

Welcome to your global health benefits.



Wherever you go, UnitedHealthcare Global is there with you.

Your plan is as mobile as you are.

No matter where your assignment takes you, you have access to the health care resources you need. Your UnitedHealthcare Global insurance plan works efficiently and simply, wherever you are in the world.

Health care can be complicated, so this guide is designed to make it simple. Facts and tips are organized into sections that guide you through everything you need to know. We suggest you read through the guide once and then save it for future reference.

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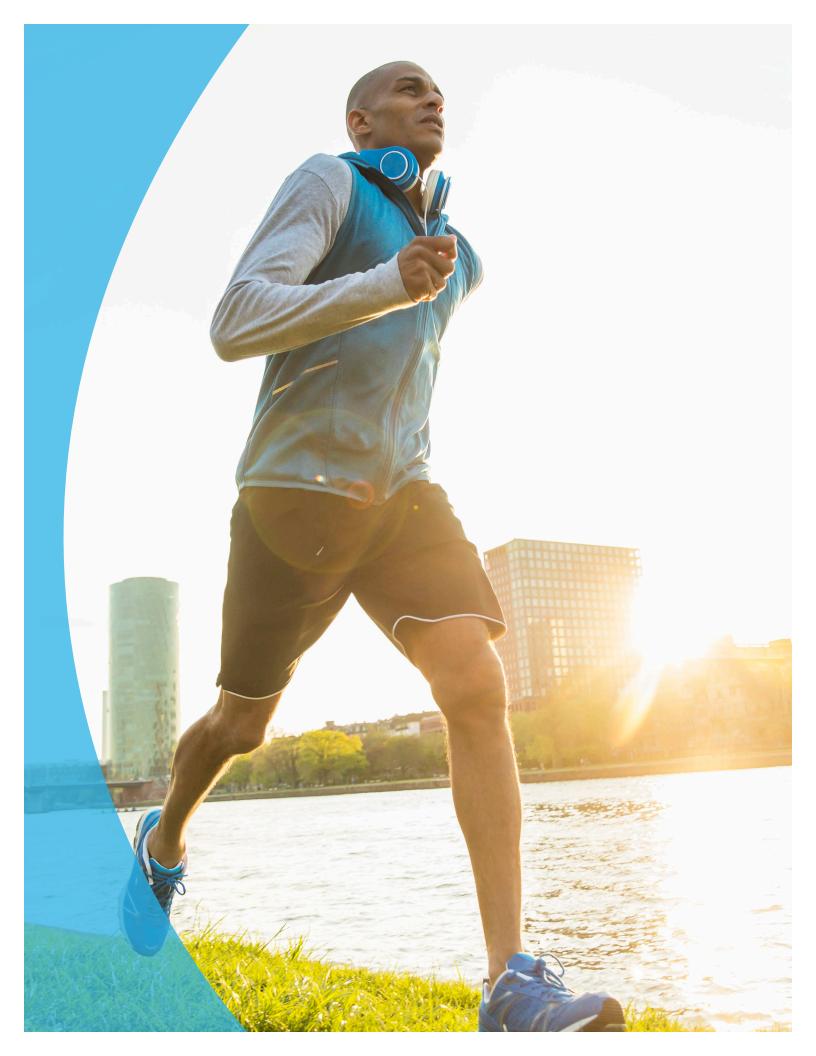
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Your expatriate journey

Helping you navigate

Adjusting to life as an expatriate and accessing health care while on assignment can be more challenging than at home. UnitedHealthcare Global is providing this welcome information and additional resources to make sure you have the support you need, every step of the journey. We'll help you navigate the health system in your host country and overcome language or cultural barriers. We're also here to help your covered family members, who may not have made the journey with you.



Your medical ID card, one website, one number to call

Review your medical ID card

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Always keep your ID card with you.

Your ID card contains valuable information about your coverage, so it's important to know what everything means.

- 1. **Member ID:** Identifies you as a covered individual and is how we keep track of your benefit usage. When you call Customer Care, you will be asked for this number.
- 2. Group number: Identifies your employer and your plan.
- 3. Member: The name of the person who carries the plan.
- 4. Dependents: Names of everyone covered under the plan.
- 5. Office: Amount you owe at a primary care physician visit.
- 6. ER: Amount you owe at an emergency room visit.
- 7. UrgCare: Amount you owe at a visit to an urgent care center.
- 8. Spec: Amount you owe at a specialist visit.
- **9. Rx Bin & Rx Grp:** Identifies you as a UnitedHealthcare member for OptumRx prescription drug administration in the U.S.
- **10. myuhc.com**: Your member website, where you can manage your benefits.
- 11. +1.877.844.0280: 24/7 Customer Care number to call.





