

UHCG Expatriate Insurance Toolkit

IMPACT Therapeutics US, Inc

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- Benefit Summaries – Medical, RX, Dental, Vision
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Section 1

Agenda

Date: 5/4/2021

Facilitator: Debbe Specht

- **Introductions of Participants**
- **Implementation Manager to Review Implementation Toolkit and Questionnaire, Including Timeline for key milestones**
- **Eligibility Analyst to Review Enrollment Process**
- **Review of Strategic Alliance**
- **SCE Review of Education and Outreach Opportunities**
- **Implementation Manger to Review Open Items and Next Steps with an open discussion with all participants.**

UHCG Account Management Team

<p><u>Senior Implementation Manager</u></p> <ul style="list-style-type: none"> • Serves as project lead for initial implementation and case installation • Ensures all key milestones are achieved during implementation & renewal 	<p>Debbe Specht</p>	<p>Phone: 763.283.4915</p> <p>Email: Debbe.specht@uhcglobal.com</p>
<p><u>Strategic Client Executive - SCE</u></p> <ul style="list-style-type: none"> • Responsible for overall account management from implementation to renewal • Collaborates with group on product and member communication strategies • Provides financial reporting (*where applicable) • Delivers renewal 60 days prior to renewal effective date (unless otherwise agreed upon) 	<p>Rachel Kenney</p>	<p>Phone: 612.383.3427</p> <p>Email: rachel.kenney@uhcglobal.com</p>
<p><u>Dedicated Client Service Manager – DCSM</u></p> <ul style="list-style-type: none"> • Serves as centralized point of contact for day to day service-related inquires • Assists with questions related to ID cards, Eligibility, benefits, claims, access to eServices, etc. • Able to provide membership certificate requests. • Assist with questions regarding Strategic Alliances 	<p>Michelle Crevoiserat</p>	<p>Phone: 603.224.5509</p> <p>Email: michelle.crevoiserat@uhcglobal.com</p>
<p><u>EligibilityAnalyst</u></p> <ul style="list-style-type: none"> • Assist during implementation with initial enrollments • Resource for loading and supporting eligibility files and questions • Process member enrollment additions, changes and terminations as requested by group 	<p>Holly Gaines</p>	<p>Phone: 763.957.7540</p> <p>Email: holly.gaines@uhcglobal.com</p> <p>General Email: ExpatriInsurance_Eligibility@uhcglobal.com</p>

Implementation Timeline

Milestone	Responsible Party	Projected Dates
Receive final Sales Documents	UHCG	5/4/2021
Customer Implementation Meeting	UHCG & Client	5/4/2021
Billing Structure received	UHCG	5/11/2021
Billing Structure approved	UHCG	5/12/2021
Billing Structure Released	UHCG	5/20/2021
Customer Service Documents loaded	UHCG	5/24/2021
Receive Eligibility File / Systems Ready To Load	UHCG	5/24/2021
Eligibility File Load Complete	UHCG	5/26/2021
Temp ID Cards Sent	UHCG	5/27/2021
Benefit Load Complete in Claim System	UHCG	6/1/2021
ID cards Released to Vendor for Printing	UHCG	5/28/2021
ID Cards Postmarked	UHCG	6/4/2021
Customer Claim Ready	UHCG	6/1/2021

Explanation of Structure

This section will help provide some clear understanding on what we mean by structure, and its purpose.

In theory, think of structure as “buckets”. A bucket is created for each plan. A plan is defined as a plan of benefits. (e.g. Medical, Dental). For each plan, there is a bucket for Active employees and a bucket for Cobra employees. Additional buckets may include locations or divisions.

EXAMPLE: ABC Company has purchased the following products: **Medical Plan and Dental Plan**

ABC Company would like their structure to be broken out by Office Locations (Korea and Japan). The structure will look like the following:

- 1) Korea members will be enrolled in Medical Plan
- 2) Japan members will be enrolled in Medical Plan
- 3) Cobra Members will be enrolled in Medical Plan
- 4) Korea members will be enrolled in Dental Plan
- 5) Japan members will be enrolled in Dental Plan
- 6) Cobra Members will be enrolled in Dental Plan

Eligibility

Eligibility Analyst will obtain the necessary member details to enroll a member on the policy. Required details include, but are not limited to:

Required details include, but are not limited to:

