

Guidelines for Use of UHC Global Business Travel Insurance



UnitedHealthcare Global Business Travel Insurance provides benefits for eligible expenses incurred by active full-time employees of CITGO who are traveling for business outside of the U.S.

- *The policy provides **worldwide** coverage for emergency and urgent care medical services due to accident or illness.*
- *Coverage extends to employee's covered dependents that are traveling with them while on business.*
- *Sojourn coverage is included, meaning the benefit covers leisure trip(s) directly connected before and/or after a business trip.*
- *Member Services are available 24 hours/day, 7 days/week, 365 days/year via the Service Hotline at 1-866-870-3475 for:*
 - *Emergency assistance*
 - *Medical benefit questions*
 - *Guarantee of payment requests*
 - *Claims inquiries*
- *Employees have access to the online and mobile UnitedHealthcare Global Intelligence Center, a tool which provides detailed travel, medical and security information.*
- *Benefits provide for direct payment to service providers in the UnitedHealthcare global network.*
- *If an employee incurs covered expenses through a non-UHC Global direct settlement provider, the employee will be responsible to pay the claim, and submit to UHC Global for reimbursement.*

Summary of Coverage for Worldwide Emergency and Urgent Care Medical Services:

- *No individual or family deductible*
- *100% coverage (no co-insurance)*
- *No individual or family out-of-pocket maximum*
- *\$500,000 maximum per covered person for medical benefits per year*
- *Dental pain relief is covered at 100%, not to exceed \$1,250 per year*
- *Dental services resulting from an accident are covered at 100%, not to exceed \$2,500 per year*

- *The following are covered at 100%*

Ambulance Services	Urgent Care Center Services	Durable Medical Equipment
Emergency Health Services - Outpatient	Hospital – Inpatient Stay	Lab, X-Ray & Diagnostics – Outpatient
Outpatient Prescription Drugs	Pharmaceutical Products – Outpatient	Lab, X-Ray & Major Diagnostics (ex. CT, PET, MRI, MRA) – Outpatient
Physician Fees for Surgical and Medical Services	Physician’s Office Services (Primary or Specialist) – Sickness and Injury	Scopic Procedures – Outpatient Diagnostic & Therapeutic (ex. Colonoscopy, Endoscopy)
Outpatient Surgery	Therapeutic Treatments – Outpatient (ex. Dialysis, IV Therapy)	Emergency Dental Pain Relief

UnitedHealthcare Global Business Travel Welcome Kit

The Welcome Kit is available on the CITGO Benefit Connections website accessible at www.hr.citgo.com.

Included in the Welcome Kit, you will find:

- *Instructions for creating an account on UnitedHealthcare’s global website (which provides you with on-line access to detailed travel, medical and security information)*
- *Benefits Summary*
- *Global ID Card*
- *Claim forms for your use in the event that you receive services from a non-UHC Global direct settlement provider.*

Print the Global ID card and take it with you on your trip. The ID card will provide all the information you will need to contact UnitedHealthcare Global Services and access their assistance.

You may obtain a list of direct settlement providers in the country of your travels prior to your departure by contacting UHC Global Member Services.

For Assistance you may contact:

- *UnitedHealthcare Global Member Services at 1-866-870-3475 available 24 hours/day, 7days/week, 365 days/year or <https://members.uhcglobal.com>*
- *CITGO Benefits Helpline at 1-888-443-5707 or benefits@citgo.com. CITGO Benefit Team members are available 8am – 5pm CST.*