



UnitedHealthcare Global



# GlobalConnect

Addressing important topics, highlighting improvements and providing updates relevant to your business

United  
Healthcare  
Global

# Reflecting on 2022's challenges, putting learnings to work in 2023

In 2022, nearly all industries faced heightened demands and new challenges in business decision-making related to pricing, flexibility, expenses, staffing, and increasing customer expectations.

At UnitedHealthcare Global, we know that in every interaction — every prescription, every physician visit, every call — is an opportunity to meet or exceed the expectations of the clients and members we serve. Therefore, in 2023, our top priority is to create a consumer-centric framework that prioritizes customer experiences, on an international level. The aim is to put our customers' experience at the forefront of everything we do, meeting our customers where they want to be met and using feedback to inspire our 2023 initiatives.

Additionally, in 2023 we are striving for sustainable growth in key areas and regions while maintaining affordability and improving customer experience. Our strategies include:

- Implementing affordability initiatives across payment integrity, prescription drugs, network, and clinical services in response to rising medical costs, as well as providing accessible coverage to our members around the globe
- Offering innovative products and solutions for globally mobile populations that drive health care engagement, help reduce costs and enhance overall experience
- Ensuring our commitment to excellence and exceptional member service is upheld by undergoing re-certification through the ISO 9001 Quality Management System certification process

As we move forward with these strategies, we will track our progress and share our successes.



# Total wellness takes center stage

Until recently, a key focus of workplace benefit strategies has been on physical wellness and discouraging behaviors and lifestyle choices that may lead to poor health, increased absenteeism, and reduced productivity.

Now, all that is changing. The focus is shifting from physical wellness to a more whole person approach encompassing four wellbeing dimensions — physical, mental, financial and social.

Nurturing these dimensions can help people live longer, happier lives as well as be more productive at work. Understanding the dimensions of well-being and their relevance to employees and the workplace experience is essential to creating a happier, healthier and more productive workforce.

**Physical:** The ability to maintain a healthy quality of life and to have enough energy to accomplish daily activities without undue fatigue or physical stress is a real challenge.

**My Wellbeing** is a digital health platform designed to help create positive behavioral changes and healthy habits. Members use it to set fitness goals, create nutrition and workout programs.

**Mental:** Helping members to care for their mental health is easy with Employee Assistance Program (EAP) visits increasing from 5 to 7. The new **eMindful portal** and app with live and on-demand content is scientifically proven to help relieve stress, boost mood, improve sleep, and help individuals be more present in the workplace and everyday life.

**Financial:** With financial stress on the rise, Financial Wellbeing from Optum® helps individuals budget, reach their savings goals, pay down debt, or plan for retirement. It also includes a financial stress assessment, calculators, and articles in multiple languages. Financial Wellbeing resources are available via [livewell.optum.com](https://livewell.optum.com). Group access code required.

**Social:** The ability to relate to and connect with other people as well as having supportive, positive relationships and feelings of social belonging is critical to overall happiness, connection and well-being. **My Wellbeing** and **LiveWell** are tools members can use to stay connected, join group fitness challenges as well as find resources to help themselves or a loved one.

For more information or access to wellness platforms, **contact** your UnitedHealthcare Global representative.



# Network expansion in India and Europe

At UnitedHealthcare Global, we are united on a journey to improve health care. With strategic local partnerships, we do our part to expand access to quality care in areas where employees live and work. We carefully select quality providers to offer locally compliant solutions.

In support of our growth strategy, we are proud to announce that UnitedHealthcare Global's network in India has expanded to include Paramount Health Management (PHM), effective February 1, 2023. PHM is one of India's largest third-party administrators, has vast international health care experience, a presence in 28 Indian states, and shares our commitment to quality care.

The expansion gives members in India access to 8,000 hospitals and physicians, many of which are in important international hubs within the country. Clients can also be assured that PHM has a well-established payment integrity unit to ensure claims are paid on time and accurately.

We also have expanded our insurance coverage through AP Companies in Europe, to include Austria, Belgium and Luxembourg. This provides better access to health care in certain underserved geographies, as well as:

- Preferred pricing
- Clinical monitoring of employees' care
- Direct settlement
- Expedited claims

This network expansion includes approximately 20,000 hospitals, clinics, doctors, dentists and pharmacies, all available for direct settlement.

