



Schedule of Benefits

United
Healthcare
Global

Challenges for globally mobile populations

An overseas assignment can be a very exciting prospect for an employee. The opportunity to work with new colleagues in a different country can be the highlight of their career. However, the same things that make a trip abroad exciting - new job, new home, new culture - are often the very things that make an assignment stressful for employees. When an employee's assignment includes their partner or children, the stress can be compounded.

At UnitedHealthcare Global, we understand these challenges and have vast experience in managing the whole assignment process with our clients to ensure their employees and their dependants have a healthier journey.

How we can help overcome assignment challenges

We partner with employers to approach health from a holistic perspective – proactively supporting the mental, emotional and physical wellbeing of individuals to maximise productivity at work and at home.

UnitedHealthcare Global has the capability to provide clients with access to a comprehensive range of insurance benefits, healthcare professionals, clinics, medical equipment and supplies, enabling international standards of care delivery, wherever you are in the world. As your single partner, we make all of the pieces work together to make communication easy for you.

Health Insurance

Comprehensive suite of health insurance plans including easy access to quality healthcare network providers across the globe.

Proactive Care

Rich wellness programmes for employees and their dependants to access at the touch of a button.



Medical Services

Extensive solutions that will help an employer assess and mitigate foreseeable risks and support the employer's duty of care obligations.

Assistance & Security

Providing peace of mind by keeping globally mobile employees safe and secure through our worldwide intelligence, assistance and security embedded into all of our health insurance plans.

70k+
employees

1.9M+
global providers

40+
years assistance and
security experience

350+
cities and 200+ countries and territories
monitored for local intelligence

The advantages of choosing UnitedHealthcare Global

Our single partner solution offers a comprehensive suite of benefits, some of which are outlined below. We also can tailor our plans to your population needs.



Rich wellness and Employee Assistance programmes, easily accessed through My Wellbeing app.



Members can make a claim in less than 90 seconds through the myUHGlobal app or portal and 90% are reimbursed within 5 days.



Virtual Visits: Virtual Visits makes connecting with a doctor, from a desktop or mobile device, easy.



Health Management Programme helps expatriates and their families access the resources they need to manage their health and chronic conditions.



Medical and security intelligence reports at the touch of a button through our Global Intelligence Centre portal.



Dedicated Global Client Management Team, including your Client Services Manager and Implementation Manager.



Easy access to UnitedHealthcare Global's quality care provider network.



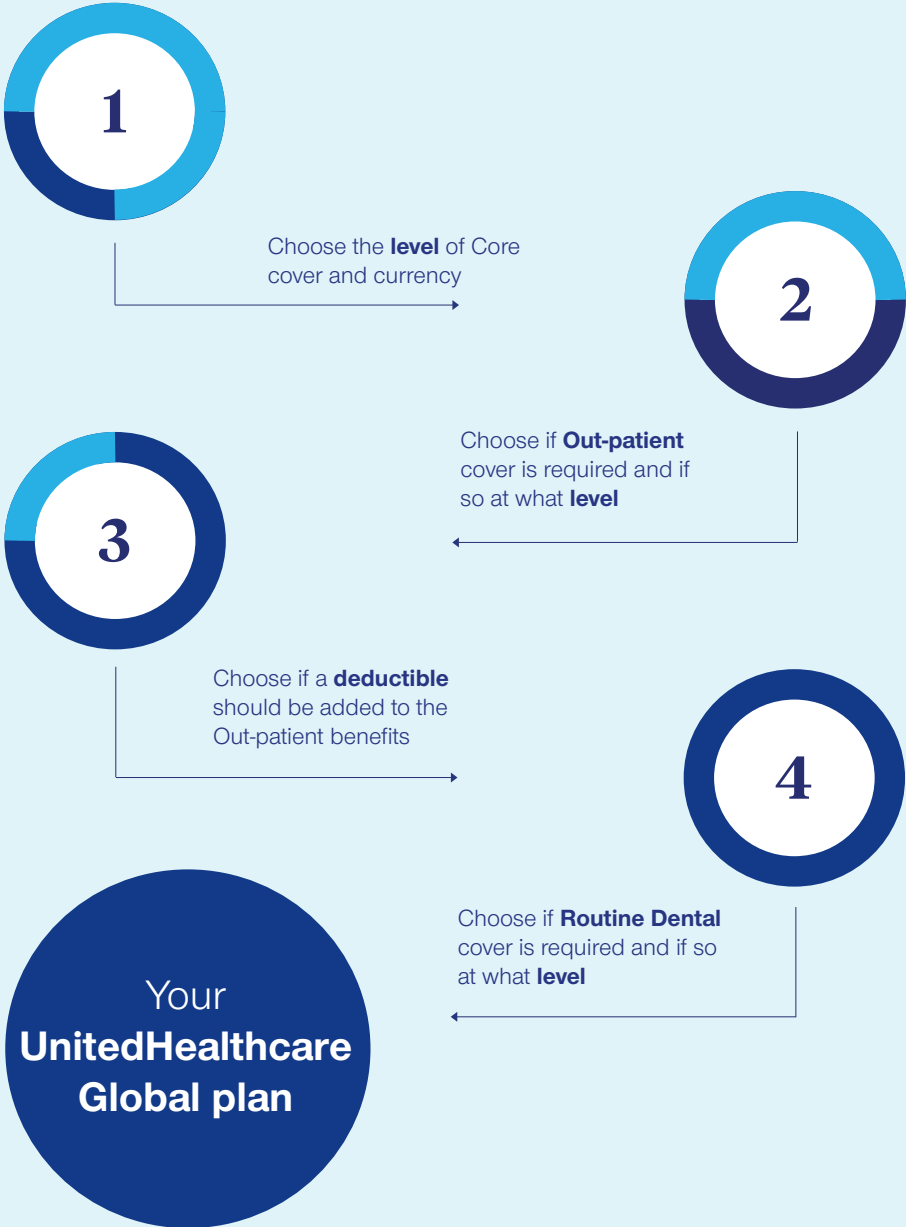
High performance service: Customer Care consistently exceeds Average Speed of Answer (ASA) and call abandonment targets.



