Providing Access to a World of Care
UnitedHealthcare International’s
Cross Border Solutions™
The Benefits are Clear When You’re United

UnitedHealthcare International’s Cross Border Solutions™ is unique in the market space. No other program can provide the same level of savings, service and expertise within the U.S. health care system.

Why? Our programs are all delivered as an extension of UnitedHealthcare, a recognized leader in the U.S. health and well-being industry that uses the power of information and innovative thinking to:

• Improve the quality and effectiveness of health care for all people
• Enhance access to health benefits
• Use technology to make the health care system easier to navigate
• Create products and services that make health care more affordable

And because UnitedHealthcare International is an operating division of UnitedHealth Group, the largest single health carrier in the United States, UnitedHealthcare International Cross Border Solutions is able to capitalize on our parent company’s assets: size, scope and unparalleled innovation.

Your Needs are Unique. So are Our Offerings.

At UnitedHealthcare International’s Cross Border Solutions™, we are continuously evaluating our products and solutions to ensure they meet the needs of the evolving health care market.

Our expertise in the U.S. health care industry and our knowledge of the most recent trends and best practices allows us not only to provide superior services, but also to offer the industry insight and education you need to make informed decisions and minimize your U.S. health care risk.

Our more than 15 years of providing Cross Border Solutions™ has proven that one solution does not fit every customer – which is why we have structured our offerings under three unique care segments: Travel, Medical Travel and Expatriate Care.

While the needs of each segment are unique, Cross Border Solutions’ differentiating factors remain constant. We provide:

- Lower administrative costs
- Award-winning technology
- Dedicated account management team
- Additional savings with bill editing and integrated care coordination
- Long-term growth potential

Travel: Quick Solutions. Big Savings.

When it comes to individuals visiting the U.S. on short-term travel and needing health care, our goal is to minimize loss while offering convenient, high-quality care. We do so by providing Hygeia® PPO and Hygeia® Arbitration Services.

Hygeia® PPO is the market-leading international managed PPO solution, offering high performance and compliant access in a flexible PPO model. It provides:

- The ability to aggressively control costs
- Excellent coverage at accredited health care providers
- 35-45% average savings on network claims spend
- An average of 90-95% coverage of all claims dollars when coupled with Hygeia® Arbitration Services
- Managed care compliant model that is respected by and respectful of health care providers
- Suite of multiple award-winning technologies and superior customer service

Hygeia® Arbitration Services provides a proven solution to address out-of-network claims using powerful proprietary databases and a negotiations methodology that result in a binding settlement with the provider. It provides:

- 25-30% average savings on claims spend submitted
- Proprietary technology, including the largest database of international claims in the industry, to benchmark appropriate reimbursement levels
- Highly skilled and trained arbitrators
- Excellent provider relationships, resulting in a successful and sustainable arbitration model
- Signed documentation from the provider clearly stating the negotiated amount accepted to settle the account

To learn more contact us at 866.527.0549, email cbs@uhc.com, or visit us at www.uhgi.com.
Medical Travel & Expatriate Care: Superior Service. Unmatched Access.

Medical Travel

When your clients travel to the U.S. specifically to receive high-quality medical coverage, they are expecting the best – and that’s what they deserve.

At UnitedHealthcare International’s Cross Border Solutions™, we roll out the red carpet for medical travelers, acting as their personal concierge throughout their stay and providing them with access to the facilities that provide demonstrated quality and cost efficiency. Our unique “VIP Service” covers all aspects of their health and well-being – from offering transportation at the airport to helping them find the right hotel for their recovery period.

Most important, individuals requiring highly specialized care for illnesses such as cancer, cardiac disease and organ transplants benefit from United’s Centers of Excellence network and Complex Condition Management protocols. Taken together, these services offer the insured simplicity, quality and affordability unmatched in the industry.

Expatriate Care

Your expatriates don’t want to feel like visitors – and they shouldn’t be treated as such. That’s why Cross Border Solutions provides superior health insurance coverage and services for your expatriate employees living in the U.S.

Our expatriate health insurance coverage and services offer employees the same benefits, and same treatment, as their U.S. counterparts. They’ll have access to UnitedHealthcare’s best-in-class programs and service, as well as our expansive U.S. network of hospitals and providers. And they’ll access it all using their UnitedHealthcare member card, just as they would if they were U.S. citizens.

Delivering on Our Promise

Medical travelers and expatriates will access UnitedHealthcare’s programs and services through UnitedHealth Access (UHA), the premier U.S. comprehensive medical cost-control solution for qualified International Payer Organizations.