If there is a provider you would like added to the network, please alert your UnitedHealthcare Global representative.



# Winning for all: Seva team takes first place in Walk to End Alzheimer's

UnitedHealthcare Global is committed to acting in the best interests of communities, the environment and society as a whole. In fact, being a socially-responsible company is integral to our holistic efforts to help improve lives, whether it be through individual volunteering or **organization-wide initiatives** that impact everyday wellness and support health for all.

The Seva UnitedHealthcare Global Team recently took home first place and received a traveling trophy in the 2022 Walk to End Alzheimer's event. Named after a Hindu term meaning "acts of selfless service," Seva had 88 registered walkers on its team, topping the 217 teams who participated across UnitedHealthcare and Optum. In total, \$218,000 were raised by 1,923 walk participants in the world's largest event to raise awareness and funds for Alzheimer's care.



# Service Heroes Award

Each year, we recognize remarkable employees who make a positive impact in the lives of our members, providers and customers. We call these individuals **Service Heroes**.

Service Heroes are on a continuous journey to bring our mission and vision to life, and work tirelessly to provide an outstanding experience to the people we serve.

Whether they're processing claims, talking to members or providers, handling billing and enrollment transactions, or providing support to ensure an exceptional experience for customers and for their colleagues, Service Heroes make a difference every day. Meet this year's Service Heroes, and join us in celebrating their impact:



## Michelle Adams

Michelle took on developing our new Training and Instructional Design Intake process. She:

- Simplified the process for requesting training delivery and/or training development
- Created a new scalable, user-friendly and efficient process that is much appreciated by her team



## Kruskaya Molina Cabrera

Kruskaya has helped improve processes and remove obstacles to ensure her team and the business are successful. She is known for:

- Listening to her team
- Implementing positive changes based on their feedback
- Creating a safe space for her team to collaborate, learn and develop



## Mara Ferrario

Mara has displayed:

- Outstanding leadership
- Original thinking
- Providing positive energy to her team through any situation



## Sarah Falconer

Sarah serves as a tireless partner to our clients and their employees, and is appreciated for her success in:

- Onboarding new clients
- Bidding on new opportunities
- Building out our provider network
- Going the extra mile to find providers, place medicals and follow-up on appointments out of hours



## Rosie Luo

During the two-month lockdown in Shanghai, Rosie kept focus on the 2022 provider engagement initiative:

- Providing better member experience through better provider relationships
- Bringing training to providers
- Increasing customer satisfaction



## Deanna Winn

While a fellow team member was on post-surgery leave, Deanna stepped up to learn the role. She:

- Provided coverage
- Maintained service levels
- Precepted new hires

And continues to

- Participate in the Inspire Program
- Manage an average of 100+ cases with 100% quality audit results

## Saluting the work of the WHO: World Health Day, April 7th

In 2023, the World Health Organization (WHO) will mark its 75th year serving as the United Nations agency spearheading international public health efforts. One of those efforts is promoting [World Health Day](#), with a rotating theme that focuses on a specific health issue affecting the global population. This year, the theme is Health for All, with the hope of inspiring leaders around the world to consider what health for every human could look like in the future.

While the WHO's 75th anniversary year is an opportunity to look back at public health successes that have improved quality of life during the last seven decades, it is also an opportunity to motivate action to tackle the health challenges of today and tomorrow.

This event also serves as a platform to share information and mobilize support for global health initiatives. World Health Day is a key part of WHO's efforts to ensure that health is at the top of the global agenda. At UnitedHealthcare Global, we encourage everyone to join this global movement and share the ways they are prioritizing well-being in the workplace and at home.

Sources:  
<https://www.who.int/campaigns/75-years-of-improving-public-health>

## Raising awareness of a preventable disease: World Malaria Day, April 25th

Observed annually, [World Malaria Day](#) was created to educate people about the impact of malaria and to encourage the global community to take action to prevent and control the preventable disease. Each year, a theme is selected to draw attention to different aspects of the fight against malaria, such as increased funding, research and development of new tools, and improved access to life-saving interventions.

In 2023, the focus is to harness innovation to reduce the malaria disease burden and save lives. While malaria is both preventable and treatable, it continues to have a devastating impact on the health and livelihood of people around the world. In 2020, there were an estimated 241 million new cases of malaria and 627,000 malaria-related deaths in 85 countries. More than two thirds of these deaths were among children under the age of 5 living in the WHO African Region.