In-house multilingual 24/7 Customer Care and claims operations.

Build your BeHealthy plan

Building your Group plan is easy. Simply follow the steps below while reviewing the Schedule of Benefits.



Request a quote today by calling +44(0)2039074922

BeHealthy International Healthcare Schedule of Benefits

Core Plan	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Annual Maximum Benefit USD (\$)	\$1,500,000	\$3,000,000	No Limit
Annual Maximum Benefit EUR (€)	€1,300,000	€2,600,000	No Limit
Annual Maximum Benefit GBP (£)	£1,200,000	£2,400,000	No Limit
Annual Maximum Benefit CHF	1,400,000 CHF	2,800,000 CHF	No Limit

Core Plan Healthcare Benefits	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Hospital Accommodation*	Private Room	Private Room	Private Room
Day-patient Treatment*	Paid in Full	Paid in Full	Paid in Full
Prescriptions Medicines, Drugs and Dressings*	Paid in Full	Paid in Full	Paid in Full
Parental Accommodation* Applies to a parent staying in the hospital with a dependant child under 18.	Paid in Full	Paid in Full	Paid in Full
Accommodation Costs for Accompanying Person* Staying in hospital in the same room in cases of critical conditions.	\$70 / €60 / £55 / 65 CHF	\$70 / €60 / £55 / 65 CHF	Paid in Full
Chronic Conditions In-patient, out-patient and day-patient treatment.	Paid in Full	Paid in Full	Paid in Full
Surgeon & Anaesthetist's Fees*	Paid in Full	Paid in Full	Paid in Full
Surgical Procedures & Appliances and Materials* In-patient and day-patient treatment.	Paid in Full	Paid in Full	Paid in Full
Intensive Care*	Paid in Full	Paid in Full	Paid in Full
Therapist & Physician Fees* In-patient and day-patient treatment only.	Paid in Full	Paid in Full	Paid in Full
Diagnostic Tests* Includes pathology, X-rays, radiology, CT and MRI scans, PET and CT-PET scans. In-patient and day-patient treatment only.	Paid in Full	Paid in Full	Paid in Full
Rehabilitation* Treatment must start within 14 days of surgery and/or discharge after the acute medical condition. In-patient and day-patient treatment only.	\$4,000 / €3,600 / £3,200 / 3,900 CHF	\$11,100 / €10,000 / £8,900 / 10,800 CHF	Paid in Full