Register at myuhc.com

It's your direct connection, day and night.

Use your secure web portal to find information and tools to help you get the most out of your benefits.

- . See what's covered
- Find a network doctor, clinic or hospital •
- Submit and track claims •
- Translate medical and pharmacy terms •
- Get a replacement for your member ID card •
- And much, much more •

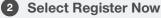
Registration is easy.

Registering at myuhc.com will give you one universal login - your HealthSafe ID - that you can use on **myuhc.com**, or on the **Health4Me®** smartphone app.

Have your ID card ready (or you can use your Social Security Number if you have one and date of birth) and then:



Go to <u>www.myuhc.com</u>



3 Follow the step-by-step instructions - you will be guided along the way with helpful onscreen feedback. Remember to sign up for paperless communications, which allow us to communicate important updates to you via email.

If you have previously registered for myuhc.com as a UnitedHealthcare member, you will need to register again for access to your UnitedHealthcare Global benefits and information.

One password is all you need.

Register at myuhc.com, and use the same HealthSafe ID username and password to log in to:

- myuhc.com health benefits portal •
- Health4Me mobile application

Get Started



Download the Health4Me[®] mobile app

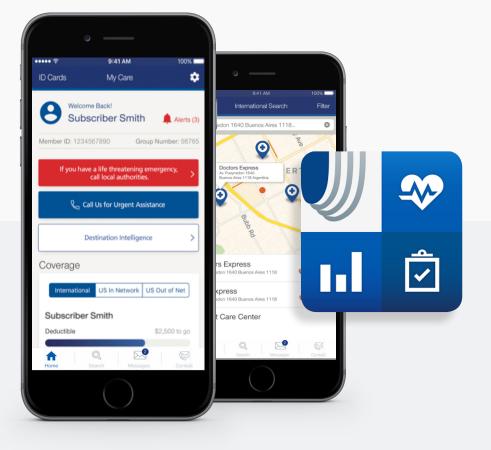


You can do so much with Health4Me

With mobile functionality designed especially for expatriates, the award-winning Health4Me app travels with you, wherever you are. You can download it from the App Store[®] or Google Play[™] in the U.S., Singapore, and the United Arab Emirates. Once downloaded, it works around the world.

Use the same credentials you use to log in to myuhc.com. Then:

- Find a doctor, hospital or clinic nearby
- Identify providers who accept direct payments from UnitedHealthcare Global
- View recent medical and security alerts globally or by country
- Subscribe to receive future medical and security alerts for up to 10 countries, including your current GPS location of the mobile device
- Call us for urgent help with one touch
- Review your coverage
- Upload and track claims
- Share your ID card with your doctor





Notes:

We are dedicated to helping you find the care you need.



Quality care, direct payment

When you need care



Your plan provides access to a global network of health professionals, hospitals, clinics and diagnostic facilities so that you can get the care you need at home or on assignment.

Visit myuhc.com:

- For International Provider searches select: View Global > Find an International Provider > then enter information about your location and the type of care we can help you find
- For **U.S. provider searches**, select: View United States > Find A Doctor

Outside the U.S. and Canada:

- Call the Direct Access Number for the country from which you are calling. Visit https://www.business.att.com/bt/access.jsp for a list of direct access codes by country. At the prompt, dial +1.877.844.0280.
- If your country isn't listed, call +1.763.274.7362.

In the U.S. or Canada:

Toll-free +1.877.844.0280

Is it an emergency?

Follow the **"first call"** protocol for the country you are in. For instance, in the U.S., that means "Call 911." The Health4Me smartphone app displays the local emergency numbers for most countries worldwide.

Visit

https://travel.state.gov/content/dam/students-abroad/pdfs/911_ABROAD.pdf for a list of global first protocol numbers.

Care & Claims 1 2 3 4 5

When you need care



Direct Payment System

UnitedHealthcare Global has set up a direct payment system with our global network providers. This means health care bills come to us for payment, minimizing your out-of-pocket expenses. There may be some circumstances in which you need care from a provider who does not have an existing direct payment agreement with UnitedHealthcare Global. If that happens, call Customer Care. In many cases, we can arrange direct payment.

