



UnitedHealthcare Global

**Q3**  
**2023**

# GlobalConnect

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

**United  
Healthcare  
Global**

# Improving the UnitedHealthcare Global experience

From gathering feedback to implementing new paths forward, UnitedHealthcare Global is committed to constant improvement in the way we work and serve our customers.

In response to direct member feedback, we simplified the member guide, making it a digital-first tool focused on activation, that connects members directly to their benefits and services. We also implemented quarterly member email updates to engage and educate new and existing members.

We made improvements to [myuhc.com](https://myuhc.com)<sup>®</sup>, such as optimizing page load time to help members access information more quickly. We simplified navigation, making it easier to find coverage details, and enhanced search capability to easily find a service or benefit within a plan. Additionally, all plan documents and tax forms are now in one place.

Everyone at UnitedHealthcare Global is committed to a single vision: To help people live healthier lives and help make the health system work better for everyone.

Your input directly influences how we design our products, develop our networks, and deliver quality services. We recently sent you an invitation to take part in our annual survey. Thank you for making the time to participate. Be assured that we are reviewing your input to better understand how we can improve our services and your experience.



# Health Management Program: Navigating a world of wellness

When individuals and their families travel and work across the globe, it can be challenging to manage health conditions. To help ease the stress and meet the specific needs of those with complex and chronic health conditions, UnitedHealthcare Global offers a Health Management Program (HMP). HMP is designed to provide personalized support and access to expert resources who can help them manage their health at home or abroad.

## **HMP focuses on 5 areas:**

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

## **How does a member engage with HMP?**

When a member is enrolled in UnitedHealthcare Global coverage, it triggers an outreach from an HMP health manager. The Health Management Program team also identifies members who may benefit from HMP by utilizing reviews or looking at data indicators.

Once our team has identified and engaged with the high-risk individuals and families who would benefit most from HMP, we can more fully assess the member's unique needs. We help them navigate the amount of information and number of touchpoints that complex care requires in both home and host countries.

Members can choose to self-identify as needing HMP support and call the number on their UnitedHealthcare Global ID card. A Customer Care Professional (CCP) will then connect them to a health manager.

## **What can HMP do for members and their families?**

Our services can adapt if an individual family's clinical condition or situation changes, always with the goal to help people stay on their medication and treatment plans. We're here to facilitate continuity of care, reducing the risk of complications and helping to improve clinical outcomes. The result: employees remain focused and productive while on assignment.



**What is the value of an ongoing relationship for support?**

UnitedHealthcare Global clinicians work with individuals to provide targeted support and assistance, helping families overcome the challenges of accessing care while developing a trusting relationship with members, getting to know their case history and health care needs to help alleviate health-related anxieties.

In addition to a clinician, members get a dedicated health manager who can help service their needs at no extra cost. Available via phone and email, the health manager provides high-touch, personal support getting to know each individual and their challenges.

Working consistently with the same team of experts means a personal relationship is developed over time, giving members confidence that their health is getting the focused attention it deserves. It also eliminates the hassle of having members repeatedly bring a new clinician up to date on health specifics.

**A collaborative, synced approach to support**

Health managers are registered nurses located across the U.S. and can offer clinical guidance and advice. They also work directly with clinicians assigned to each case. According to Dr. Amit Arwindekar, medical director for North America, “The health managers lean into UnitedHealthcare Global medical directors for expert advice, guidance and consult, and are always asking ‘What else can we do for our members?’ It is this in-house collaboration and attentive approach to the Health Management Program that makes how we deliver HMP services different.”

Source:  
[Health Management Program \(uhcglobal.com\)](https://www.uhcglobal.com)



# Ensuring confidence and trust: The LEARN Global Heart of Service program

Living in an unfamiliar environment and possibly communicating in another language can make a stressful medical situation even more difficult. With that challenge in mind, LEARN Global Heart of Service program, was developed to improve the member experience when they contact the Customer Care Center, ensuring that those we serve feel heard and understood when they contact us for help.

