch (**German**) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

注意事項：日本語 (**Japanese**) を話される場合、無料の言語支援サービスをご利用いただけます。健康保険証に記載されているフリーダイヤルにお電話ください。

توجه: اگر زبان شما فارسی (**Farsi**) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (**Hindi**) बोलते हैं, आपको भाषा सहायता सेवाएं, नःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर काल करें।

CEEB TOOM: Yog koj hais Lus Hmoob (**Hmong**), muaj kev pab txhais lus pub dawb rau koj. Thov hu rau tus xov tooj hu deb dawb uas teev muaj nyob rau ntawm koj daim yuaj cim qhia tus kheej.

ΠΡΟΣΟΧΗ : Αν μιλάτε Ελληνικά (**Greek**), υπάρχει δωρεάν βοήθεια στη γλώσσα σας. Παρακαλείστε να καλέσετε το δωρεάν αριθμό που θα βρείτε στην κάρτα ταυτότητας μέλους.

PAKDAAR: Nu saritaem ti llocano (**Ilocano**), ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyan. Maidawat nga awagan iti toll-free a numero ti telepono nga nakalista ayan iti identification card mo.

DÍI BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yánilti'go, saad bee áka'anída'awo'ígíí, t'áá jíik'eh, bee ná'ahóót'i'. T'áá shqódí ninaaltsoos nitl'izi bee nééhozinígíí bine'déé' t'áá jíik'ehgo béesh bee hane'í biká'ígíí bee hodíilnih.

OGOW: Haddii aad ku hadasho Soomaali (**Somali**), adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac lambarka telefonka khadka bilaashka ee ku yaalla kaarkaaga aqoonsiga.

ગુજરાતી (Gujarati): ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો આપને ભાષાકીય મદદરૂપ સેવા વવના મૂલ્યે પરાપ્ય છે. મહેરબાની કરી તમારા આઈડી કાર્ડની સૂચિપર આપેલા સભ્ય માટેના ટોલ-ફ્રી નંબર ઉપર કોલ કરો.



Business travel insurance claim form

Return this form with a copy of the bill(s) or receipt(s) online, via email, fax or mail.

Online
worldwatch.uhcglobal.com

Email
businesstravel@uhcglobal.com

Fax
+1.248.524.5729

Mail
UnitedHealthcare Global
PO Box 740836
Atlanta, GA 30374-0836

Please complete all sections of this claim form.

Claims may be delayed if all sections of this form are not completed. However, this does not guarantee that additional information will not be requested from you to process the claim. You will be notified should additional information be required.

In order to be considered for payment:

International: Filing deadline is 365 days from the date of service.

U.S.: Please refer to your policy information in the My Documents section of your online portal worldwatch.uhcglobal.com.

Please complete a new and separate claim form for:

- Each patient
- Each inpatient hospital stay
- Each different health care provider (unless multiple invoices with provider information are attached)
- Each currency type

Questions? Call Customer Care: +1.866.870.3475 or +1.763.274.7364

UnitedHealthcare Global will accept calls from a relay service for the hearing impaired.

Section 1 – Patient information

Member ID

Group number

Name (Last, First, MI) _____ Date of birth (mm/dd/yyyy) / /

Gender Male Female

Relationship to Subscriber/Policyholder: Subscriber/Policyholder Spouse/Partner Child Other dependent

Phone number _____ Email address _____

Street _____ Town/City _____

Region/State _____ Country _____ Postal code _____

Is the patient covered under another insurance health plan? Yes No If Yes: Name address and phone number of other insurance carrier: _____

Section 2 – Member reimbursement options

Note: If no selection is made, reimbursement will be via a U.S. dollar check.

Use previously provided banking details* Payment by check Electronic funds transfer payment

One time reimbursement request (policy holder and dependents 18 years of age older)

Bank name _____ Account name/payee _____

Bank branch address _____

Local ID or passport (as applicable) _____ SWIFT/BIC code _____ IBAN _____

Beneficiary bank routing/sort code _____ Account number _____

Would you like to keep the banking details above on file for future reimbursements? (This option is only available to policy holders.) Yes No

*Please check current payment preference on file prior to selection.



Section 3 – Claim information

Provider/Facility name _____

Provider/Facility full address _____

Provider phone number _____ Email address _____

Where did the treatment take place? City _____ Country _____

Dates of travel (mm/dd/yyyy) From / / To / /

Type of travel Business – business trip only Sojourn – personal travel directly connected to a business trip
 Other – personal travel not connected to a business trip

Type of treatment	Diagnosis/Description of illness or accident	Date of service (mm/dd/yy)	Amount billed	Currency
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Are the services provided related to an accident? Yes No

Type of accident Work Auto Other _____ Date of accident (mm/dd/yyyy) / /

I authorize my physician to release medical information and records necessary to process this claim.

Signature _____ Date (mm/dd/yyyy) / /
Patient Signature (or Legal Representative)

By signing below, I am stating that the information above is correct. Any person who knowingly files a statement of claim containing any misrepresentation or any false, incomplete or misleading information, may be guilty of a criminal act punishable under law and may be subject to civil penalties.

Signature _____ Print name _____
Member/Legal Guardian
Signature of Minor Member or Member's Representative

Relationship to member _____

Date (mm/dd/yyyy) / /

Please maintain a copy of this document for your records.



United Healthcare Global

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