ExploreWell Oil & Gas Group plans

Health care for workforces in remote and challenging environments



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Overview of the Oil & Gas sector and its challenges

UnitedHealthcare Global has **over 30 years' experience** supporting upstream, midstream and downstream oil and gas operations. Over that time, projects have continued to be in remote and sometimes hostile or hazardous locations, with limited access to local health infrastructure. As the medical needs of our clients have evolved within these environments, we have adapted our solutions and approach to meet these challenges to continue to support our clients.

We recognise the importance of ensuring there is adequate provision for employees, especially **where health and security risks can be high**, and in some cases, where local medical support may be limited, non-existent or not to expected standards.

At UnitedHealthcare Global our holistic solution not only covers the insurance needs of your workforce to gain the best medical attention around the globe, we also provide proactive, preventive care solutions through virtual health assessments, rich wellness programmes, global medical arrangements and our risk and assistance services **managed all through one Provider**.



Part of the largest health care company in the world

UnitedHealthcare Global has the capability to provide clients with access to a comprehensive range of insurance benefits, health care 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.

Why choose us?

- Unique innovative offering
- Single-partner solution streamlined administrative process
- Comprehensive plans catering for the broadest spectrum of client needs
- Tailored options available
- Competitive pricing by removing duplication of benefits that arise from using multiple Providers

Health Insurance

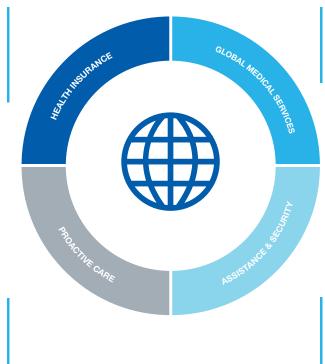
Proactive Care

Rich wellness programmes for

access at the touch of a button.

employees and their dependants to

Comprehensive suite of health insurance plans. Access to over 1.3 million Providers. Over 150,000 providers outside the U.S. 18,500 hospitals and clinics outside the U.S.



Global 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 solutions.

Proactive health care for your employees and their dependants

Here at UnitedHealthcare Global, our mission is to help people live healthier lives. We have developed a suite of integrated health care and wellbeing solutions to help and encourage our members to make positive health choices and actively engage in maintaining and improving their wellbeing wherever they are in the world.

Our health care plans offer a wide range of benefits to help members to remain healthy or to return them to health as soon as possible should illness arise. Some key benefits across our plans include:

Wellbeing

- Routine Annual Checks and Preventative Care
- Comprehensive Cancer Screening with additional tests offered for those members
 believed to be at high risk
- Optum My Wellbeing customised healthy lifestyle app focused on healthy activity, nutrition & mental health services. Coaching members on healthy behaviours such as exercise and eating
- A global EAP offering through telephone, online and face-to-face counselling service
- Dietition consultants with a qualified health care professional who assesses diet and nutritional status
- · Vaccinations and inoculations including those that aid in the prevention of sickness

...because the better they feel, the further they'll go!

Healthy employees with a strong sense of Wellbeing are proven to be more productive and engaged individuals within any organisation's talent pool, which is why we offer such comprehensive Wellness benefits.

Health Care

- Exceptional cover for Oncology Treatment
- Global Health Management Programme to proactively manage chronic and complicated conditions
- Congenital and hereditary conditions covered
- Medical Practitioner Fees and Prescriptions Drugs
- Rehabilitation treatment covered on all the core plans
- Psychiatric & Psychotherapy Care covered on all the core plans
- Virtual Visits telemedicine app
- Second Medical Opinion
- Routine Maternity Care, Stem Cell Storage and Newborn Care available on some of the core plans



Member journeys made simple

We support over 7 million members in over 130 countries with medical and dental benefits. Our members can make a claim within 90 seconds, search their Provider network, access an online doctor or talk to a wellness coach about how to provactively manage their health care.