The framework helps customer service team members stay focused on meeting the needs of members consistently across all interactions.

## **L = Learn**

Learning starts with listening. By listening actively, the team can identify member needs, gather information, ask relevant questions, and restate answers to ensure everyone feels heard.

## **E = Empathize**

Gaining an understanding of a member's challenge requires seeing things from their perspective. Adopting an "Others First" attitude will enable team members to gain more insight into the member, their situation and their needs.

## **A = Affirm**

Team members use a "What Else" approach to anticipate members' needs and uncover opportunities to help, which requires specialized expertise and training. They look for smart and simple solutions members may not know exist.

## **R = Respond**

Provide clear next steps with compassion, options when possible, direct and easy to understand communications, and education.

## **N = Needs Addressed, Together**

Identify who else can help resolve a member's need — other teammates, business groups, providers, the member's employer or other collaborators. Our team members are encouraged to seek help when needed.

## **LEARN in action: East Africa Case Study**

A member was on assignment in East Africa. At 25 weeks of pregnancy she was admitted to a local hospital with concerns of pre-term labor. The member contacted the Customer Care Center, wondering if she should return to the U.S. for emergency medical care. The Customer Care team member learned about the member's concerns, empathized with her point of view, and took a holistic view of the situation, carefully noting the health risks. Our team member responded compassionately and quickly with next steps, and connected the member with an in-house health manager who was a registered nurse dedicated to addressing the needs of individuals with complex and chronic conditions. After reviewing her clinical condition with our in-house medical team, the decision was made to move her back to the U.S. for the duration of her pregnancy.

The health manager was able to help the member find an in-network obstetrician, perinatologist, primary care and level-3 neonatal intensive care unit (NICU) providers near her home, all while monitoring the member's status from departure to arrival in the U.S. At 38 weeks, the member delivered a healthy baby girl. By using the LEARN Global Heart of Service program, we helped improve the outcome for this member, ensuring they were heard and understood throughout a challenging time.

**Disclaimer:** This case study is true but identifying characteristics have been changed to preserve confidentiality.

# Helping reduce risk and optimize outcomes: Meet the clinical team

The UnitedHealthcare Global clinical team is dedicated to helping multinational organizations and their globally mobile populations navigate the complex global health care and security landscape. Every decision they make is based on what's best for your employees; the structure of the entire department is designed to enable seamless case management and top-quality care.

## Our clinical leadership team includes:

Dr. Amit Arwindekar  
Medical director, North America

Dr. Alex Rowe  
Medical director, Medical Services

Dr. Shoba Subramanian  
Medical director, Europe

Dr. David Wang  
Medical director, APAC

## Global insurance clinical team

### U.S. cases

Our U.S. case management is handled by UnitedHealthcare domestic case management teams, with Health Managers providing oversight and health management services. These services are augmented by Optum Rx pharmacy services as well as Optum Transplant, NICU and Neonatal Heart programs.

### International cases

Our international case management consists of an all-registered nurse team of health managers with a broad range of health care experience (from ICU to home health) with a combined 100+ years of experience on the team.

- Eliza Manriquez  
Case manager/  
RN for 25+ years
- Deanna Winn  
Case manager/  
RN for 20+ years
- Gabi Cocis  
Case manager/  
RN for 20+ years
- Karie Kimpon  
Health manager/  
RN for 25+ years
- Jennifer Stafford  
Health manager/  
RN for 25+ years
- Carol Ceruzzi  
Health manager/  
RN for 25+ years
- Sylvie Delannoy  
Health manager/  
RN for 25+ years



## Case managers

Wondering how we manage the details of coordinating care for workers around the world? A robust team of registered nurses utilizes their health care experience through evidence-based practice to:

- Assess global traveler's medical care needs and treatment plans 24/7/365
- Evaluate the ability of the local health care system to provide quality, cost-effective care
- Provide on-going clinical monitoring of member until assistance is no longer needed
- Collaborate with an interdisciplinary team to ensure member continues to improve and can safely be repatriated or continue their travels
- Provide expertise on members who are expatriates, business travelers, and leisure travelers, many in challenging remote locations such as Machu Pichu, Iraq, Mount Everest, and other logistically challenging locations