Sources:  
<https://www.who.int/campaigns/world-malaria-day/2022>  
<https://www.who.int/campaigns/world-malaria-day/2022/prospects-for-new-interventions>  
<https://www.cdc.gov/globalhealth/topics/malaria/index.html>



# World Day for Safety and Health at Work, April 28th

Organized by the International Labour Organization (ILO), [World Day for Safety and Health at Work](#) occurs annually to promote safe and healthy working conditions around the world. By raising awareness about the importance of workplace safety and health, this day encourages the implementation of measures to prevent work-related accidents and illnesses.

The theme for World Day for Safety and Health at Work changes each year to focus on specific aspects of workplace safety, such as promoting workplace wellness, improving workplace safety culture, and reducing the number of work-related fatalities and injuries. This year, the focus is on how safe and healthy working environments are a fundamental principle and right for all workers.

Promoting a safe work environment can help prevent workplace accidents and illnesses. In addition, adequate health insurance ensures employees know they have access to necessary medical treatment if they do get injured or become ill, whether while on the job or in their non-work lives. At UnitedHealthcare Global, we are committed to joining the ILO in promoting best practices, sharing information and experiences, and raising awareness about the importance of creating safe and healthy working environments.

Sources:

<https://www.un.org/en/observances/work-safety-day>

<https://www.ilo.org/global/topics/safety-and-health-at-work/events-training/events-meetings/safeday2022/lang-en/index.htm>

# World Immunization Week, April 24th–30th

Observed during the last full week of April, [World Immunization Week](#) highlights the collective action needed to protect people of all ages against disease, and to promote the use of vaccines. The week provides a platform for health care providers, public health officials, and organizations to come together and advocate for increased access to vaccines for people of all ages.

While immunization is one of the most successful public health interventions, coverage has plateaued over the last decade. The COVID-19 pandemic and associated disruptions have strained health care systems, with an estimated 25 million children under the age of 1 year not receiving basic vaccines in 2021.

## Key Facts

- In 2021, the number of completely unvaccinated children increased by 5 million since 2019
- The number of girls not vaccinated against human papillomavirus (HPV) increased by 3.5 million, compared to 2019
- Only 25 vaccine introductions other than COVID-19 vaccine were reported in 2021
- Global coverage dropped from 86% in 2019 to 81% in 2021

The World Health Organization (WHO) works with countries around the globe to raise awareness of the value of vaccines and immunization, and ensures that governments obtain the necessary guidance and technical support to implement immunization programs. The ultimate goal of this week is for more people — and their communities — to be protected from vaccine-preventable diseases.

Consider the importance of vaccinations in travel, and the coverage that ensures that protection is accessible. Adequate travel insurance can contribute to a safer and healthier trip, plus can cover unexpected medical expenses, including those related to diseases that can be prevented by vaccines. By getting vaccinated and [having travel insurance](#), individuals can reduce their risk of getting sick and ensure that they have financial protection in case of any medical emergencies while traveling.

Sources:

<https://www.who.int/campaigns/world-immunization-week>

<https://www.who.int/news-room/fact-sheets/detail/immunization-coverage>



# International Nurses Day, May 12th

May 12th marks the birthday of Florence Nightingale, the founder of modern nursing and a pioneer in health care reform. And so it is in her honor that every year, this day is also marked as [International Nurses Day](#), celebrating the contributions of nurses to global health care, and raising awareness about the critical role that nurses play in improving health and saving lives.

The theme for International Nurses Day changes each year, from promoting the nursing profession, advancing the health of communities, to addressing global health challenges. For 2023, the theme is “Our Nurses, Our Future,” and will be marked with events and activities to recognize the work of nurses, including conferences, educational events, and award ceremonies.

At UnitedHealthcare Global, members are connected to a wide provider network globally to help them find the best care for each situation. We want to extend our sincere gratitude to all the nurses in our network and beyond. Without them, proper health care could not operate, as they offer vital support to patients the world over.

Sources:  
<https://www.icn.ch/what-we-do/campaigns/international-nurses-day>



# Protection as you go: Why buy a travel protection plan

No one plans to become ill or need a doctor's attention when they are traveling. Additionally, many travelers assume that their health insurance covers any needs they have while on the road, or that their credit cards or airline travel insurance covers medical treatments. However, not all insurance extends to coverage when traveling abroad. This is where a [SafeTrip](#) travel protection plan can come in handy.