Member can:



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Create reimbursement requests online via **e-claiming**

Consult reimbursement statements: **stay informed in real-time**

Change personal information: postal address, email address and bank account details

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Access to medical network: find a health care professional via the medical Provider network locator



Download policy documents: Membership Guide, Member Card and Membership Certificate



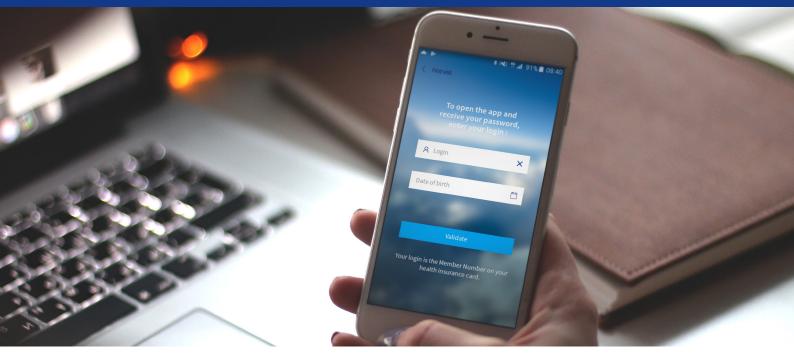
Find the email address and telephone number for **the Client Services Team to contact them**



Speak to a doctor or get a referral letter at the touch of a button **with our Virtual Visits service**



Sign up to our Global Health Management Programme where clinicians can help **you and your members proactively manage high risk conditions**.



Our personalised client experience

Building relationships is so important to us as an organisation and is embedded as one of our five cultural values. Because of this, we ensure we provide a personalised service to you and all your employees. We have dedicated people who will help you and your employees understand their plans and how to use the services available, to get the most out of our offering. We work with our members on their assignment journey to ensure they live healthier, safer lives and both you and your employees can focus on the assignment at hand and less on health administration.

Why choose us?

Dedicated account management, delivering personalised service and streamlined administration

Face to face or virtual member onboarding for your employee population

Tailored plan designs to meet your unique needs and compliance requirements

Reporting to deliver insights into your overall populations health

Easy to use client portal for day to day reporting access



Managing chronic conditions while abroad, addressing diabetes



In this industry, risk is always on the agenda for discussion in how it is compliantly managed. Have peace of mind by keeping your mobile employees safe and secure through our worldwide intelligence, assistance and security solutions.





Evacuation & Repatriation



Medical Reports and Intelligence Alerts

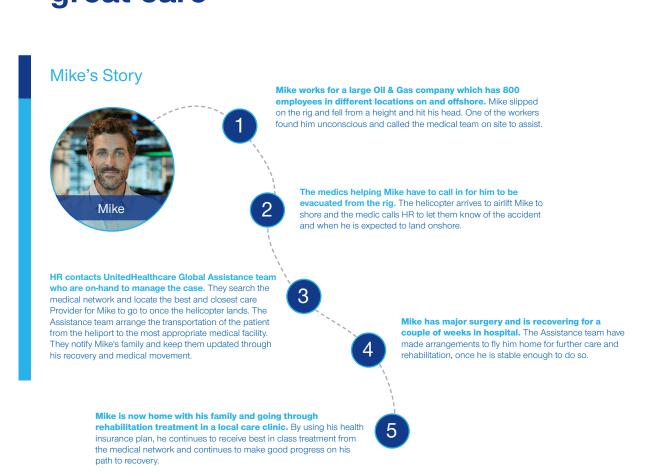


WorldWatch® Global Security Intelligence

Capabilities

- Evacuation and repatriation included on all plans
- Members & employers receive proactive information alerts through email or logging into the Intelligence Centre Portal about risk ratings, terrorism, entry, exit and local currency requirements, health information and natural disaster situations

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Mitigating risk with pre-assignment preparation

Our business is based on a philosophy of preventive care. Our goals are always to reduce the need for evacuation and minimise the risk of down time through injury or ill health. That's why we constantly seek new ways of delivering health services and challenging existing health models to shift the paradigm from "treatment" to "prevention".

Oil & Gas companies have a duty of care to ensure all workers are fit by passing a medical assessment. Through our Global Medical Arrangement service, we provide compliant solutions to ensure your employees are fit for work.

Why choose the Global Medical Arrangement service for your business?

Using our global network of primary care and occupational health clinics, we can arrange medical examinations and pre-travel vaccinations that meet the requirements and logistics needs of a global workforce. Medicals are conducted at vetted and approved facilities by certified and accredited health care professionals.

