



UnitedHealthcare Global



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and providing updates relevant to your business

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Welcome

As we reflect on the year and create this final bulletin of 2022, I am pleased to share more of our developments from across our organisation.

It seems appropriate that we go into this festive time of year highlighting and celebrating internal team members, as well as partners, for their accomplishments. It's also exciting that we're going into the new year with the announcement of a new clinic opening and new services that provide an additional dimension to our holistic approach to health coverage.

As we look back on 2022 and set our sights on 2023, I would personally like to thank you for choosing UnitedHealthcare Global to protect your most important assets: your people. We hope you enjoy the information included in this issue.

Best wishes and Happy New Year.



Janette Hiscock
CEO, UnitedHealthcare Global,
UK and Europe

Product and proposition spotlight

UnitedHealthcare Global announces the opening of new Occupational Health Services clinic in Aberdeen, United Kingdom

UnitedHealthcare Global has remained steadfast in our commitment to help people live healthier lives and, on 24 November 2022, we celebrated the opening of our new Occupational Health Clinic in Aberdeen. Conveniently located near the airport and heliports, this modern, state-of-the-art clinic offers a wide range of occupational health services.

Healthcare Improvement Scotland (HIS) certified the clinic is staffed by occupational health specialists who work alongside our experienced, in-house medical arrangement team. The clinic offers clients access to occupational health services, including employee wellness, pre-placement testing, OEUK medicals, sickness absence management, and travel and health surveillance. This enables employers and their employees to have efficient access to cost-effective, real-time, comprehensive health assessments and associated medical support services.

To extend the provision of occupational health services both nationally and internationally, UnitedHealthcare Global has created a network of verified providers, which gives our clients an even greater opportunity to manage the health of their global workforce. Head of Clinical Operations Stewart Milne states that “opening our own clinic strengthens our proposition in the North Sea energies and renewables sector and demonstrates commitment to the market and clients that we serve worldwide.”

To learn more about the UnitedHealthcare Global Occupational Health Clinic or to schedule a visit, email gillian.nicol@uhcglobal.com. To learn more about UnitedHealthcare Global Medical Services, visit uhcglobal.com.



We are delighted to announce that on 25 October 2022, UnitedHealthcare Global was granted registration with Healthcare Improvement Scotland for our new Occupational Health Clinic located in Aberdeen, United Kingdom.

In November 2022, UnitedHealthcare Global successfully completed their ISO 9001:2015 Audit and have been recertified for a further 3 years. Congratulations to all involved.



Holistic help for member wellness: two new offerings

There are numerous factors that affect a person's wellbeing — and that can either create a positive or negative effect on their health. Because of this, UnitedHealthcare Global is diligent about creating holistic offerings to support the whole person. Two new wellbeing offerings for our European BeHealthy plans build on our ability to support people in their efforts to create their best health: Mindful Matters and Financial Wellbeing.

As important additions to our current My Wellbeing and our Employee Assistance Programmes, these new programmes create an interconnected group of services that can boost a member's physical, mental, social and financial state, with the effect of improving their overall wellbeing. Learn more about what Mindful Matters and Financial Wellbeing bring to your employees' plans.

Mindful Matters: Designed to help reduce anxiety and depression through mindfulness practices

- Evidence-based programmes designed for mental health support
- Includes daily 14-minute live mindfulness programmes led by experts
- Hundreds of hours of on-demand content on a wide range of topics
- Available on the web and via mobile app in multiple languages

Financial Wellbeing: Made to help employees manage today and plan for tomorrow

- Articles on financial fundamentals such as budgeting, paying off debt, buying a home, saving for emergencies and more
- A financial stress assessment to determine what to focus on first
- 20 calculators to help individuals explore options and plan accurately using their own financial information
- Country-specific content for 16 currencies, as well as translations into 11 languages



Lighting up the future at the WBN 67th global conference

Worldwide Broker Network (WBN) hosted its 67th global conference “Light Up the Future” in Abu Dhabi, United Arab Emirates, from 19–22 October. UnitedHealthcare Global, a headline event sponsor, joined industry leaders and peers for 3 days to discuss and innovate against challenges associated with the future of insurance, brokerage and the world.

UnitedHealthcare Global hosted an invitation-only Roundtable Breakfast session. CEO Janette Hiscock (UK and Europe), Sales Directors Ray Linnartz (Europe) and David Gullino (North America) focused on health empowerment and the importance of technology to help employees better manage stress. With case studies and research, they demonstrated that by better understanding employees’ complex and multifaceted needs — physical, mental, social, and financial — employers should consider adopting a wide programme of technology-based and one-on-one holistic care solutions designed to address all aspects of wellbeing.

Janette was also a featured speaker on the Sponsor Super Panel along with Peter David of Zurich Insurance and Jalil Ur Rehman of CNA Insurance. They shared valuable insights on a variety of topics including talent, technology, wellbeing, society and economy, and how and their clients are preparing for the future of health care.

Focusing on mentorship, Janette had the opportunity to share her advice and career journey with the Young Professionals group. Her more than 25 years of industry experience holding senior roles in sales, client management and proposition development, offered young industry professionals a unique and rich look into the challenges and opportunities that she has faced to create a robust and inspiring career spanning health insurance, medical, assistance and security.

