

Health services provided in a foreign country are excluded under the Medical plan unless required as Emergency Health Services.

UnitedHealthcare Plan considers an emergency to be a sudden and unforeseeable illness or injury that, in the judgment of a reasonable person, requires immediate care and treatment. Failure to receive immediate medical attention for such an illness or injury could be life threatening or cause serious harm to bodily functions.

Examples of conditions that require emergency care include:

- Severe chest pain or pressure
- Difficulty breathing
- Severe shortness of breath
- Severe or prolonged bleeding
- Loss of consciousness
- Severe or multiple injuries (including obvious fractures)

If you need emergency care while abroad, please go to the closest hospital for treatment. Please remember to notify UnitedHealthcare as soon as reasonably possible if you have been admitted into a hospital.

You will be required to pay out of pocket for care since these providers are outside of U.S. and not contracted for your plan. Emergency room charges associated with a true life-threatening condition that results from an illness, injury or accident will be paid at the in-network level (even though you may go outside of the network for care).

You will need to follow these steps when filing a claim:

1. Complete UnitedHealthcare Foreign Claim form and submit original documents such as original claim, itemized bill, medical records and proof of payment to UnitedHealth Group, International Claims, P.O. Box 740817, Atlanta, GA 30374. You can also fax these documents to Fax: 801-567-5498. Always remember to keep a copy of all documentation for your records.
2. If possible, ask the provider of service to write the bill in English and convert the currency to U.S. Dollars.
3. 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.
4. Remember that all plan-filing rules apply to international claims. Submit your claims as soon as possible after treatment is rendered.
5. 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.

Please keep in mind 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 processing 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.