Care & Claims 2 3

Submit claims



UnitedHealthcare Global will make sure your claims are paid quickly and accurately, no matter where you are. At myuhc.com, you can submit claims online and see your claims history.

Four ways to submit a claim:

ONLINE at myuhc.com:

For International claims: Select "View Global" and then "Submit a Claim," then provide details regarding the health care visit on the New Claim form



MOBILE:

Via the Health4Me app on your smartphone.



UnitedHealthcare Global Insurance P.O. Box 740111 Atlanta, GA 30374-0111



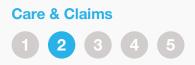
Outside the U.S. or Canada:

Call the Direct Access Number for the country from which you are calling. Visit https://www.business.att.com/bt/access.jsp for a list of direct access codes by country. At the prompt, dial +1.877.370.4150.

In the U.S. or Canada:

Toll-free +1.877.370.4150 or +1.813.870.0796

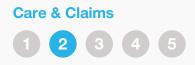
A copy of the claim form is included with this kit. You can download a claim form at myuhc.com (available in multiple languages).



Check the status of a claim

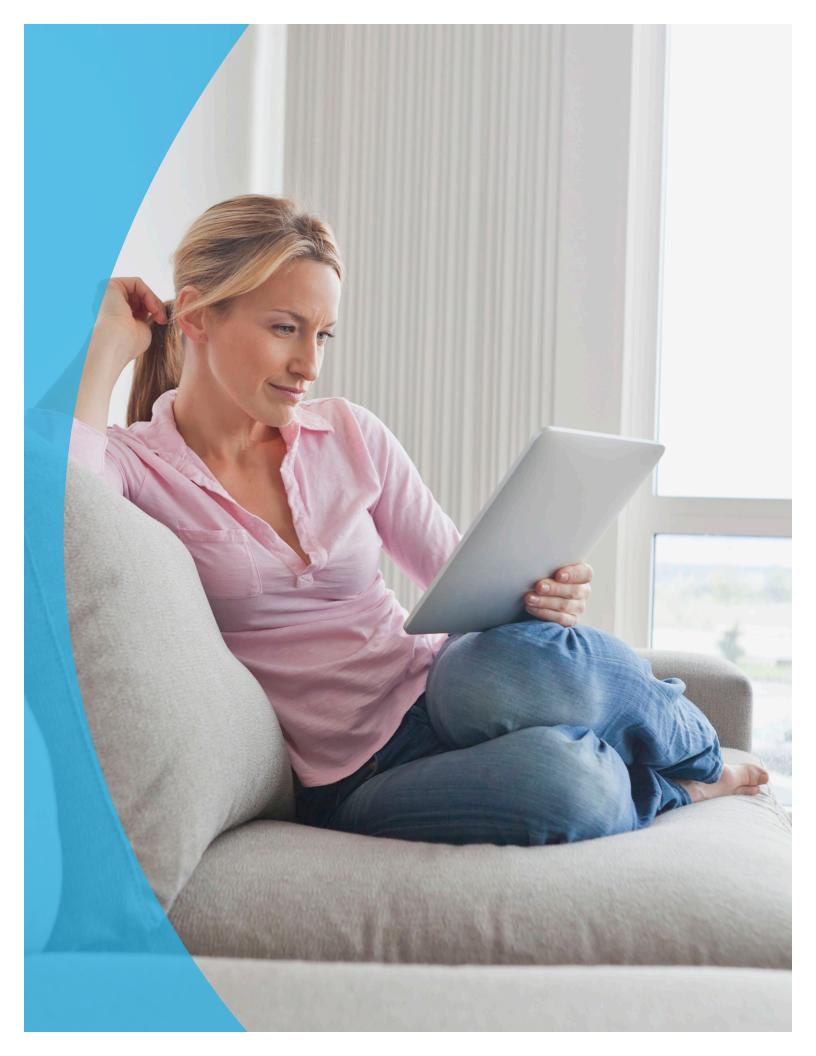
It's easy. To check on the status of a claim, visit **myuhc.com** or the **Health4Me** app on your smartphone. You can also reference your past claims history.





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Safe and easy medication management

Getting your prescriptions

OptumRx is your plan's pharmacy benefits manager and works to offer safe, easy and cost-effective ways for you to get the medication you need. Show your member ID card at retail pharmacies in the U.S. to limit your out-of-pocket expenses

OptumRx also offers the convenience of receiving prescription medications delivered to your U.S. address. You can order a three-month supply, often with a reduced copayment compared to copay at retail pharmacies. U.S. federal regulations prohibit shipment of prescription medications outside the U.S., Puerto Rico and Guam.