**Katrina Bell**  
Clinical manager

A Level One trauma center nurse working in the emergency room (ER) and intensive care unit (ICU) for 8 years, Katrina Bell also worked as an occupational health nurse for a legacy U.S. auto manufacturer as well as a

16-year first career as a flight attendant serving extensive domestic and international travel needs. Katrina has been the clinical manager of assistance for UnitedHealthcare Global for 5 years.



**Jennifer Stalford, RNC, CCMC**  
Maternity case manager

Jennifer Stalford has 30 years of experience as an obstetrical nurse, she draws on her expertise to help pregnant members reduce risk factors with nutrition, exercise, and access to resources and knowledge about their conditions.

She has been with Optum and the Maternity Support Program for five years and transferred to UnitedHealthcare Global in March 2023. Jennifer is passionate about her work and has a supportive team that makes it a joy to come to work each day.



**Deirdre Rowan**  
Clinical manager

With over 30 years of nursing experience, Deirdre has spent 10 years in medical/surgical nursing, 5 years in utilization review, retrospective clinical review and disability management, and 11 years as an international case manager.

For the past 8 years, Deirdre has been a Clinical manager and was recently awarded the Sages of Clinical Services Award for her work developing the Health Management Program.



**Karie Kimpon, RN-BC, CCM**  
Senior case manager

Karie Kimpon has been a registered nurse for 18 years. Karie has been with UnitedHealthcare Global for 5 years and was one of the nurses that helped start the Health Management Team. She spent 5 years prior with Optum, where she specialized in case management and disease management for the past 10 years.

Karie loves being able to help members around the world live happy, healthier lives. Before joining Optum in 2013, she worked as a critical care nurse for 7 years and then a triage nurse for a year.

# World Mental Health Day – October 10

Around the world, people are becoming more aware and accepting of the need for mental health. October 10 is World Mental Health Day. The goal of the day is to raise awareness and mobilize support for mental health issues. This year's theme for the day is "Mental health is a universal human right," chosen by a global vote including World Federation for Mental Health members, stakeholders and supporters.<sup>1</sup>

Previous reports by the United Nations (UN) Human Rights office highlight that people with mental health conditions and those with psychosocial disabilities experience disproportionately higher rates of poor physical health and reduced life expectancy.<sup>1</sup>

In addition, an estimated 12 billion workdays are lost annually due to depression and anxiety, costing the global economy nearly \$1 trillion.<sup>2</sup> On the positive side, studies have found that higher performance and productivity can result from strong mental health support.<sup>3</sup> Given growing mental health challenges affecting the workplace, employers have an opportunity to take further action in supporting employees and elevating morale and productivity overall by offering mental wellness support.

Workplace mental health benefits often refer to insurance plans, but employers can also create innovative approaches in the workplace. For instance, providing access to trained professionals can enable employees to talk about their experiences and mental health challenges. With a UnitedHealthcare Global plan, members can use our Employee Assistance Program (EAP), which offers access to confidential services such as counseling for everyday challenges as well as more serious problems that affect mental health.

EAP offers assistance and support around the clock for:

- Depression, anxiety and stress
- Substance abuse
- Problems or conflicts at work
- Parenting and family struggles
- Financial or legal issues
- Isolation and loneliness
- Culture shock
- Reintegration support
- Legal and financial consulting

UnitedHealthcare Global offers our Health Management Program to all covered global insurance members and their families to help them access the resources they need to manage their well-being, including their mental health.