*Benefits require pre-authorisation

Core Plan Healthcare Benefits	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Reconstructive Surgery* After an accident, illness or injury. In-patient, out-patient and day-patient treatment.	Paid in Full	Paid in Full	Paid in Full
Congenital & Hereditary Conditions*	Paid in Full	Paid in Full	Paid in Full
Organ Transplant*	Paid in Full	Paid in Full	Paid in Full
Dialysis*	Paid in Full	Paid in Full	Paid in Full
Psychiatric & Psychotherapy Care* 10 month waiting period applies. In-patient and day-patient treatment only.	Up to 20 days	Up to 30 days	Paid in Full
Hospice & Palliative Care*	\$30,000 / €26,750 / £24,500 / 29,000 CHF per per lifetime	\$47,000 / €42,000 / £38,000 / 45,000 CHF per lifetime	\$59,000 / €52,500 / £48,000 / 56,500 CHF per lifetime
Home Nursing or in a Convalescent Home* Covered immediately after or instead of hospitalisation.	\$200 / €175 / £160 / 190 CHF per day up to 20 days	\$200 / €175 / £160 / 190 CHF per day up to 30 days	Paid in Full
Inpatient Cash Benefit Where treatment is free of charge.	\$140 / €125 / £115 / 135 CHF per night up to 20 nights	\$140 / €125 / £115 / 135 CHF per night up to 30 nights	\$140 / €125 / £115 / 135 CHF per night up to 40 nights
Second Medical Opinion Provided by another medical professional to confirm the diagnosis and treatment of a primary physician or to offer an alternative diagnosis and or treatment.	Not covered	Included	Included
Accident & Emergency Treatment Outside of area of cover (for trips of a maximum period of 6 weeks).	20 days per year	30 days per year	30 days per year
HIV/AIDS* In-patient, out-patient and day-patient treatment.	\$4,800 / €4,250 / £3,900 / 4,600 CHF	\$9,500 / €8,500 / £7,800 / 9,200 CHF	Paid in Full
Ambulance Services	Paid in Full	Paid in Full	Paid in Full
Repatriation of Remains*	Paid in Full	Paid in Full	Paid in Full

*Benefits require pre-authorisation

Core Plan Healthcare Benefits	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Travel Costs of Insured Family Member In the event of repatriation of mortal remains.	\$1,700/ €1,500/ £1,350/ 1,600 CHF	\$1,700/ €1,500/ £1,350/ 1,600 CHF	\$1,700/ €1,500/ £1,350/ 1,600 CHF
Emergency Inpatient Dental Treatment	\$950 / €850 / £750 / 920 CHF	\$1,900/ €1,700/ £1,500/ 1,850 CHF	Paid in Full
Preventative Surgery*	Not covered	\$22,300/ €20,000/ £18,300/ 21,500 CHF	\$33,500/ €30,000/ £27,500/ 32,500 CHF

Oncology Benefits	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Oncology Treatment* In-patient, out-patient and day-patient treatment.	Paid in Full	Paid in Full	Paid in Full
Oncology Counselling Services Consultations with a registered counsellor via our EAP service when you have been diagnosed with cancer.	5 visits	5 visits	5 visits
Wig Purchase of a wig following chemotherapy or a prosthetic bra.	\$175 / €150 / £135 / 160 CHF	\$175 / €150 / £135 / 160 CHF	\$175 / €150 / £135 / 160 CHF

Wellness Benefits	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Routine Annual Health Checks & Preventive Care Includes blood and cholesterol checks, physical examinations, blood pressure and BMI, urine analysis and hearing examination.			
Cancer Screenings <ul style="list-style-type: none"> Mammograms every two years for women aged 40-49 or one mammogram every year for women aged 50+ Routine gynaecological tests including PAP smears Testicular/prostate examination/PSA/DRE tests every year for men aged 50+ or earlier based on family history BRCA 1 & BRCA 2 genetic tests for women with high risk for breast cancer* 	70% Refund	Paid in Full	Paid in Full
My Wellbeing A healthy lifestyle mobile app and web based services focused on health activity and nutritional programmes. Includes Digital Wellness Coaching.	Included	Included	Included
Employee Assistance Programme (EAP) Confidential, 24/7 telephonic support to help you and your family with life's challenges. Includes access to structured face-to-face, virtual and telephonic counseling services for acute conditions.	5 face-to-face visits per year & unlimited telephonic support per issue	5 face-to-face visits per year & unlimited telephonic support per issue	5 face-to-face visits per year & unlimited telephonic support per issue