Filling prescriptions before you leave

You can receive up to a one-year supply of prescription medication. Call **Customer Care** before you go to get help filling your prescriptions prior to departure or at retail pharmacies in your host country. OptumRx will help determine if your medication is suitable for long-term supply and how it should be stored.

In the U.S., Puerto Rico and Guam, you and covered family members can fill prescriptions at more than 67,000 in-network retail pharmacies. Locate pharmacies at **myuhc.com** or call **Customer Care** for help.

Buying prescriptions abroad

Because U.S. federal regulations prohibit shipment of prescription medication outside of the U.S., Puerto Rico and Guam, it's best to fill your prescriptions at local retail pharmacies while on assignment. Call **Customer Care** for help in finding retail pharmacies nearby. You can pay for your medication and submit a claim to us for reimbursement.

What if the medication name is different?

Medication names and strengths can vary from country to country. Visit **myuhc.com** to see drug name translations and get detailed information on medications. Call **Customer Care** for help in understanding medication differences and your benefits.

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A few things to note:

- Your plan covers prescription medication only. Pharmacy benefits will not apply if your medication is available over-the-counter in the host country.
- If you can't get a specific medication in another country, there may be a comparable option. Discuss this with your doctor ahead of time so you are prepared.

Reach customer care:

When you need help, our multilingual Customer Care Center is here to support you.



PHONE:

Outside the U.S. or Canada:

Call the Direct Access Number for the country from which you are calling. Visit **https://www.business.att.com/bt/access.jsp** for a list of direct access codes by country. At the prompt, dial **+1.877.844.0280.**

If your country isn't listed, call +1.763.274.7362.

In the U.S. or Canada:

Toll-free +1.877.844.0280

EMAIL:

To send emails securely to our team: Log onto **myuhc.com**, select > Message Center

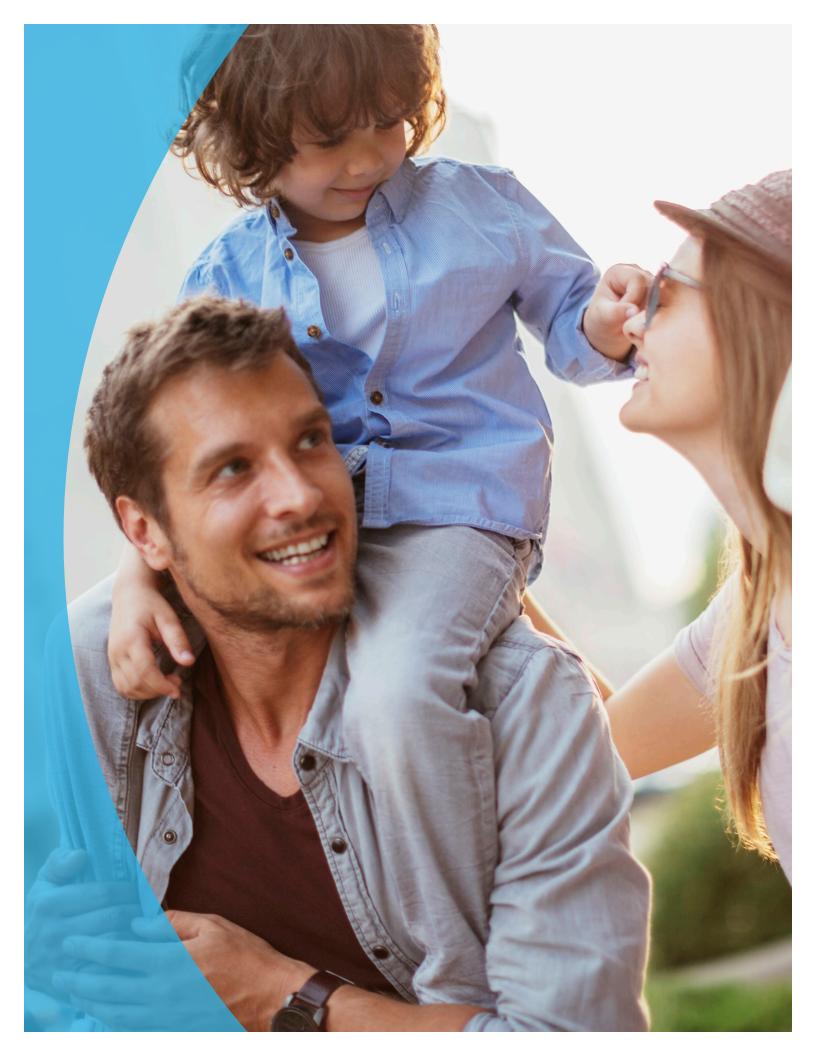
Alternatively, for general queries, email us at: **expatinsurance_memberservices@uhcglobal.com** Note: You can also chat with customer services at any time once logged onto myuhc.com.

