

Traveling with UnitedHealthcare



Traveling can be one of the most exciting and fulfilling experiences of a lifetime. Careful planning and preparation can help make your trip as safe and enjoyable as possible.

That's why we want to help you prepare for your trip by providing you with information on the tools and resources available to you while traveling.

With a health plan from UnitedHealthcare you have access to the following travel tools, services and resources.

Traveling **within** the United States

Finding and selecting a UnitedHealthcare network physician or hospital

As a plan member, you have access to more than 632,000 network doctors and 5,060 hospitals nationwide.

Whether you are traveling or have a covered child going to school out-of-state, a network doctor or hospital is likely to be close by. In addition, when you use a network physician:

- ▶ You don't need a referral, so you can see the physician or specialist you want.
- ▶ You usually don't have to worry about claim paperwork for network care.
- ▶ You usually pay lower out-of-pocket costs.

To find a network doctor any time, visit myuhc.com[®] and click on "Find a Doctor" or call the Customer Care number on the back of your medical ID card.

Using a non-UnitedHealthcare network physician or hospital

You also have the option to select any physician or facility you prefer, including those not in the UnitedHealthcare network. (However, this will likely result in higher out-of-pocket costs to you.)

When injuries or symptoms are truly life-threatening, no matter if you're at home or out of town, call 911 or go to the nearest hospital. If you are in a true medical emergency and you go to a network or non-network emergency room for care, the copayment or coinsurance you will pay under your plan is the same. If you end up going to the emergency room while traveling, it's a good idea to call your doctor within two days after you're back at home, so he or she can provide any follow-up care you may need.)



NurseLineSM services available 24/7

When you are traveling and are faced with an illness or injury, sometimes you just want to talk to someone to find the help you need. UnitedHealthcare's NurseLine services can provide information to help you make smart health care decisions. You have immediate telephonic access to experienced, licensed, registered nurses 24 hours a day, 365 days a year. NurseLine services can help you:

- ▶ Find a doctor, hospital or specialist and check if the provider is in your network and available.
- ▶ Discuss treatment options.
- ▶ Ask medication questions.
- ▶ Locate available resources.



To talk with a NurseLine nurse, call the Customer Care number on the back of your member ID card, or visit myuhc.com.

Traveling outside the United States

Finding and selecting a physician or hospital

Call 24/7 Health Support at 1-888-947-4761 for information on doctors, hospitals, and other health care professionals or to receive medical assistance anywhere in the world. (If you have difficulty connecting to this toll free number, try re-dialing using the International Country calling code + 800-806-1860, then 1 and 888-947-4761)

Because there are no UnitedHealthcare provider networks outside the U.S., you will have to pay for the services up front and submit a claim for reimbursement when you return to the U.S. Whenever possible, consider using a credit card to pay for medical services, because most major credit card companies will automatically calculate the rate of exchange into U.S. dollars. You can find and download a standard medical claim form, on myuhc.com under "Claims & Accounts." Or use the international claim form attached to this brochure to submit your claims as soon as you return home.

Travel tips to consider:

- ▶ Always carry your UnitedHealthcare member ID card with you.
- ▶ In an emergency, go directly to the nearest hospital.
- ▶ Print out and read the medical claim form before you go, so that you know what information will be needed.
- ▶ Complete and submit your claim form(s) immediately upon returning home from your trip to ensure prompt processing.
- ▶ As you pack, include items tailored to your destination, length of stay and individual health concerns. Keep the items in a large reclosable plastic bag. It can serve as an ice pack in a pinch.
- ▶ If you wear prescription glasses or contact lenses, be sure to take along an extra pair and the prescription.
- ▶ If you have special health care needs, don't forget equipment, such as a blood glucose meter with test strips, an inhaler, etc.
- ▶ Bring enough medication to last throughout your trip. If you'll need a refill while you're gone, find out if it's available locally or whether it can be shipped to you safely.
- ▶ Carry medications in their original bottles along with copies of the prescriptions, including any generic names. To avoid unnecessary problems, carry a signed and dated statement from your doctor – this is especially important if your medication is unusual or contains a narcotic.
- ▶ Pack an epinephrine auto-injector if you have any history of severe allergic reactions.
- ▶ Put medications or items you can't do without in your carry-on luggage, so they won't get lost or be delayed.
- ▶ Note the location and phone numbers of the U.S. Embassy in the countries you'll visit. Learn about required and recommended shots, travel alerts and any existing or potential disease outbreaks. Call the Centers for Disease Control and Prevention (CDC) at 1-877-FYI-TRIP or visit www.cdc.gov/travel, and get immunizations well in advance.