*Benefits require pre-authorisation

Wellness Benefits	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Livewell Online Resources The Livewell portal is your guide for all things health and wellness related. It provides comprehensive information on the EAP service and offers an extensive range of educational materials and tools.	Included	Included	Included
Vaccinations	70% Refund	Paid in Full	Paid in Full
Dietician Consultations Cover initial consultations and two follow up visits.	Not Covered	Not Covered	3 visits
Cardiovascular Genetic Testing	Not Covered	Not Covered	Paid in Full
Maternity Benefits	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Routine Maternity Care* In-patient, out-patient and day-patient treatment 10-month waiting period.	Not covered	\$9,500/ €8,500/ £7,750/ 9,200 CHF per pregnancy	Paid in Full
Stem Cell Storage* Costs covers extraction and one year preservation of stem cells 10-month waiting period.	Not covered	\$2,000 / €1,750 / £1,600/ 1,900 CHF per pregnancy included within the routine maternity benefit	\$3,000/ €2,500/ £2,250/ 2,700 CHF per pregnancy
Complications of Pregnancy & Childbirth* 10-month waiting period.	Not covered	Paid in Full	Paid in Full
Home Delivery* 10-month waiting period.	Not covered	\$1,100 / €1,000 / £900 / 1,080 CHF per pregnancy	Paid in Full
Newborn Care*	Not covered	\$140,000 / €125,000 / £115,000 / 135,000 CHF per child	\$235,000 / €210,000 / £190,000 / 227,000 CHF per child

*Benefits require pre-authorisation

Assistance Services	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
<p>Medical Evacuation & Repatriation*</p> <p>The eligible costs and expenses in connection with the Medical Evacuation and Repatriation Services are as follows:</p> <ol style="list-style-type: none"> 1. Arranging and providing for transportation and related medical services (including the cost of a medical or non-medical escort) and medical supplies necessarily incurred in connection with the evacuation. 2. Returning the Insured Member to their Home Country or Host Country following treatment and stabilisation. The return journey must be made within one month after treatment has been completed. 3. Hotel accommodation costs are covered for the Insured Member if medical necessity or availability of transport prevents an immediate return trip following completion of treatment (discharge or final appointment) hotel costs will be covered up to the limit specified in the Schedule of Benefits. Your accommodation will be covered: <ul style="list-style-type: none"> • up to 7 days from the completion of treatment OR • until the date you are deemed fit to travel (ie. fit to fly) in the event that your clinical condition advances your fitness to travel date beyond the 7 day limit OR • until the date of your medical transportation (in cases where we are arranging your medical transportation) 4. Expenses occurred for one adult accompanying an evacuated person. 5. Travel and hotel costs for the insured family members in the event of an emergency evacuation which could be a life-threatening condition. 6. Transportation of Your children (under the age of 18) either to the same location as the Insured Member or to a location where the children can be placed under the care of another guardian or relative. 7. Dispatch of a Medical Practitioner to Insured Member's location when it is deemed appropriate for medical management of a case. 	<p>Paid in Full</p> <p>Paid in Full</p> <p>Up to 7 days</p> <p>\$3,100 / €2,800 / £2,500 / 3,000 CHF</p> <p>\$2,300 / €2,000 / £1,800 / 2,150 CHF</p> <p>Paid in Full</p> <p>Paid in Full</p>	<p>Paid in Full</p> <p>Paid in Full</p> <p>Up to 7 days</p> <p>\$3,100 / €2,800 / £2,500 / 3,000 CHF</p> <p>\$2,300 / €2,000 / £1,800 / 2,150 CHF</p> <p>Paid in Full</p> <p>Paid in Full</p>	<p>Paid in Full</p> <p>Paid in Full</p> <p>Up to 7 days</p> <p>\$3,100 / €2,800 / £2,500 / 3,000 CHF</p> <p>\$2,300 / €2,000 / £1,800 / 2,150 CHF</p> <p>Paid in Full</p> <p>Paid in Full</p>

Global Intelligence Centre	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
<p>Global Security Intelligence & Medical Intelligence Reports</p> <p>Online access to personal security information and general advice for travel safety related questions. Continuously updated health information relating to travel destinations.</p>	Included	Included	Included

*Benefits require pre-authorization

Outpatient Plan and Deductibles

The following Outpatient plans can be purchased with any of the Core Plans. They cannot be purchased separately. Deductibles apply per Insured Member, per Insurance Year.

Deductible Options	Premium Discount		
Nil	0%	0%	0%
\$150 / €125 / £110 / 135 CHF	6%	5%	4%
\$300 / €250 / £225 / 270 CHF	11.5%	10%	7.5%
\$800 / €675 / £600 / 725 CHF	25%	22.5%	17.5%