OptumRx, an affiliate of UnitedHealthcare Insurance Company, provides pharmacy benefits services. The OptumRx service mark contained in this literature are owned by UnitedHealth Group Incorporated and its affiliated companies, many of which are registered and pending service marks in the United States and in various countries worldwide. New prescriptions should arrive within ten business days from the date the completed order is received by the Mail Service Pharmacy. Completed refill orders should arrive in about seven business Days. OptumRx will contact you if there will be an extended delay in the delivery of your medications.



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Health management and wellness services



Living and working in another country can be challenging. You may experience situations you have never had to address before. Our goal is to make sure you have the resources you need to get acclimated to your new environment and to succeed.

Welcome call

You can schedule or request a welcome call from an experienced team member at UnitedHealthcare Global Customer Care. They will give you a short background on UnitedHealthcare and how we can help. They also will confirm or collect your email address so we can connect with you in case we need to reach you during your assignment. This is your time to share any concerns you or your family have while you are on assignment.

Health Management Program

UnitedHealthcare Global offers the Health Management program to all covered expatriates and their families to help you access the resources you need to manage your health and chronic conditions, whether at home or on global assignment in an unfamiliar location.

The UnitedHealthcare Global Health Management program focuses on the specific needs of you and your family, wherever you are in the world. Clinicians provide targeted support and assistance and help expatriate families overcome the challenges of accessing care and resources for complex, high risk conditions. These clinicians develop a trusting relationship with program participants, getting to know their case history and needs on a personal level to help members and their families manage their health and successfully complete expatriate assignments.

The Health Management program is designed and staffed especially for expatriate populations, with focus on alleviating health-related anxieties for members and their families.

The Health Management program leverages UnitedHealthcare Global's expertise in culture, language and health care intelligence, enabling the clinicians to:

Identify and engage high risk individuals and families



- Assess the member's unique needs
- Assist you in navigating complex health systems in your home and host counties
- Facilitate continuity of care
- Reduce the risk of complications
- Promote improved clinical outcomes

The program provides expatriate families with a clinician who will help identify solutions to alleviate medical issues, empowering you to:

- Adapt to any changes in your clinical condition or situation
- Consistently stay on your medication or treatment plan
- Optimally manage your health
- Remain focused, productive and on assignment

The UnitedHealthcare Global clinical team identifies members who may benefit from the Health Management program. Referral sources range from member self identification (i.e. pre-trip planning, continuity of care needs identification, requests for medical assistance) as well as utilization reviews by our clinical team including data indicators.

Clinicians outreach to you and begin to develop in-depth knowledge of your health issues, identify challenges and barriers to care, and develop strategies to optimize health. The cornerstone of this relationship is personal interaction and the development of an ongoing trusting relationship.

Health care professionals support participants' health needs in 5 areas of focus:

- Medication management
- Durable medical equipment and supplies
- Dietary management
- Specialty providers for high impact conditions
- Action planning for urgent needs

The Health Management program helps members with the following chronic conditions and more:

- Diabetes
- Coronary artery disease
- Hypertension
- Back pain
- Asthma



- Chronic obstructive pulmonary disease (COPD)
- Cancer
- Chronic disease (i.e. Multiple Sclerosis, Parkinson's, End-Stage Renal Disease, Chron's)
- High-risk obstetrics (OB)
- Premature infant
- Human Immunodeficiency Virus (HIV)
- Traumatic brain injury
- Stroke
- Renal failure/kidney disease
- Special needs of children

Behavioral Health Services

UnitedHealthcare Global is helping you take steps toward feeling healthier, happier, and more in control of your well-being with behavioral services from Optum's Live and Work Well program.