Sources:

<sup>1</sup> [World Federation for Mental Health \(wfmh.global\)](https://www.wfmh.global/)

<sup>2</sup> [Time to address mental health issues in the workplace, UN agencies urge | UN News](https://www.un.org/en/news/story/2022/09/220914-mental-health-workplace)

<sup>3</sup> <https://www.who.int/teams/mental-health-and-substance-use/promotion-prevention/mental-health-in-the-workplace>





# Men's Health Awareness Month and International Men's Day – November 19

In recognition of Men's Health Awareness Month and in particular, International Men's Day on November 19, many around the world stop shaving for the month to help raise awareness of the unique health challenges that men face today. Known as "Movember," the movement focuses on 3 major areas of men's health: mental health and suicide prevention, prostate cancer and testicular cancer.

The numbers define the challenge: men die on average 4.5 years earlier than women, and for reasons that are largely preventable.<sup>1</sup> An increasing amount of males, which is around 10.8 million people worldwide, have been given a diagnosis of prostate cancer.<sup>2</sup> Testicular cancer is the most frequent cancer among young men around the world.<sup>2</sup> In addition, every minute of every day, one man commits suicide, with males representing 69% of all suicides.<sup>2</sup>

Since 2006, Movember has helped fund the development of 54 inventions, 70 therapies and 107 diagnostic tests for prostate cancer.<sup>3</sup>

Men can stay on a positive mental and physical health path with these 5 tips:

- **Stay connected.** Spending time with friends and family has benefits for mental health.
- **Talk more.** Be an open communicator — meaning both talking and listening. Nobody is expected to be an expert; just listening can be lifesaving.
- **Know the numbers.** Getting a prostate-specific antigen test is crucial to managing the risk of this disease, especially for men 45 or older.

- **Know yourself.** Being aware of the normal testicular state helps awareness. If something doesn't feel right, it's important to go to a general practitioner for a checkup.
- **Move more.** Adding activity into each day provides an emotional and physical boost, even if it's just a brisk walk over a lunch break, parking further from the front door or biking to work.

In addition to Movember, International Men's Day on November 19 highlights men's experiences, contributions and concerns, while celebrating the positive value men bring to the world, their families and their communities.

UnitedHealthcare Global is committed to supporting all aspects of individuals' health. We provide holistic offerings such as the Employee Assistance Program (EAP), which enables men to connect with personalized support including mental health counseling. In addition, some plans include the Mindful Matters program that can be accessed through My Wellbeing portal, offering mindfulness practices for managing stress and more.

Sources:

<sup>1</sup> [Movember - Men's Health](#)

<sup>2</sup> [Movember - About Us](#)

<sup>3</sup> [Movember](#)



# World Diabetes Day – November 14

Diabetes and pre-diabetes are widespread diseases that can lead to serious health problems and even death. According to the World Health Organization, the number of people with diabetes has quadrupled since 1980. Fortunately, there are steps that can be taken to reduce the risk of developing diabetes or pre-diabetes. Eating a healthy diet, exercising regularly, maintaining a healthy weight and avoiding tobacco use can all help to prevent or delay the onset of diabetes.<sup>1</sup>

November 14 marks World Diabetes Day in honor of Sir Frederick Banting, who co-discovered insulin in 1922. This day serves as a reminder of the struggles faced by the hundreds of millions of people worldwide living with the disease. It's a chance to share information about the signs, factors and prevention of type 2 diabetes, as well as to promote the steps that can be taken to reduce risk and possibly control the condition. These include lifestyle changes, such as nutrition and physical activity, as well as proper medical care.

UnitedHealthcare Global understands the importance of uninterrupted, consistent care for those living with diabetes. Our Health Management Program provides access to reliable medical care while abroad. My Wellbeing is a wellness program available to members, designed to help maintain positive lifestyle choices including proper nutrition, maintaining a healthy body weight and avoiding tobacco use.<sup>1</sup>

Sources:

<sup>1</sup> [Diabetes \(who.int\)](https://www.who.int)

<sup>2</sup> <https://www.who.int/news-room/facts-in-pictures/detail/diabetes#:~:text=The%20number%20of%20people%20with,%2D%20and%20middle%20income%20countries>

<https://www.uhc.com/health-and-wellness/health-topics/diabetes>

US stats: <https://www.cdc.gov/diabetes/data/statistics-report/index.html>

<http://worlddiabetesday.org/about/>

# International Day of Persons with Disabilities – December 3

There are often numerous challenges faced by those living with a disability, that impact their ability to live independently and participate fully, equally and meaningfully in all aspects of life.<sup>1</sup> It's why it is essential for all to join forces in creating an inclusive, accessible and sustainable health care system that will support everyone's right to live with equal opportunities for work, play, health and success.