- Physical examinations conducted only when necessary when combined with Virtual Health Assessments
- Medicals conducted at vetted and approved facilities by certified and accredited health care professionals to ensure consistent, quality results
- End-to-end process managed through one system and overseen by one provider, offering efficiences and consistencies in the handling, storage and review of employee health data
- Medical information is carefully managed in a legally compliant manner and used only in accordance with obtained consent
- Medical records, examination notes and certificates reviewed prior to release with a recommendation to the employer
- Automated reminders scheduled for review or renewal of medicals
- Online portal tracks employee progress and outcomes and allows for health trend analysis, financial reporting and real-time monitoring of performance against agreed Service Level Agreements (SLA's)

Examples of medicals we can arrange

Occupational health assessments or Company medicals

- Pre-employment/pre-deployment/post-assignment/return to work
- Drug & Alcohol Screening
- Vaccinations and Immunisations
- Executive Medicals
- Management Referrals

Medicals required to satisfy local regulations or industry compliance, such as:

- Visa requirements
- Offshore Medical (OGUK)
- Seafarers medicals (ENG1/NMD)
- Department of Transportation Medicals

The United Healthcare Global Approach

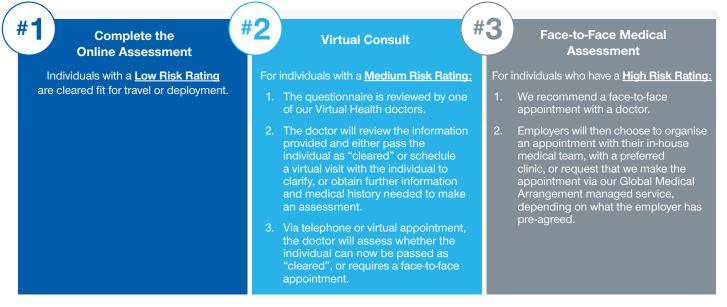
Our Global Medical Arrangement (GMA) and Virtual Health Assessment (VHA) programmes are developed and have been coordinated in-house and designed by medical professionals to ensure employers, employees and their dependants have access to the most cost effective, real-time and comprehensive health assessments and medical support, prior to travel.

We recognise that one size doesn't fit all. That is why we work directly with clients to understand how we can best support their globally mobile population, providing the most appropriate services to suit their requirements.

- Our solutions work together to proactively help employers identify and minimise risks, ensuring employees are prepared and fit for assignment.
- The electronic medical records database is designed for General Data Protection Regulation (GDPR) and Health Insurance Portability and Accountability Act (HIPAA) data privacy compliance, data protection and privacy regulations. It acts as a central portal to access, upload and store medical information, safely and securely. It also tracks patient data over time, helping identify employees that may be due for preventative health exams and visits.

Virtual Health Assessment

Our **3 stage approach** is simple and takes between 15-45 minutes to complete.



Understanding Risk Ratings: An employee's risk rating will determine the next steps in the medical screening process.

- A Low Risk Rating indicates that no significant health problems identified and the individual is cleared fit for travel or deployment.
- A Medium Risk Rating indicates a possible medical condition or health problem has been identified that may affect travel or job responsibilities.
- A <u>High Risk Rating</u> means a medical condition or health problem has been identified which requires further assessment and may impact on suitability to travel or undertake the new job role.

John's Story



John contacts UnitedHealthcare Global to learn how the quality of his current assessment process can be improved. He learns he can also reduce the delay in obtaining medical clearance, which is affecting his company's ability to deploy an employee punctually. globally located employees. Workers must comply with the industry requirement to have an Oil and Gas UK (OGUK) medical assessment every two years to work offshore. Managing this process has been time challenging for John, especially obtaining timely assessments and managing the variance in the quality of the assessments.

John works for a large Oil & Gas company which has 500

John learns that his company has an International Private Medical Insurance (IPMI) plan with UnitedHealthcare Global. In speaking with the Global Mobility team he learns they all have a Virtual Health Assessment and Global Medical Arrangement service available which can manage the logistics of these types of statutory medical assessments anywhere in the world.

> John learns that the Global Medical Arrangement service only uses clinics which are accredited by clinicians. He also learns the entire workflow can be managed end to end by a legally compliant comprehensive online solution. John decides to integrate this service into his process.