Benefits include:

- · Access to the latest news, events and library of expert articles and advice
- · Learn about conditions and issues that may be affecting life
- Self-help services
- Interactive tools
- Talk to a licensed therapist or psychiatrist online
- Action-oriented advice
- Find a provider
- Discover local community and work-life resources
- Quickly and confidentially connect to expert guidance regarding conditions and situations

Live and Work Well program is 100% digital, making it easy, convenient and safe for members to find the support they need to live their best life.



Say goodbye to tobacco



We are committed to your wellness. If you want to kick the habit, we are here to support you. UnitedHealthcare Global covers certain over-the-counter and prescription tobacco cessation medications at \$0 cost-share, when you meet the requirements.¹

How to qualify for tobacco cessation benefits

There are just a few requirements to receive medications at \$0 cost-share. You must:

- Be 18 or older
- **Try an over-the-counter nicotine product** (covered only if supplied directly from the provider)
- Get a prescription for a covered tobacco-cessation medication
- Fill your prescription at a network pharmacy in the U.S. or submit a claim for reimbursement if you fill your prescription at an international pharmacy.

Over-the counter medications Covered in the U.S., prior authorization is not required. Not covered outside the U.S.	Nicotine replacement gum Nicotine replacement lozenge Nicotine replacement patch		
Prescription medication Covered globally, prior authorization is not required.	Bupropion sustained-release (generic Zyban) tablet		
	Nicotrol Inhaler Nicotrol Nasal Spray Chantix Tablet	 Covered after you have tried: 1) One over-the-counter nicotine product (covered only when purchased at provider's office; not covered at retail pharmacies) and 2) Bupropion sustained-release (generic Zyban) separately 	

¹ Tobacco cessation coverage at \$0 copay is available to members enrolled as part of a fully insured group. Contact UnitedHealthcare Global Customer Care to confirm program eligibility.



Preventive care services



Your benefits include preventive care services, including routine tests, pre-assignment immunizations, and screenings. Early detection enables doctors to evaluate treatment options and begin therapies that may reduce complications and the risk of disease progression. This chart displays examples of services that are typically covered. Other screenings may also be covered, up to the limit detailed on your schedule of benefits. Subject to usual & customary as well as country-appropriate guidelines. Log in to **myuhc.com** to view your benefits limits or call **Customer Care**.

Service Category	Tests and Examinations	Service Guidelines
Physical Examination	Review analysis of health questionnaire Physical examination by physician Measurement of blood pressure Height and weight Rectal examination	
Blood Test	BUN, Creatinine T-cholesterol, Triglycerides HDL-cholesterol, LDL-cholesterol Glucose, HbA1c Na, K, Cl CBC (complete blood count) Rubella screening	Rubella screening - child-bearing years.
Hepatitis Panel	Hepatitis B & C	
Urinalysis	Ph, specific gravity, protein, ketones, nitrite glucose occult blood, bilirubin, urobilinogen	
Stool Test	Occult Blood in Stool	
	Pap smear with HPV – preventive – female only	Recommend for women age 21 or older.
	Mammogram screening – female only	
	Prostate specific antigen (PSA) test - male only	Urologic Society screening recommendations for men less than age 70.
Cancer Screening	Screening for lung cancer with low-dose computed tomography	Annual screening for lung cancer with low-dose computed tomography in adults ages 55 to 80 years who have a 30 pack-year smoking history and currently smoke or have quit within the past 15 years. Screening should be discontinued once a person has not smoked for 15 years or develops a health problem that substantially limits life expectancy or the ability or willingness to have curative lung surgery.
Cancer Screening (Choose only one)	Colonoscopy	Recommended starting at age 40-45 if high risk (a personal history of CRC or adenomatous polyp; a genetic syndrome predisposing to CRC (i.e. hereditary nonpolyposis colorectal cancer (HNPCC); familial adenomatous polyposis (FAP), one or more first-degree relatives with CRC; two or more second-degree relatives with CRC; IBD causing pancolitis or longstanding (>8 to 10 years) active disease; certain other clinical situations (such as a personal history of childhood cancer requiring abdominal radiation therapy).
	Sigmoidoscopy	Age 50-75 years, every 5 years combined with high-sensitivity fecal occult blood testing.
	Fecal Immunochemical Test	Age 50-75 years, yearly.
	Fecal DNA	Age 50-75, every 3 years.