Optional Cover

Outpatient Healthcare Benefits	BeHealthy Outcare 1	BeHealthy Outcare 2	BeHealthy Outcare 3
Maximum Plan Limit Per Member or Dependant	\$7,500 / €6,500 / £6,000 / 7,000 CHF	\$12,000 / €10,500 / £9,600 / 11,350 CHF	Paid in Full
Medical Practitioner Fees & Specialist Fees	Up to the annual outpatient plan limit	Up to the annual outpatient plan limit	Paid in Full
Prescription Drugs Outpatient prescriptions relating to Oncology or HIV/AIDS will be captured under the Oncology or HIV/AIDS Core plan benefits.			
Non-Surgical & Minor Surgical Procedures (ex. Dialysis)			
Lab / Diagnostic / Pathology			
Durable Medical Equipment (DME) & Prosthetics	5 visits	20 visits	Paid in Full
Hormone Replacement Therapy (HRT) Initial Menopausal Hormone Therapy.			
Outpatient Rehabilitation If treatment is required after an acute medical condition and or surgical treatment it must start within 14 days of surgery and/or discharge.			
Speech & Occupational Therapy Includes occupational therapy, restorative and development speech therapy and/or fees.	Not covered	5 visits	Paid in Full
Alternative & Complementary Therapies Includes Acupuncture, Acupressure, Ayurveda, Chiropractic, Osteopathy, Podiatry and Traditional Chinese Medicine.	Not covered	20 visits	Paid in Full
Emergency Room Outpatient Treatment Treatment received in an emergency room or in a casualty ward within 24-hours of an accident or sudden illness where there is no need for you to occupy a bed.	\$1,100 / €1,000 / £900 / 1,080 CHF	\$2,200 / €2,000 / £1,800 / 2,160 CHF	Paid in Full
Physiotherapy Initial 5 sessions non prescribed.	5 visits	20 visits	Paid in Full

Outpatient Healthcare Benefits	BeHealthy Outcare 1	BeHealthy Outcare 2	BeHealthy Outcare 3
Virtual Visits Digital healthcare and telemedicine service that facilitates a consultation with a doctor through a desktop or mobile device.	Paid in Full	Paid in Full	Paid in Full
Health Management Programme Personal support for managing chronic health conditions. The programme focuses on medication and dietary management, DME supplies assistance, specialty provider support and action planning for urgent needs.	Included	Included	Included
Infertility 18 month waiting period applies.	Not covered	Not covered	50% Refund \$10,000 / €9,000 / £8,000 / 9,700 CHF lifetime limit
Psychiatry & Psychotherapy 18 month waiting period applies.	Not covered	20 visits	30 visits
Well Baby Cover Out-patient and day-patient treatment. Covered under the child's own policy only and up until the child's second birthday. This benefit includes physical examinations, sensory screening, neuropsychiatric evaluation, development screening, as well as hereditary and metabolic screening and routine immunisations.	70% Refund	Paid in Full	Paid in Full
Vision/Optical Includes one eye examination and hardware purchase per year.	Not covered	\$200 / €175 / €160 / 190 CHF	\$300 / €270 / €245 / 290 CHF
Emergency Outpatient Dental Treatment	Not covered	\$950 / €850 / €780 / 920 CHF	\$950 / €850 / €780 / 920 CHF
Prescribed Over-the-Counter Drugs Prescription is not legally required however the drugs must be prescribed by a medical practitioner.	Not covered	\$45 / €40 / €37 / 43 CHF	\$55 / €50 / €45 / 54 CHF

Dental Plan

The following Dental plans can be purchased with any of the Core and Outpatient Plans. They cannot be purchased separately.

Dental Benefits	BeHealthy Dencare 1	BeHealthy Dencare 2	BeHealthy Dencare 3
Maximum Plan Limit Per Member or Dependand	\$1,000 / €900 / £820 / 970 CHF	\$2,500 / €2,200 / £2,000 / 2,375 CHF	\$4,500 / €4,000 / £3,650 / 4,300 CHF
Dental Treatment	80% Refund	80% Refund	Paid in Full
Dental Surgery	80% Refund	80% Refund	Paid in Full
Periodontics	Not covered	80% Refund	80% Refund

Dental Benefits	BeHealthy Dencare 1	BeHealthy Dencare 2	BeHealthy Dencare 3
Orthodontic Treatments 10 month waiting period applies.	Not covered	50% Refund	65% Refund
Orthodontic Treatments for Dependent Children Under the Age of 18 10 month waiting period applies.	Not covered	50% Refund up to \$1,250 / €1,100 / £1,000 / 1,200 CHF	65% Refund up to \$2,300 / €2,000 / £1,850 / 2,150 CHF
Dental Prostheses	Not covered	50% Refund	65% Refund

Area of Cover	BeHealthy Core 1	BeHealthy Core 2	BeHealthy Core 3
Worldwide	In the U.S. In-Network access through Choice Plus Network, with over 1.6M+ Providers. No Out-of-Network access	In the U.S. In-Network access through Choice Plus Network, with over 1.6M+ Providers. No Out-of-Network access	In the U.S. In-Network access through Choice Plus Network, with over 1.6M+ Providers. 80% refund for Out-of-Network services
Worldwide, Excluding U.S.			

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