John now has access to an online portal which enables him to track employee progress with their assessment, provide financial reporting and set automatic reminders for renewals. He also likes that the workers' families can be assessed too, ensuring they will be healthy in their host country while the employees are on the rig.

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John can also take assurance that the Global Medical Arrangement service will improve turnaround time for the medical assessments, provide consistency in quality of the assessment and allow for monitoring of performance against Service Level Agreements. Now his company has one Provider for assessments and insurance plans which is integrated through one point of contact, making administration much easier for his team.



Our plans made easy

We have developed a suite of modular plans for our clients. The Core and Out-patient modules offers a suite of four plans with the Dental plan providing a suite of three plans. The following plan modules are available:

- **Core Plan** (mandatory) focused mainly on in-patient benefits and treatment requiring hospitalisation
- Out-patient Plan (optional) focused on day-patient treatment and diagnostic care
- **Dental Plan** (optional) focused on routine dental treatment, dental surgery, periodontics, dental prostheses and orthodontics treatments

All Core plans include the Optum My Wellbeing customised healthy lifestyle mobile app focused on health activity and nutritional programmes. Medical Evacuation & Repatriation, World Watch® Global Security Intelligence and Medical Intelligence Reports are built into the comprehensive suite of Core plans.

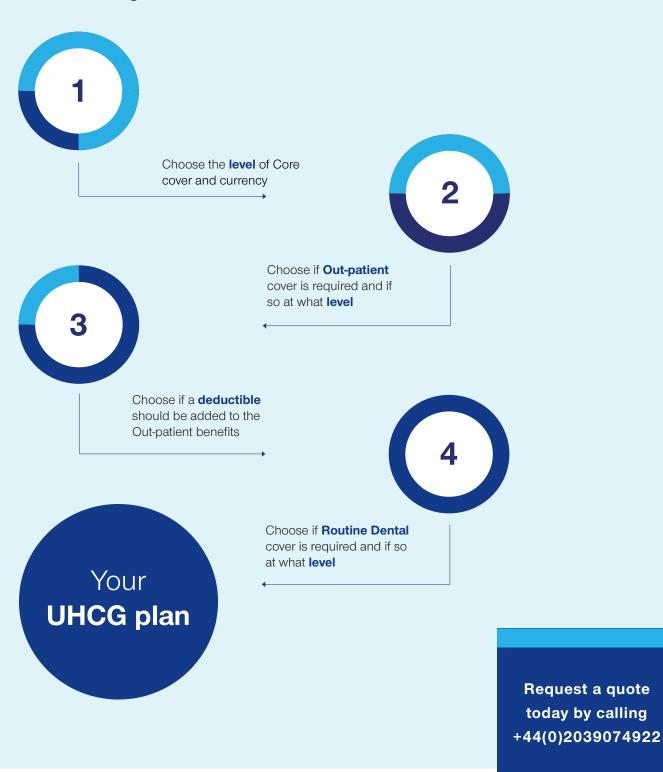
Modular products allow clients to build flexible bespoke plans which

- Meet the health needs of each organisation's mobile population
- Drive employee engagement in health and wellness
- Meet each organisation's budgetary needs



Build your ExploreWell plan

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



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ExploreWell Oil & Gas International Health Care Schedule of Benefits

The following services are available for employee's onsite and offsite. We cater for a broad spectrum of clients offering options of different cover for the principle members and dependents.

Core Plan	ExploreWell Core 1	ExploreWell Core 2	ExploreWell Core 3	ExploreWell Core 4
Annual Maximum Benefit USD (\$)	\$900,000	\$1,500,000	\$1,750,000	\$2,350,000
Annual Maximum Benefit EUR (€)	€750,000	€1,300,000	€1,500,000	€2,000,000
Annual Maximum Benefit GBP (£)	£675,000	£1,150,000	£1,300,000	£1,775,000