STD ScreeningChamydia infection screening Gonorrhea screening HIV screening Syphilis screening HIV screening Syphilis screening HIV screening Syphilis screening HIV screening Someting to promote a loadohol misuse Chemoprevention of breast cancer (counseling) Screening for depression Behavioral counseling to promote a healthful diet and physical activity for cardiovascular disease prevention in adults with cardiovascular risk factors Screening for obesity Behavioral counseling to prevent sexually transmitted infections to prevent tobacco use Behavioral counseling to prevent sexually transmitted infections Counseling regarding prevention of falls in community dwelling adults 65 years or olderOne-time screening by ultrasonography in men ages 65 to 75 years who have ever smoked.ImmunizationAbdominal aortic aneurysm (AAA) screening o deprosis - female onlyOne-time screening by ultrasonography in men ages 65 to 75 years who have ever smoked.Use per screening or for step only screening - female onlyOne-time screening by ultrasonography in men ages 65 to 75 years who have ever smoked.
Behavioral Health Counseling for depression Behavioral counseling to promote a healthful diet and physical activity for cardiovascular disease prevention in adults with cardiovascular risk factorsscreening for depression Behavioral counseling to prevent sexually transmitted infections counseling and interventions to prevent tobacco use Behavioral counseling prevention of falls in community dwelling adults 65 years or olderScreening by ultrasonography in men ages 65 to 75 years who have ever smoked.ImmunizationOne-time screening by ultrasonography in men ages 65 to 75 years who have ever smoked.Osteoprosis - female onlyWomen 65 and over.Dual energy X-ray absorption for osteoporosisWomen 65 years and older or younger women with increased fracture risk.
Abdominal aortic aneurysm (AAA) screening - male only One-time screening by ultrasonography in men ages 65 to 75 years who have ever smoked. Osteoporosis – female only Women 65 and over. Dual energy X-ray absorption for osteoporosis Women 65 years and older or younger women with increased fracture risk.
- male only have ever smoked. Osteoporosis – female only Women 65 and over. Dual energy X-ray absorption for osteoporosis Women 65 years and older or younger women with increased fracture risk.
Dual energy X-ray absorption for osteoporosis Women 65 years and older or younger women with increased fracture risk.
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Other Screenings and TestsScreening typically offered to women 18+ yrs. who have family members with breast, ovarian, tubal or peritoneal cancer and who have been screened with one of several screening tools designed to identify a family history that may be associated with an increased risk for potentially harmful mutations in breast cancer susceptibility genes. Family history factors associated with increased likelihood of potentially harmful BRCA mutations include breast cancer
would be allowed.

NOTES: Preventive services are those performed on a person who:

1. Has not had the preventive screening done before and does not have symptoms or other studies suggesting abnormalities; or

2. Has had screening done within the recommended interval with the findings considered normal; or

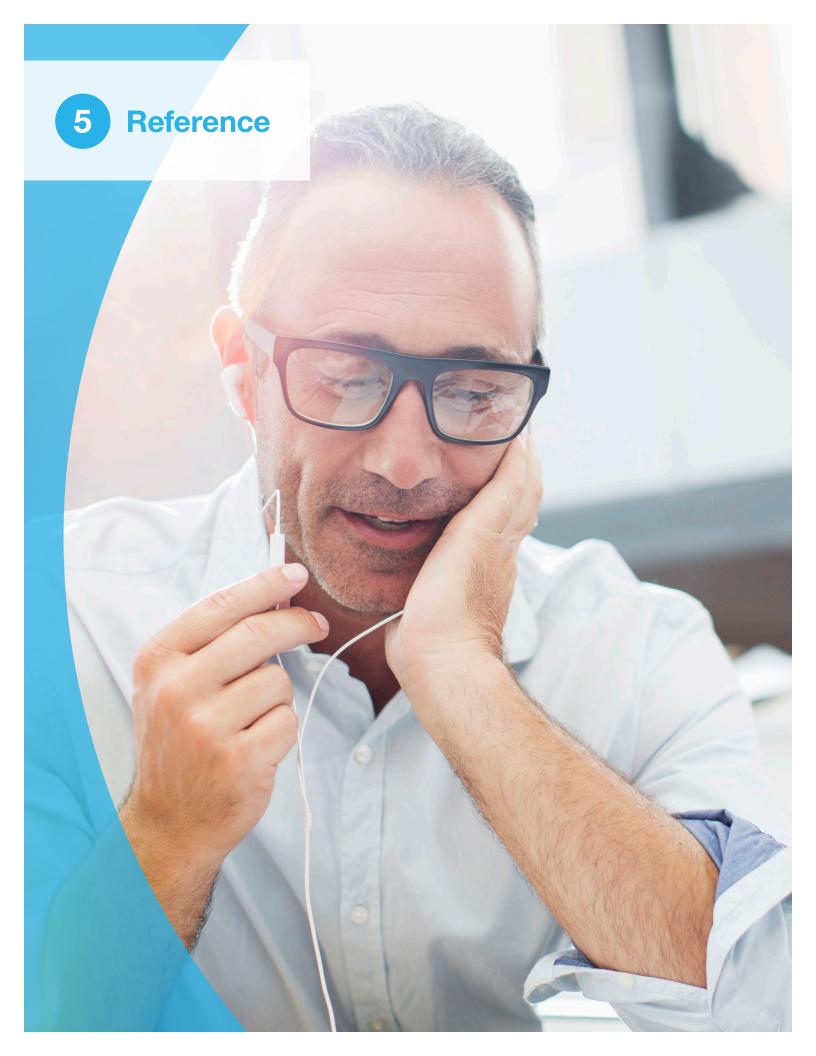
Has had diagnostic services results that were normal after which the physician recommendation would be for future preventive screening studies using the preventive services intervals.
 Has a preventive service done that results in a therapeutic service done at the same encounter and as an integral part of the preventive service (e.g. polyp removal during a preventive colonoscopy). The therapeutic service would still be considered a preventive service.