Non-emergency care outside the U.S. is generally not covered. Emergency Care is usually covered at the network level of benefits for you and your covered dependents, anywhere in the world.

Please consult your plan of benefits for specific coverage details.

For informational purposes only. NurseLineSM nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. NurseLine services are not an insurance program and may be discontinued at any time.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services Inc. or their affiliates.

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International Claims Transmittal



Return this form with the original medical bill or claim form via mail or fax to:

<input type="checkbox"/>	Check here if this is a repeat submission
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UnitedHealth Group
International Claims
PO Box 740817
Atlanta, GA 30374

Fax: 801-567-5498 **Caution!** Do not fax this from a fax machine that you cannot receive returned correspondence (see Section 3 for more information)

Please complete all sections of this transmittal 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 advised in writing should additional information be required.

Please complete a new & separate claim transmittal form for:

* Each patient * Each inpatient hospital stay * Each different healthcare provider * Each currency type

Section 1 – Member & Patient Information

Check one: ___ I am an Expatriate or retiree living abroad. ___ I am traveling internationally for pleasure.
 ___ I am traveling internationally for business, however, live in the U.S.

Group Name		Group Policy #	
Member Name		Member id #	
Patient Name		Patient Relationship	
Patient Date of Birth		Member Phone #	
Member's Return Correspondence Address	Street Town/city Area postal code Region Country		
In which country did the treatment take place?			
What type of currency is the bill submitted in?			
What is the total amount of the claim in U.S.Dollars? (opt)			
Please check the type of service that was rendered: <input type="checkbox"/> Office visit <input type="checkbox"/> Inpatient hospital care <input type="checkbox"/> Inpatient surgery <input type="checkbox"/> Outpatient surgery <input type="checkbox"/> Emergency room visit <input type="checkbox"/> Lab or X-ray services <input type="checkbox"/> Prescription drugs covered under your UHC plan <input type="checkbox"/> Medical supplies <input type="checkbox"/> Other		Date of service(s): _____ A brief explanation of the purpose of your healthcare provider visit; including services rendered and/or procedures performed:	

Section 2 – Healthcare Provider Contact Information

Name of Healthcare Provider			
Name of facility or hospital			
Address	Street Area postal code Country	Town/city Region	
Telephone number (including 2-digit country code)			

Any person who knowingly files a statement of claim containing any misrepresentation or any false, incomplete or misleading information may be guilty of a criminal act punishable under law and may be subject to civil penalties.

Member signature _____ Date: _____

Continued on reverse side

Cut here

International Claims Transmittal



Fax number (if available)	
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Section 3 – Important Information for Submitting Your Medical Claim

- **Faxing a Claim** - Illegible faxes received in our mailroom will be returned to you via the fax number used to send the document to us. Therefore, when faxing correspondence to us, please make sure you use a fax machine where you can also receive correspondence.
- Submitting original documents is always helpful in expediting the processing of your claim. When possible, send the original claim, itemized bill, and medical records. This is especially helpful for inpatient hospital bills. **Always remember to keep a copy of all documentation for your records.**
- If possible, ask the provider of service to write the bill in English and convert the currency to U.S. Dollars.
- If the provider of service is not able to present the bill or claim in English and U.S. Dollars, do not perform the translation and currency exchange yourself. United Healthcare will provide these services for you.
- Remember that all plan-filing rules apply to international claims. Submit your claims as soon as possible after treatment is rendered.
- If payment is to be issued to you, please submit a proof of payment. A cancelled check, cash receipt, charge receipt, or handwritten receipt from the medical provider is acceptable.
- If you have a U.S. address for the receipt of mail, please make sure that your employer is aware of this address so they may supply it to us for the mailing of your check and/or explanation of benefits.
- International bills can be more complicated than a regular U.S. bill due to language and currency conversion and/or the receipt of additional information required to process the claim. As a result, it may take longer to process your claim.
- Your international claim payment information is available on www.myuhc.com. Please use this as a resource when checking the status of your claim.
- If a reasonable amount of time has passed, and after checking www.myuhc.com for the status of your claim, you still have questions regarding the status or payment of your claim, please call the Member Services number on the back of your ID card.

Note for non-medical or non-UHC claims (ie: Dental, Medco Rx, etc.) – this is not the process for submitting your international bill. Please contact the Member Services number located on the applicable member id card.

Any person who knowingly files a statement of claim containing any misrepresentation or any false, incomplete or misleading information may be guilty of a criminal act punishable under law and may be subject to civil penalties.

Member signature _____ Date: _____