The outbreak of COVID-19 has only further highlighted pre-existing inequalities that may have deprived people with disabilities of access to health care, education, employment and community participation.<sup>2</sup> Restrictions implemented to limit the spread of the virus have arguably resulted in social isolation, further limiting their access to care and emergency resources.<sup>3</sup>

On International Day of Persons with Disabilities, we rally behind this cause and continue to prioritize exploring alternative paths to care, such as virtual care models. UnitedHealthcare Global collectively wants to address disparities and create better ways forward such as Virtual Visits that make seeing a doctor easier, with complete care from treating colds and fevers to caring for migraines and allergies. Members can visit a provider by video from home, office or on the move, without having to travel to a clinic – a boon for the immunocompromised or those who have limited mobility.

Sources:

<sup>1</sup> [Helping make the UN more accessible for persons with disabilities | United Nations](https://www.un.org/en/observances/day-of-persons-with-disabilities)

<sup>2</sup> <https://www.un.org/en/observances/day-of-persons-with-disabilities>

<sup>3</sup> <https://idpwd.org/>

<sup>3</sup> <https://www.nytimes.com/2022/10/19/health/doctors-patients-disabilities.html>

<https://www.uhcglobal.com/en/resources/member-resources/virtual-visits>

# Make the most of your winter vacation without risking your safety

Are you the type who waits all year to pull out your parka and boots, ready to slip and slide on ice and schuss down snowy mountains? Or do you dream of sunny beaches and high temps in January? Either way, winter travel is a great way to maximize your enjoyment of the season. As you consider winter sun destinations and research the best places to visit remember that it's the season for unexpected snowstorms, blizzards and ice — meaning proper trip protection such as [UnitedHealthcare Global's SafeTrip](#) can really come in handy, especially if you have connecting flights or are visiting multiple destinations around the world.

## Planning your winter trip

Is this the year you go all-in on winter sports, or take it easy under a palapa with an ice-cold beverage? Decide which you're in the mood for and start planning.

- Online resources are great for finding the best deals on flights, accommodations, car rentals and gear if needed for winter sports
- Be sure to research travel insurance. Even a slight change in weather can result in delays or cancellations, leaving you to figure out new arrangements for transportation or finding a place to sleep for a night. An unexpected medical emergency can derail your plans as well, and the right plan will connect you to a local, vetted caregiver when overseas, plus even give you coverage to get home quickly. SafeTrip even has [add-on coverage for sports](#) such as skiing, snowboarding or snorkeling, protecting your health in case you need emergency care.

## Go with the snow

Want some ideas for great cold-weather fun? Within the U.S. borders, you can make a pilgrimage to Lake Tahoe, California. This birthplace of extreme skiing has 6 ski resorts to choose from, with green-slope hills for beginners up to double-black diamonds that challenge even the most seasoned schussers.

A bit further north in Canada, Quebec City has a world-famous winter carnival that draws attendees from around the globe. Held every year in February, the festivities include snow sculptures, an ice palace, performances, night parades, ice canoe races and ice skating on the scenic St. Lawrence River in the shadow of the iconic Château Frontenac.

Want to take a snow trip that's completely unexpected? More world travelers are also talking up Japan as one of the best countries to visit in December, inspired by even more centuries-old UNESCO World Heritage sites that are even more beautiful with a blanket of white snow, such as Shirakawa-go and Nikko. Later in winter, the city of Sapporo has a February Snow Festival that attracts snow sculptors from around the world who create immense works of art throughout the city.