With SafeTrip travel and medical protection plans, travelers are not only covered for medical emergency expenses, but can also opt for coverage for benefits such as trip interruption or delay, trip cancellation, or lost luggage. Some reasons to consider buying travel insurance may include:

- **Medical coverage:** Coverage for unexpected medical expenses, such as doctor's visits or hospital stays. It can even cover emergency medical evacuation, which can be very expensive if you are traveling abroad.
- **Trip cancellation or interruption:** Coverage for trip cancellations or interruptions due to unexpected events, such as a sudden illness, natural disasters, or political unrest.
- **Lost or stolen luggage:** Coverage for your personal items and clothing, as well as the expense of replacing travel documents such as passports.
- **Emergency assistance:** Often includes 24-hour emergency assistance, which can be very valuable in case of a medical emergency, natural disaster, or other crisis.
- **A backup plan:** A SafeTrip travel protection plan can let you focus on enjoying your trip, as you will have the security of knowing that you are covered in case of unexpected events.

This valuable protection for your trip and your health can help to ensure that you have a safe and enjoyable travel experience. Read more about the different [SafeTrip](#) plan options, from [coverage specific to U.S. travel](#), to [extreme sports add-ons](#) for active vacations, and more.

Sources:  
<https://www.forbes.com/advisor/travel-insurance/should-you-buy-travel-insurance/>  
<https://www.travelers.com/resources/travel/when-should-i-purchase-travel-insurance>  
<https://thepointsguy.com/credit-cards/travel-insurance/>  
<https://www.uhcsafetrip.com/tips/6-reasons-travel-medical-insurance-makes-senses-for-international-travelers/>

Disclaimer: SafeTrip Travel Protection Insurance Products are underwritten by third party insurers, including the United States Fire Insurance Company or Crum & Forster Segregated Portfolio Company (SPC) Captive which is part of the Crum & Forster group of companies, which are not affiliated with or owned by UnitedHealth Group, Inc. Coverage is subject to the terms and conditions of the insurance policy, exclusions and limitations apply, and may not be available in all states. All other non-insurance and assistance services under the SafeTrip product are provided by or through subsidiaries and affiliates of UnitedHealth Group Incorporated. Products and services may be limited or excluded by applicable law.



# Country spotlight: Poland

Every quarter, UnitedHealthcare Global features a different location around the world. We leverage our Global Intelligence Center to bring you the latest information on a country from a medical and security intelligence perspective. In this issue, we are sharing facts and insights on Poland.

Poland is a Central European country known for its rich history, culture, and natural beauty. It is a popular destination for tourists and business travelers alike, offering a diverse range of attractions and activities. From June 21st–July 2nd, 2023, Poland will host the [2023 European Games](#). The multi-sport event will be held in Kraków and Małopolska and feature over 4,000 athletes from across Europe. Whether you are interested in exploring medieval castles, visiting world-class museums, or simply soaking up the local culture, Poland has something to offer for everyone.

## Sightseeing

Poland has a temperate climate, with warm summers and cold winters. The best time to visit Poland is from May to September, when the weather is warm and there is little rainfall. Some of the most popular places to visit in Poland include:

**Warsaw:** This modern capital is filled with rich history. You can visit the Old Town, which was beautifully restored after World War II, or the Royal Castle, the residence of kings for centuries.

**Krakow:** A historic city known for its beautiful architecture, including Wawel Castle and St. Mary's Basilica.

**Gdansk:** Known for its picturesque old town, this coastal city is a popular destination for its cultural heritage and natural beauty.

**Tatra Mountains:** This mountain range is in southern Poland and is popular for its hiking, skiing, and other outdoor activities.

## Food and drink

Polish cuisine is hearty and filling, with dishes such as pierogi (dumplings), bigos (stew), and kielbasa (sausage) being popular. You can also try local specialties such as smoked salmon, sour cream, and pickled vegetables. Polish beer is also widely popular and is considered some of the best in the world.

The tap water in Poland's major cities is probably safe, but travelers are still advised to observe precautions around food and water consumption, particularly in rural areas. It may be wise to avoid ice and drink only bottled water and carbonated beverages. Food served in large hotels and well-known restaurants should be safe.