ANY of the above services MAY be appropriate if the patient has signs or symptoms of disease but then the tests are DIAGNOSTIC not PREVENTIVE and the reason for the test must be given.



Notes:

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UnitedHealthcare Global Expatriate Insurance Claim Form

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

Claim Type(s): O Medical O Dental O Vision O Pharmacy/Rx

Online	Mobile	Fax	Mail
www.myuhc.com	Download the Health4Me mobile app	+1-877-370-4150 +1-813-870-0796	UnitedHealthcare Global PO Box 740111
			Atlanta, GA 30374-0111

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 Certificate of Coverage document in www.myuhc.com. If you receive services from a U.S. in-network provider with reimbursement paid directly to the provider, filing deadine is subject to the provider's filing limit.

Please complete a new and separate claim form for:

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

Questions? Call Customer Care: +1-877-844-0280 OR +1-763-274-7362

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

Section 1 – Patient Information	
Member ID Group Numl	per
Name (Last, First, MI)	Date of Birth
Gender: O Male O Female	
Relationship to Subscriber/Policyholder: O 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? O Yes	○ No If Yes: Name address and phone number of other insurance carrier:

Section 2 - Member Reimbursement Options

(Visit www.myuhc.com to verify and securely update your banking and currency preference.)

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

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

* Please check current payment preference on file prior to selection

-

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

Section 3 - Claim Information

Provider/Facility Name				
Provider/Facility Full Address				
Provider Phone Number				
Where did the treatment take place? City _		Country		
Type of Treatment	Diagnosis/Description of Illness or Accident	Date of Service (mm/dd/yy)	Amount Billed	Currency
Are the services provided related to an acci	dent? OYes ONo		(mm/dd/yyyy)	
Type of Accident O Work O Auto O Oth	ier	Date of Accident		/
I authorize my physician to release medical	information and records necessary to	process this claim.	(mm/dd/yyyy)	
Signature		Date		
Patient Signature (or Legal Representative))			
By signing below, I am stating that the informisrepresentation or any false, incomplete civil penalties.				
Type of Accident O Work O Auto O Oth I authorize my physician to release medical Signature Patient Signature (or Legal Representative) By signing below, I am stating that the informisrepresentation or any false, incomplete	nerinformation and records necessary to	process this claim. Date /ho knowingly files a state	(mm/dd/yyyy)	

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.



Contact us:

When you need help, our multilingual Customer Care Center is here to support you.

C PHONE:

Outside the U.S. or Canada:

Call the Direct Access Number for the country from which you are calling. Visit **https://www.business.att.com/bt/ access.jsp** for a list of direct access codes by country. At the prompt, dial **+1.877.844.0280.**

If your country isn't listed, call +1.763.274.7362.

In the U.S. or Canada:

Toll-free +1.877.844.0280



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To send emails securely to our team: Log onto myuhc.com, select > Message Center

Alternatively, for general queries, email us at: expatinsurance_memberservices@uhcglobal.com Note: You can also chat with customer services at any time once logged onto myuhc.com.

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