For those who want a combination of Old Country charm and premiere cuisine with their ski getaways, one of the best countries to visit in January is France to ski the Alps — or pop over the border to take on the slopes on the Swiss side. Fine-dining chalets are found throughout the resort runs, turning your warm-up breaks into once-in-lifetime meal experiences.

## Treat yourself to fun in the sun

If you're dedicated to working on a healthy glow and the occasional dip in warm waters, a vacation in a tropical part of the world is just the ticket during winter months. Snowbirds in the U.S. often flock to Florida's shore, but also seek out the cultural attractions and pure American fun of California, from LA's Getty Center to the kitschy chic downtown Hollywood.

Want a quick jaunt southward? Puerto Rico offers temperate weather, pristine beaches (including black sand stretches and bioluminescent bays), and even wild horses on one of its islands. The coasts of Costa Rica also invite visitors from around the world, with incredible biodiversity ranging from protected jungles and deserts to explore to glorious beaches for lazing about.

If your winter wanderlust extends even further, Australia offers unique experiences galore, from world-class surfing at Bondi Beach, kayaking through Sydney Harbor or people watching along the Gold Coast. In the mood for even more out-of-your-comfort-zone travels? Take a hike in the Blue Mountains, known for the blue tint created by eucalyptus trees, or head into Tasmania for bushwalking and rock climbing in a completely unique environment.

Top of the list for luxury lovers, St. Lucia in the Caribbean invites visitors to laze on soft white beaches and sink into volcanic mud baths for a perfectly pampered break from the ice and snow back home.

### While you're there

As with any trip, enjoying seasonal activities that your destination's locals enjoy is a guaranteed way to make the most of your vacation. Research the most popular places where people spend their weekends such as:

- Ski resorts where you can hone your skiing, snowboarding and telemark skills
- Open-year-round regional and national parks with hiking or cross-country skiing through striking winter landscapes
- Ice skating or ice fishing on local ponds and lakes

### Tips to stay healthy in winter trip planning

Before you travel, consider these health tips for winter travel from Dr. Amit Arwindekar, North America medical director for the UnitedHealthcare Global clinical team:

- **Check in with your primary care doctor.** Before booking your flights and hotel, have a conversation with your doctor about whether you're healthy and ready to travel. Depending on your planned activities, you might want to consider whether your body is up for any extra exertion. Differences in elevation and other factors can make exercise more challenging.
- **Ensure vaccinations are up to date.** Check [CDC recommendations](#) for your destination to see if you need any required or recommended vaccines and schedule appointments 4 to 6 weeks before your departure.
- **Pack a personal medical kit.** A small bag with pain medications, bandages and sunscreen always comes in handy. And in a higher-elevation environment, the UV can be more intense because the thinner atmosphere filters out less UV radiation.
- **Have a plan for jet lag.** Upon arrival in a new time zone, seek out sunlight during daytime and incorporate physical activity into your itinerary to boost energy and more quickly adjust to local time.

#### Sources:

<sup>1</sup> [https://www.traveloffpath.com/top-5-warmest-places-in-the-us-to-visit-this-winter/#:~:text=Miami%2C%20Florida,What%20is%20this%3F,F%20\(17%C2%B0C\)](https://www.traveloffpath.com/top-5-warmest-places-in-the-us-to-visit-this-winter/#:~:text=Miami%2C%20Florida,What%20is%20this%3F,F%20(17%C2%B0C))

<sup>2</sup> <https://www.lonelyplanet.com/articles/best-us-destinations-winter-sun>

<sup>3</sup> <https://www.outsidenomad.com/warm-winter-vacations-in-the-us/>

<https://www.quebec-city.com/en/what-to-do-quebec-city/events/quebec-winter-carnival>

<https://blog.artsper.com/en/lifestyle/the-10-best-art-museums-in-los-angeles-you-should-know/>

<https://www.oprahdaily.com/life/g25713584/best-winter-getaways/>

- **Winter is flu, covid and RSV season.** All can cause cough, fever and loss of activity/enjoyment. There are approved vaccines for all 3 ailments. Travelers should check with their doctors to get appropriate protection for their trip.
- **Stay protected.** Purchase travel insurance before you leave for your trip to ensure you're covered throughout your travels and have access to quality health care, wherever you're headed.