Offering unrivaled cost control for your U.S. medical risk, UHA is simply the best way to access care in the United States. It provides:

- Options PPO, the leading PPO network in the U.S., used by the largest U.S. employers and 25 million individuals
- 52% savings on average (excludes additional savings from claim edits, care coordination, subrogation, adjudication, etc.)
- Access to 650,000 physicians (7 of 10 physicians in the U.S.) and more than 5,200 hospitals (8 of 10 hospitals in the U.S.)
- Superior coverage (Two out of three available doctors and health professionals are part of our network, providing local access to 98% of the U.S. population. 99.6% of hospital agreements are renewed without notice or disruption.)
- Fixed-price contracts (per diem and case rates), providing the highest savings potential and a powerful disincentive to overutilization
- Care coordination, providing case management through well-established protocols on every admission, automatically
- Claim edits that filter for incorrectly coded charges and yield additional savings
- eService reporting tools that are available 24/7 via a web portal, giving you access to a suite of financial, claims-related reports and the ability to reproduce Explanation of Benefit (EOB) documents

* Based on UBO performance for clients who have adopted service. Actual savings depend upon illness burden, final program adoption, and any customization.

United’s Centers for Excellence network allows for better complex care decisions, resulting, for example, in a 68% reduction in re-transplant rate.*

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We Take Care of You – and Your Bottom Line

Cross Border Solutions™ makes care coordination and medical management a priority – because by positively supporting physicians in the delivery of care, we are also positively impacting your bottom line. Our expertise in coordinating care that’s medically necessary, appropriate to members’ conditions and provided in the most appropriate, cost-effective settings allows us to offer the best available solutions at the best available rate. This, combined with UnitedHealth Group’s buying power, ensures that you maximize your savings, every time.

Our health solutions begin before a medical episode occurs and continue after patient discharge. Throughout the entire process, your dedicated account management team will work with you to provide the information you need to minimize loss while exceeding member expectations. You will receive daily, weekly and monthly reports, and your account manager will show you how to access volumes of information and report-producing tools on our client portal, which stores all of your claims data.

**Before Medical Episode**
- Leverage extensive bulk buying power to deliver the most competitive provider reimbursement rates
- Patient direction to credentialed high-discount providers
  - Hygeia Network and UnitedHealth Access Network
  - Majority of contracts are fixed case rates
  - Industry-leading savings
- Reserve/cost estimate protocols
- 100% discount security (HIPAA and managed care compliance protocols)
- Comprehensive provider referral tools, available 24/7/365
- Provider quality and cost comparison reports by region or city to facilitate patient direction to low net-cost providers

**During Inpatient Stay**
- Aggressively manage the stay through regular and frequent contact with hospital case management staff and medical director, as well as attending physician peer-to-peer interactions that:
  - Coordinate care
  - Prevent over-utilization
  - Enhance health outcomes
  - Facilitate medical best practices
  - Reduce health care costs
- Maintain electronic record throughout inpatient stay
- Care coordination program fully accredited by the Utilization Review Accreditation Commission (URAC)
- Provider quality and cost comparison reports by region or city to facilitate patient direction to low net-cost providers

**After Patient Discharge**
- Bill review:
  - Bill code editing
  - Charge analysis and benchmarking
  - Bill auditing
- Claim administration and re-pricing:
  - Claim receipt from provider
  - Fraud identification
  - Duplicate tracking
  - Verification of medical service provision
- Subrogation (where applicable)

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Cross Border Solutions™ is a business of UnitedHealthcare International, a division of UnitedHealth Group, one of the largest and most diverse health care companies in the United States, which develops innovative solutions that address local and global health benefit needs by applying proven expertise and experience.

Embedded in local culture and equipped with industry-leading knowledge and perspective on the worldwide health care market, UnitedHealthcare International provides solutions for all consumers of domestic or cross-border health care management, insurance and administration services, regardless of their geographic location, language or cultural origins.

UnitedHealthcare International’s core lines of business include:

- **Cross Border Solutions:** Access to UnitedHealthcare’s U.S. networks for international insurers, government entities, third party administrators, assistance companies, self-funded plans, claims handlers and expatriate programs with clients traveling to the U.S.
- **Global Solutions:** Seamless, quality, worldwide health insurance coverage solutions for expatriate employees of U.S.-based companies.
- **U.S. Benefits:** UnitedHealthcare coverage for U.S. employees of foreign-based companies.
- **Foreign/Domestic:** Health care benefits administration for insurance companies and large employers in certain countries around the world.

Together, these businesses provide simple, affordable health access and employee benefits for individuals across the globe.

**It’s a world of solutions – within your reach.**

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