All Hospital Care benefits require pre-authorisation

Core Plan Health Care Benefits Benefits marked with * require pre-authorisation	ExploreWell Core 1	ExploreWell Core 2	ExploreWell Core 3	ExploreWell Core 4
Hospital Accommodation*	Semi private	Private Room	Private Room	Private Room
Day-patient Treatment*	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Prescriptions Medicines, Drugs and Dressings*	Paid in Full	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	Not covered	Not covered	Paid in Full	Paid in Full
Surgeon & Anaesthetist's Fees*	Paid in Full	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	Paid in Full
Intensive Care*	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Therapist and Physician Fees* In-patient and day-patient treatment only	Paid in Full	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	Paid in Full
Rehabilitation* Treatment must be within 14 days of surgery and/or discharge after the acute medical condition In-patient and day-patient treatment only	\$4,000/€3,500/ £3,000	\$4,000/€3,500/ £3,000	\$6,000/€5,000/ £4,500	Paid in Full
Oncology Treatment* In-patient, out-patient and day-patient treatment	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Organ Transplant*	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Dialysis*	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Psychiatric & Psychotherapy Care* In-patient and day-patient treatment only	Up to 10 days	Up to 20 days	Up to 30 days	Paid in Full

Core Plan Health Care Benefits Benefits marked with * require pre-authorisation	ExploreWell Core 1	ExploreWell Core 2	ExploreWell Core 3	ExploreWell Core 4
Hospice & Palliative Care*	Not covered	Covered up to \$30,000/€25,000 £22,000 per lifetime	Covered up to \$47,000/€40,000 £35,000 per lifetime	Covered up to \$59,000/€50,000 £45,000 per lifetime
Home nursing or in a convalescent home* covered immediately after or instead of hospitalisation	\$200/€175/£150 per day up to 10 days	\$200/€175/£150 per day up to 20 days	\$200/€175/£150 per day up to 30 days	Paid in Full
Inpatient Cash Benefit* Where treatment is free of charge	Not covered	Not covered	\$150/€125/£115 per night up to 30 nights	\$150/€125/£115 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	Not covered	Included	Included
Accident & Emergency Treatment Outside of Area of Cover (for trips of a maximum period of 6 weeks)	Not covered	20 days per year	30 days per year	30 days per year
HIV/AIDS* In-patient, out-patient and day-patient treatment	Not covered	\$5,000/€4,250/ £3,750	\$10,000/€8,500/ £7,500	Paid in Full
Ambulance Services	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Repatriation of Remains*	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Emergency Inpatient Dental Treatment	Not covered	Covered up to \$1,000/€850/ £750	Covered up to \$2,000/€1,700/ £1,500	Paid in Full

Wellness Benefits

 Routine Annual Health Checks & Preventive Care Includes blood and cholesterol checks, physical examinations, blood pressure and BMI, urine analysis and hearing examination Cancer Screenings 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 (Pre-authorisation required) 	Not covered	Up to \$600/ €500/£450	Up to \$950/ €800/£700	Paid in Full

Wellness Benefits (continued)

 My Wellbeing Customised healthy lifestyle mobile app and web based services focused on health activity and nutritional programmes Wellness Coaching International Employee Assistance Programme. Phone and Face to Face Counselling Service which provides access to a range of 24/7 multinational support services countries through a toll-free line 	Included (max 5 visits)	Included (max 5 visits)	Included (max 5 visits)	Included (max 5 visits)
Vaccinations	Not covered	\$240/€200/£175	\$475/€400/£350	Paid in Full
Dietician Consultations Covers initial consultation and two follow up visits	Not covered	3 visits	3 visits	3 visits

Maternity Benefits				
Routine Maternity Care* In-patient, out-patient and day-patient treatment 10-month waiting period	Not covered	Not covered	Covered up to \$10,000/€8,500/ £7,500	Paid in Full
Stem Cell Storage* Costs covers extraction and one year preservation of stem cells (included within the routine maternity benefit limit)	Not covered	Not covered	\$2,000/€1,750/ £1,500	\$3,000/€2,500/ £2,250
Complications of Pregnancy & Childbirth* 10-month waiting period	Not covered	Not covered	Paid in Full	Paid in Full
Newborn Care*	Not covered	Not covered	Covered up to \$147,000/€125,000/ £115,000	Covered up to \$250,000/€210,000/ £185,000