### Feel confident with SafeTrip travel protection plans

Travelers going to multiple countries should consider coverage such as [SafeTrip International Travel Medical Plus](#), offering plans for not only medical emergencies but also unexpected changes in itinerary or travel plans. There's even an [extreme sports add-on](#) for scuba diving in the Gulf of Mexico, skiing in the Rockies or other once-in-a-lifetime adventures, just in case an accident happens. And the SafeTrip [International Travel Medical](#) plan covers you for medical emergencies including medical evacuations if the winter weather potentially turns on you.

Above all, enjoy your time either as a snowbird on a sunny beach or enjoying the coldest weather along with kindred souls. It's a perfect way to extend your year's travel plans into more months — and use your downtime to get a head start on planning the next bucket-list vacation.



# Global Intelligence Spotlight: Cyprus

Revered since ancient times for its mineral wealth, fine wines and flourishing vegetation, the Mediterranean island of Cyprus is abundant in historical and cultural heritage. The third-largest island in the Mediterranean, Cyprus is located south of Turkey and has been a member of the European Union since 2004. The island of Cyprus is divided into two separate sections, with the Greek-Cypriot government - known as the Republic of Cyprus - controlling the southern two-thirds of the island and the Turkish Republic of Northern Cyprus (TRNC), recognised only by Turkey, occupying the northern portion of the island. UnitedHealthcare Global has made great strides in providing access to health care services throughout the country.

## Language and culture

Cyprus boasts a population of 1.2 million, with Greek as the dominant language among Cypriot Greeks who live in the island's southern region and Turkish spoken among Cypriot Turks inhabiting Northern Cyprus. The influence of tourism has contributed to English becoming interwoven into the linguistic fabric of the region as well.

## Tips for travelers

Cyprus has stunning beaches, ancient ruins and many unique activities for travelers to enjoy. Accommodation options range from luxury resorts to budget hostels, giving visitors plenty of choices. With its Mediterranean climate and friendly local populations, Cyprus is a perfect destination for a relaxing and memorable trip – but be sure to pack plenty of sunscreen and mosquito repellent and be aware of local customs and etiquette.

## Health care and emergency services

The public health care system in Cyprus is well developed and staffed by highly trained and experienced medical professionals. The country also has a well-equipped emergency services system, with firefighting and police units and state-of-the-art ambulances. For those who prefer a more personalized experience, Cyprus offers a variety of quality, private health care options as well.

## Medication availability

Pharmacies, conveniently located in major metropolitan areas, stock a wide range of internationally prescribed medications. Pharmacists are generally proficient in English and capable of addressing medication-related inquiries. In major cities, there are "night" pharmacies open late (until 10 pm) and on call 24/7.

## Customs and immigration

Travelers heading to Cyprus, particularly those from countries within the European Economic Area (EEA), must carry valid passports or national identity cards. The Greek-Cypriot government exclusively recognizes ports or airports within areas it controls – as opposed to the Turkish Republic of Northern Cyprus – as legitimate points of entry. While Cyprus is a member of the EU, Cyprus has yet to join the Schengen zone that allows for travel between Schengen countries without needing a separate visa for each country. Some exemptions from passport requirements exist. Visitors should consult the Cypriot embassy prior to travel to obtain up-to-date information on visa requirements.

Travel requirements may differ depending on which region travelers choose to visit. The Greek-Cypriot government only recognizes ports or airports in government-controlled areas as legal points of entry into the country. Entry points in Northern Cyprus are considered illegal and visitors using them may be subject to legal consequences. Passage between Greek-Cypriot and Turkish-Cypriot areas may be conducted legally through the buffer zone in Nicosia that is controlled by the United Nations Peacekeeping Force.





# United Healthcare Global

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