- Four to nine digit employee ID number (US Social Security Number when available)
- Assignment Country
- Citizenship Country
- Email address
- Phone number

**Group communications occur through the dedicated group mailbox:
ExpatInsurance_Eligibility@uhcglobal.com**

***After this call an email will be sent to you that includes the x-Tool and an enrollment form that can be used to provide UHCG with the member details**

Section 2

Member ID Card

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 the plan you are in.
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



UHCG Payment Options

Overnight Payment Address

- Payments can take up to 3 business days to post to the UHC account.
- Payments received at the bank before 7:00 AM will be included in that business day. Payments received after 7:00 AM will be included in the next business day:

UHS Premium Billing Attn: Box 94017
5505 N. Cumberland Ave, Suite 307
Chicago, IL 60656-1471

Regular Mail Payment Address: Payments can take up to 10 business days to post to the UHC account

UHS Premium Billing
P.O. Box 94017
Palatine, IL 60094-4017

Online Payments through eServices: Payments can take up to 3 business days to post to the UHC account

- Online payments are available via [Employer eServices](#).

Direct Debit/ACH: Scheduled direct debit occurs for most groups on the 10th business day of each month.

- Enter all payment account information, directly online, by accessing the **Billing Section** of [Employer eServices](#).
- Helpline & Assistance for eServices: 1- 800-651-5465.

Same Day Wire: Turn around time on this depends on the cutoff times of the bank the wire is being initiated from. For this reason UHC strongly advises sending the wire at least 1 business day before the day you would like it to post to the UHC account. Wires will be accepted until 6pm EST.

BNY Mellon
500 Ross Street
Pittsburgh, PA 15262-0001
ABA #043000261
Account #9056254
Account Name: United Health Care Services Inc. UHS Premium Billing

Pay by Phone: Phone 888-842-4571, Monday to Friday from 8:00 a.m. to 8:00 p.m. ET. Payments can take up to 3 business days to post to the UHC account.

- You will need your bank account number, routing number, customer number (found on your invoice), bill group number (found on your invoice) and your billing zip code.

Section 3

Introduction to Strategic Alliances

Quality Care Around the World

As part of our commitment to providing access to quality care for expatriates, we integrate the UnitedHealthcare Global benefits program with leading local insurers and third-party administrators in some geographies. These alliances enable us to provide quality, administratively streamlined and cost-efficient global benefits programs. We collaborate with local experts to prescreen health care facilities for quality, efficiency and suitability—supporting favorable member experiences.

Other benefits of these alliances include direct payment to providers, negotiated fee schedules, and quality/cost containment through established clinical case management protocols. Local customer care and administration offers guidance, support, and responsive service. Here is an at-a-glance look at the strategic alliance arrangements to support global assignments.

LOCATION	STRATEGIC ALLIANCE	SEPARATE ID CARD	FACTS AT A GLANCE
Bahrain Jordan Kuwait Lebanon Kingdom of Saudi Arabia Oman Qatar United Arab Emirates	Al Sagr National Insurance Company (ASNIC)	Yes	<ul style="list-style-type: none"> • Access to hospitals, clinics, physicians, laboratories, imaging centers, dentists, pharmacies, optical centers and more through local network partners. • Direct payment arrangements eliminate or reduce out-of-pocket expenses • Mobile app and online portal for claim submission, electronic ID card and provider search • 24/7 regional service center to assist with coordinating care
Australia	nib Health Funds (nib)	Yes	<ul style="list-style-type: none"> • One of Australia's leading registered health care funds, with more than 60 years of experience in the health insurance industry • Online claims submission and other functions through the nib website and mobile app • Regional service center in Australia assists with coordinating care
Africa	Medical Services Organization (MSO)	No	<ul style="list-style-type: none"> • Direct settlement arrangements • Easy claims submission
Eastern Europe	AP Companies	No	<ul style="list-style-type: none"> • Network of 37,000 hospitals, clinics, doctors, dentists and pharmacies • Direct settlement and expedited claims • Clinical monitoring of employees' care
Czech Republic	MAXIMA	No	<ul style="list-style-type: none"> • Satisfies work visa requirements • No separate ID card
Canada	Cowan Insurance Group	Yes	<ul style="list-style-type: none"> • One of Canada's leading providers of international benefit solutions • Extensive network of providers who bill directly for eligible services • Provincial integration services and support • Innovative member portal with online claim submission functionality and provider search options