The overall conference was an outstanding success. UnitedHealthcare Global would like to thank WBN for hosting and organising a world-class event that brought together the industry’s best and brightest.



Country spotlight: Qatar

In November and December 2022, the State of Qatar became the first Arab nation to host the football tournament in its 22-year history, thrusting the independent emirate into the global spotlight. The Emir is the leader of the Arabic Islamic monarchy, and the royal family maintains control over the country with little internal opposition. However, the country faces a potential long-term problem due to its reliance on international workers, who comprise much of the country's population but lack citizenship rights. In addition, attention to the preparations for the football tournament highlighted concerns about human rights and environmental concerns in the nation.

This report includes intelligence on the overall health and security considerations for current and future travel in Qatar.

Culture and geography

Qatar is a small peninsula on the western shore of the Arabian Gulf that covers approximately 6,286 square kilometres (4,247 square miles). The landmass forms a rectangle that local folklore describes as resembling the palm of a right hand extended in prayer. Neighbouring countries include Bahrain to the northwest, Iran to the northeast, and the United Arab Emirates and Saudi Arabia to the south. Qatar and Bahrain both claim the uninhabited Hawar Islands just west of Qatar.¹

On the surface, Qatar is changing at a breakneck pace. Oil and gas make up the largest part of the economy, and its wealth has paid for huge infrastructure projects. This includes a gleaming new international airport (home of Qatar Airways, one of the world's top airlines), a new metro system (the first line of which opened in 2019), and work associated with the 2022 World Cup.²

- Arabic is the official language. English is commonly used as a second language.

- Alcohol is legal in Qatar, though it is not available in all establishments and primarily available at bars in upscale hotels. Travellers who wish to purchase alcohol outside of the bars must obtain a liquor permit that will allow them to purchase liquor from the Qatar Distribution Company, which is the only licensed alcohol distributor in Qatar. Travellers should avoid public drunkenness.
- It is not illegal to practice religions other than Islam in Qatar; however, it is illegal to proselytise
- It is impolite to refuse coffee and/or food offered by hosts
- Travellers should remove their shoes before entering a mosque
- It is impolite to walk in front of someone who is praying
- It is an insult to show the sole of the foot or to point it at a person, even inadvertently (e.g., whilst crossing legs)
- Always receive and pass items with both hands and with the right hand, not with the left hand alone



Healthcare

Travel to Qatar carries minor health risks for foreign visitors, including diseases related to unsafe food and water consumption. All water sources outside major hotels should be considered potentially contaminated. Food served in large hotels and well-known restaurants should be safe, but travellers are advised to follow all precautions related to consuming food and water.

The standard of medical care in Qatar is generally high. Qatari citizens are covered by a national health insurance scheme that provides universal coverage for all citizens and residents. The scheme encourages cooperation between public and private hospitals as a means of ensuring that a full range of care is available to patients regardless of their point of entry into the system. To access the healthcare system, travellers must either receive health insurance from their employers or, in the case of the self-employed, purchase international private medical insurance (IPMI).

Travellers can find high-quality outpatient care in both public and private facilities:

- Hospitals and major clinics in Qatar operate on a first-come, first-served basis
- Most facilities offer comfortable accommodations for patients and their families
- Arabic and English are widely spoken; English is frequently used in private hospitals, where many staff and patients are foreign
- Generally, hospitals and clinics expect payment at the time of service, and most accept credit cards and international insurance
- No referral is necessary to seek care from a specialist

The Hamad Medical Corporation operates most of the public hospitals in Qatar, including the Hamad General Hospital in Doha. This large facility offers a wide range of clinical specialties and provides the most comprehensive tertiary care in Qatar. It is also the only hospital in Qatar equipped to handle serious emergency cases. The hospital's highly trained physician staff is made up of expatriates and local doctors; its nurses are generally recruited from India and the Philippines. Arabic and English are widely spoken amongst the staff.

The privately operated American Hospital and the Doha Clinic provide high-quality care and have 24-hour emergency departments that are adequate for minor medical problems.

Pharmacies are widely available, in the form of 24-hour hospital-based pharmacies, the pharmacies of the primary healthcare centres and some private operations.

Many medications have been imported from Europe, and some drugs are available without a prescription. However, the Ministry of Public Health, which tightly monitors the pharmaceutical trade, prohibits certain medications, such as anti-depressants, tranquilizers and some sleep medications. Reference the [list of banned medications](#) in Qatar. Travellers who require these medications are strongly advised to bring a sufficient supply, a copy of the prescription and a note from their doctor.

For recommended and required vaccinations as well as preventative treatment for travel to Qatar, visit the [U.S. Centers for Disease Control and Prevention](#).

Security

UnitedHealthcare Global rates the overall threat assessment for Qatar at Low.

In general, crime does not pose a significant threat for travellers to Qatar. The types of crime most likely to affect foreign travellers are non-violent property crimes as well as cybercrime. Violent crime is a concern among the unskilled expatriate labour community in Qatar, whose members live in camps on the outskirts of Doha. Travellers should avoid visiting the labour camps as a precaution.