Assistance Services				
 Medical Evacuation & Repatriation* The eligible costs and expenses in connection with the Medical Evacuation and Repatriation Services are as follows: 1. Transportation costs of the Insured Member to the nearest centre of excellence or in the case of repatriation to the Insured Members Home Country or Host Country; 2. Dispatch of a Medical Practitioner to Insured Member's location when it is deemed appropriate for medical management of a case; 3. Mobile medical equipment and/or medical escort(s) for travel as Medically Necessary; 4. 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; 5. Economy round-trip airfare for a family member to join an Insured Member, in the event of an evacuation. 	Paid in Full	Paid in Full	Paid in Full	Paid in Full

Assistance Services (continued)				
Security Intelligence Online access to personal security information and general advice for travel safety related questions	Included	Included	Included	Included
Medical Intelligence Continuously updated health information relating to travel destinations	Included	Included	Included	Included

Outpatient Plan and Deductibles

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

Deductible options	Premium Discount Outcare 1	Premium Discount Outcare 2	Premium Discount Outcare 3	Premium Discount Outcare 4
Nil	0%	0%	0%	0%
\$150/€125/£110	39%	8%	5%	4%
\$300/€250/£225	55%	14%	10%	8%
\$800/€675/£600	76%	30%	22%	18%

Optional Cover

Outpatient Health Care Benefits	ExploreWell Outcare 1	ExploreWell Outcare 2	ExploreWell Outcare 3	ExploreWell Outcare 4
Maximum plan limit per member or dependant	Combined limit \$4,750/€4,000/ £3,500	Combined limit \$7,500/€6,500/ £5,750	Combined limit \$12,500/€10,500/ £9,250	Paid in Full
Consultants Fees & Specialist Fees Lab/Diagnostic/Pathology Alternative & Complementary Therapies Includes Acupuncture and Acupressure	Not covered	\$4,700/€4,000/ £3,500	\$7,000/€6,000/ £5,250	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	Not covered	Not covered	\$1,200/€1,000/ £900	Paid in Full
Psychiatry and Psychotherapy 18 month waiting period applies	Not covered	20 visits	30 visits	Paid in Full
Medical Practitioner Fees	Not covered	20 visits	30 visits	Paid in Full
Virtual Visits Digital health care and telemedicine	Paid in Full	Paid in Full	Paid in Full	Paid in Full
Global Health Management Programme Personal support for managing chronic health conditions. The programme focuses on medication and dietary management, DME supplies assistance, speciality provider support and action planning for urgent needs	Included	Included	Included	Included
Durable Medical Equipment & Prosthetics	Not covered	Not covered	\$1,200/€1,000/ £900	Paid in Full
Non-Surgical & Minor Surgical Procedures (ex. Dialysis)	Paid in Full	Paid in Full	Paid in Full	Paid in Full

Outpatient Health Care Benefits (continued)	ExploreWell Outcare 1	ExploreWell Outcare 2	ExploreWell Outcare 3	ExploreWell Outcare 4
Outpatient Rehabilitation Treatment must be within 14 days of surgery and/or discharge after the acute medical condition. Includes Physiotherapy, Chiropractic, Osteopathy and Podiatry	Not covered	Not covered	20 visits	30 visits
Emergency Outpatient Dental Treatment	Not covered	Not covered	Covered up to \$1,000/€850/ £750	Covered up to \$1,000/€850/ £750
Vision/ Optical Includes one eye examination and hardware purchase per year	Not covered	Not covered	Paid in full up to \$200/€175/£150	Paid in full up to \$300/€250/£225
Well Baby Cover Out-patient and day-patient treatment Covered under the child's own policy 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	Not covered	Not covered	Paid in Full	Paid in Full

Dental Plan

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

Dental Benefits	ExploreWell Dencare 1	ExploreWell Dencare 2	ExploreWell Dencare 3
Maximum plan limit per member or dependant	\$1,000/€850/ £750	\$2,500/€2,125/ £1,900	\$4,500/€3,800/ £3,350
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
Orthodontic treatments and dental prostheses	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/€1,000/ £950	65% Refund up to \$2,300/€2,000/ £1,750



Contact your broker to discuss how our plans can fit your organisation's needs.

Call or email to arrange a suitable time +44 (0)20 3907 4922 Email group.sales@uhcglobal.com www.uhcglobal.eu

For a healthier journey

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