Tipping in restaurants is largely an undefined practice in Poland. A tip may be added to the bill at a restaurant, but if it is not, a patron is not obligated to leave one. When a tip is given for exceptional service, it averages 10–20%. When paying, if a patron says thank you or “dziekuje” to the waiter, it indicates that he or she does not want change. Along the same lines, fares for drivers should be rounded up if a price for the trip was not previously agreed upon.



## Culture

Handshakes are appropriate for greetings; men may wait for women to extend their hands first. Close acquaintances, whether male or female, may kiss on the cheeks. Some men may kiss a woman's hand, although foreign men are not expected to do this. In general, the ways of greeting and dressing are very similar to those encountered in Western Europe. However, visitors should not use a person's first name until invited to do so.

Almost 90% of the population in Poland is Roman Catholic. Although the percentage of practicing Catholics is not nearly as high, for many Poles Roman Catholicism is part of their national identity, and visitors are advised to be respectful toward the Catholic religion. When entering churches (whether for prayer or sightseeing), women should be sure that their knees and shoulders are covered. Clothing styles in urban areas conform to Western European norms, with business dress being conservative.

## Communications

Due largely to increased competition, Poland's telecommunications infrastructure has improved in recent years. Fixed telephone line services are poor in rural areas of the country. Mobile phone coverage, however, is good except in some parts of eastern Poland. Internet quality is adequate; Wi-Fi is widely available in Warsaw and is accessible for free in several public locations throughout the city.

## Health care

Good quality care can generally be found in Warsaw and other major urban areas, but elsewhere medical care may be limited, characterized by a general lack of up-to-date equipment and shortage of health professionals.

Health care expenditure and life expectancy are lower than in other of the European Union countries. Poland also faces a shortage in physicians and nurses.

The majority of hospitals in Poland are public, and some highly specialist clinics are accessible at university hospitals located in major cities.

Smaller private hospitals, clinics and medical centers are also available in urban areas.

Ambulance and medical emergency services:

- 999 or 112
- Fire: 998 or 112
- Police: 986 or 112



## Security

Poland is a safe and healthy destination for international travelers. By following basic safety precautions and being aware of the local conditions, you can have a safe and enjoyable trip to Poland. However, as with any foreign country, it is important to take basic safety precautions such as keeping valuables out of sight, being aware of pickpocketing, and avoiding deserted areas at night. It is advisable to carry a copy of your passport or other identification documents and to keep original documents in a safe place.

There have been some instances of organized crime, such as drug trafficking and human trafficking, but these issues are not a major concern for travelers. Political demonstrations and strikes may occur, particularly in larger cities. Avoid participating in large gatherings and follow the advice of local authorities.

## Travel tips

### Before you go

Basic vaccinations such as tetanus, diphtheria, and polio are recommended for travel in Poland. Visitors from some countries may need to show proof of yellow fever vaccination if they have traveled from an infected area. For recommended and required vaccinations as well as preventative measures to stay healthy during for travel to Poland, see tips from the [U.S. Centers for Disease Control and Prevention](#).

### Getting there

Poland has several international airports, including Warsaw Chopin Airport, Krakow John Paul II International Airport, and Gdansk Lech Walesa Airport. LOT Polish Airlines is the national carrier of Poland.

You can also reach Poland by train or bus from neighboring countries. Once you arrive, the best way to get around is by train, bus, or taxi. You can also rent a car but be aware that driving in Poland can be challenging, especially in larger cities.

### Language

Polish is the official language of Poland, but many people, especially in the tourist industry, speak English.

### Passports and visas

Poland is a signatory to the Schengen Agreement, which provides for the free movement of travelers between 26 signatory countries within Europe under a common visa policy. The Schengen visa is a single-entry visa that allows visitors to travel between member states for up to 90 days without needing a separate visa for each country. For more details on which countries accept this visa and for how long, see [traveler information from the European Commission](#).

### Currency

The currency in Poland is the Polish Zloty (PLN). PLN coins are available in denominations of 1, 2 and 5, and PLN banknotes are available in denominations of 10, 20, 50, 100, 200 and 500. Major credit cards are widely accepted in tourist areas, but it is always a good idea to have cash on hand for smaller transactions. Travelers must declare in writing all money and valuable items that they bring into Poland. Polish customs officials stamp a declaration form, which travelers should retain for presentation upon departure; authorities may confiscate cash not declared on the form.

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