Protests and demonstrations are uncommon in Qatar, due in large part to the country's government, and authorities closely monitor those that do occur. However, some demonstrations have occurred because of preparations for the 2022 World Cup. The protests were largely conducted by workers and security guards to demand their wages be paid. Protesters blocked roads and entrances to their labour camps. However, the government of Qatar swiftly paid the wages and promised to hold contractors accountable for their legal obligations.

The last major terrorist attack in Qatar took place in March 2005; nonetheless, these attacks remain a possibility. Qatar plays a prominent role in regional affairs, including the conflicts in Iraq, Syria, Yemen and Libya. Qatar also continues to maintain friendly relations with the West, particularly the U.S., and allows U.S. forces to utilise the al-Udeid military base and maintains their own airbase, al-Sayliyah. This close relation with the U.S. raises terrorism concerns in the country. In addition to U.S. military targets, other potential terrorist targets include entertainment venues, restaurants and other such facilities that are frequented by Westerners. Foreign diplomatic facilities and interests will remain potential targets as well.

Travel tips

- Islam is the official religion in Qatar, and many Qataris adhere to the Wahhabi school of Sunni Islam. Authorities enforce Islamic laws less rigorously than in other countries in the region (such as in Saudi Arabia); however, foreign visitors should be sensitive to Islamic laws and norms whilst visiting any location in Qatar, particularly during Islamic holidays or during the holy month of Ramadan.
- Some Western travellers have in the past reported being under surveillance from Qatari security officers during their stay in the country. Western travellers should therefore be circumspect in behaviour and should avoid making statements that may have political implications.
- Travellers should avoid wearing clothing that bears Western or corporate affiliations or other badges of nationality
- Travellers are encouraged to register with their diplomatic mission upon arrival
- The typical workweek in Qatar is Sunday through Thursday
- Travellers whose passports bear an Israeli stamp or those attempting to travel with an Israeli passport may be subject to greater scrutiny from airport authorities or, in some cases, may be denied entry into Qatar
- Sand and dust storms sometimes move through Qatar, causing disruptions and low visibility. Earthquakes are possible, but not common in Qatar.
- Qatar's climate can be rather difficult for travellers. April–October are the hottest months of the year, and humidity levels can be very high. Travellers should try to stay hydrated and dress appropriately for the weather.

Sources:

¹ <https://www.everyculture.com/No-Sa/Qatar.html>

² <https://www.expatica.com/qa/moving/about/an-introduction-to-qatar-71049/>



United in our mission: UnitedHealthcare

Global clinical directors

UnitedHealthcare Global international team members are united in our mission to help people live healthier lives and help make the health system work better for everyone.



Dr Shoba Subramanian
Medical Director, EMEA

Dr Subramanian is the European Medical Director serving Europe, the Middle East and Africa. She also sits on the Diversity, Equity, and Inclusion committee for UnitedHealth Group. Based in Birmingham, England, Dr Subramanian is a general practitioner with years of experience in assistance and global health, including acting as a flight doctor on various commercial aircraft. Like those she serves, Dr Subramanian has worked across 8 countries, living as an expat in 4. Her post graduate qualifications include aviation medicine, humanitarian medicine, gynecology and tropical medicine, and she most recently attained a diploma in lifestyle medicine.



Dr Amit Arwinderkar
Medical Director, North America

As the North American medical director, Dr Arwinderkar specialised in helping employers care for their globally mobile professionals through medical assistance, crisis response, cost-effective care, medical transportation and medical services innovations. A practicing emergency physician with over 15 years of experience and assistant professor of Clinical Emergency Medicine at the University of Illinois, Dr Arwinderkar holds a master's in business administration and brings over 10 years' experience in air medical transport medicine. An avid runner, Dr Arwinderkar has completed 40 half marathons.



Dr David Wang
Medical Director, APAC

Dr David Wang is the chief representative for UnitedHealthcare Global China office in Beijing. He graduated from the Air Force Medical University of China in 1994 and is a trained cardiologist and Emergency Room physician with a doctor's registration specialty in Emergency Room medicine. He has 15 years of air medical and assistance experience, plus additional qualifications in traditional Chinese medicine.

In his free time, Dr Wang enjoys listening to his wife play the Chinese lute. He also enjoys hearing guzheng (the Chinese harp) and traditional Chinese music.



Dr Alex Rowe
Medical Director, Medical Services

Based in Devon in the UK, Dr Rowe is a general practitioner with over 20 years' experience in anaesthetics, intensive care and emergency medicine. He holds a dual role, working with local ambulance service plus as a doctor on the UK International Search and Rescue medical team, responding to international humanitarian disasters. Dr Rowe is a co-founder and clinical lead of the postgraduate master's programme in Extreme Medicine, University of Exeter Medical Schoolmasters. This makes him the resident expert in practicing medicine in far-flung places and confined spaces, with a passion for venturing into the unknown and advising on the most challenging circumstances in healthcare. In addition to his passion for medicine and volunteerism on the local lifeboat rescue team, he is a talented cook and was featured on the 2020 MasterChef UK series.

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