Q: How long am I covered?

A: The plan covers you for the period of international travel required by your academic institution and for which you are participating.

Q: What are my coverage start and end dates?

A: EFFECTIVE DATE OF INSURANCE

An Insured coverage will begin on the latest of the following dates:

- 1. the Policy Effective Date, provided that the policy premium has been paid;
- 2. the date he or she is eligible; or
- 3. the date of the scheduled Trip departure date; or
- 4. the date of his or her departure from the United States.

TERMINATION DATE OF INSURANCE

An Insured's coverage will end on the earlier of the date:

- 1. the policy terminates;
- 2. the Insured is no longer eligible;
- 3. the period ends for which premium is paid;
- 4. the Insured fails to pay the required premium, if the Insured is so required;
- 5. the scheduled Trip return date;
- 6. the Insured returns to the United States.

A Dependent's coverage will end on the earliest of the date:

- 1. he or she is no longer a Dependent;
- 2. the Insured's coverage ends;
- 3. the date the Policy ends;
- 4. the period ends for which premium is paid;
- 5. the Insured returns to the United States;
- 6. the scheduled Trip return date.

Q: What if I lose my ID card?

A: Please contact your program administrator to request a copy of your ID card. If you have an emergency, please proceed to the nearest facility for treatment and call the UnitedHealthcare Global Emergency Response Center. A copy of your ID card is on file internally and can be accessed by the Emergency Response Center. *Please identify yourself as a student from the University of Nebraska, identify the campus you are traveling from and provide your UHCG ID number if available.*

Q: What is covered by the plan?

A: 100% of reasonable expenses for medically necessary physician office visits, inpatient hospital services, physician and hospital outpatient services, and emergency hospital services up to a \$500,000 limit. Additional benefits for medically necessary services are also payable at 100% of reasonable expenses, subject to certain limitations or maximums (please refer to Welcome Kit which includes the Program Summary).

Q: How do I find a covered provider/make an appointment?

A: Contact UnitedHealthcare Global's Emergency Response Center to schedule an appointment for you and arrange for direct payment to one of their doctors. The UnitedHealthcare Global Emergency Response Center is available 24/7 by phone (call collect) +1.410.453-6330 or e-mail <u>assistance@uhcglobal.com</u> to assist you with everything from routine requests to medical emergencies.

If you make your own appointment, contact the Emergency Response Center at least 24 hours prior to your appointment so UnitedHealthcare Global can provide the doctor's office with a "guarantee of payment". In many countries providers require this at the time of the visit. If this is not arranged prior to the visit, the doctor may require payment up front from you.

Please note that providing a guarantee of payment in Japan can be difficult and may require payment directly to the provider. If you pay a provider directly, please save your payment receipt and attach to a claim form for submission. Claim forms may be found on the UHC Global Intelligence Center.

Q: What if I need a follow-up appointment?

A: If the physician recommends a follow-up consultation, please provide this information to the UnitedHealthcare Global Emergency Response Center in order to coordinate this appointment and arrange payment. To request these services, contact the Emergency Response Center by phone (call collect) +1.410.453-6330 or e-mail <u>assistance@uhcglobal.com</u>.

Q: What should I do in the event of a medical emergency?

A: Go immediately to the nearest physician or hospital and then contact UnitedHealthcare Global's Emergency Response Center by phone (call collect) +1.410.453.6330 or e-mail assistance@uhcglobal.com. UnitedHealthcare Global coordinates emergency services with the

coordination of our clinical team and a worldwide network of Physician Advisors. UnitedHealthcare Global members in need of life-saving medical intervention are treated in Centers of Excellence around the world.

Australia	1 800 127 907	Japan	00531 11 4065
Brazil	0800 891 2734	Mexico	001 800 101 0061
China (northern)	108888*800 527 0218	Philippines	1 800 1 111 0503
China(southern)	10811*800527 0218	Singapore	800 1100 452
Dominican	1888 567 0977	South Africa	0800 9 92379
France	0800 90 8505	Spain	900 98 4467
Germany	0800 1 811401	Switzerland	0800 55 6029
Hong Kong	800 96 4421	Thailand	001 800 11 471 0661
Israel	1 809 41 0172	U.K.	0800 252 074
Italy	800 877 204	U.S. & Canada	1 800 527 0218

If your location is not listed below or the call will not go through, call the 24-hour Emergency Response Center collect (reverse charges accepted).

Q: How will I get my membership ID card?

A: A copy of the UHCG ID card will be e-mailed to you after your administrator enrolls you into the program.

Q: How do I access the UHCG intelligence tools online?

You may login to <u>www.uhcglobal.com</u> and create an intelligence center account to view important information. You will need your UHCG ID number in order to create a username and password. Instructions are below:

- 1. Go to www.uhcglobal.com.
- 2. Click on "Member Log-In".
- 3. Choose "Visit Global Intelligence Center".
- 4. Click "Create User".
- 5. Enter your UHCG ID Number, (902426443). Click Next.
- 6. Read and agree to the Terms of Use. Click Next.
- 7. Complete your Account Information: Username, Password, Email, Security Question and Answer. Click Next.
- 8. Complete your User Information: First Name, Last Name, and Primary Phone. Click Finish.

You can access UnitedHealthcare Global's comprehensive online resources through this site, including:

- View plan benefits
- Search for local facilities and use the medical drug, term and phrase translation guides
- Access printable health and security intelligence and profiles for cities and countries worldwide

Q: How do I extend my medical insurance coverage beyond my program date?

A: There is coverage provided for personal sojourns immediately adjacent to your covered trip. For complete details on this please refer to the Program Summary that is included in the Member Welcome Kit or online in the UHC Global Intelligence Center (My Account/Program Documents).

Q: How do I file a claim?

A: Download and complete the claim form that can be found in the Documents section of the UnitedHealthcare Global Intelligence Center. Include all paid receipts with the completed claim form and mail to the address on the claim form.

Q: Is coverage available for dependents?

A: Yes, coverage is available for purchase. Please consult with your education abroad office for details.

Please Note: Dependents who are permitted to travel must travel on the same itinerary or a shorter time period.