



SUNY INTERNATIONAL STUDY ABROAD HEALTH INSURANCE

2019-20 STUDY ABROAD STUDENT & STAFF HEALTH INSURANCE PLAN



The Health Insurance Plan Offers You:

- Unlimited coverage for primary care providers, specialists, emergency visits and hospitals
- Unlimited coverage for preventative care, including annual physicals, GYN exams, routine screenings and immunizations
- Prescription Drug Coverage: \$0 copay for tier 1, 2 or 3 drugs
- Unlimited coverage for inter-collegiate athletics
- Unlimited coverage for mental health
- Evacuation and Repatriation Services

Who is eligible:

All SUNY students, faculty, and staff traveling abroad on SUNY sponsored programs and activities are eligible. Students studying abroad on a SUNY study abroad or exchange program must be enrolled in the plan unless waived out by SUNY. Eligible participants may also insure their Dependents. Eligible Dependents are the participant's spouse or domestic partner and dependent children under 26 years of age.



How to access information:

For pre-trip planning or if you are outside of the USA and you need to locate a doctor abroad or have an emergency, please call UHC Global 24/7 at 844-249-0748.

UHC Global can also arrange for direct pay for a provider that you see overseas if you call this phone number.

To obtain a Visa letter, or to check on a current claim or ask a benefit question once you return to the USA, please reach UHC at 888-714-6544 or by e-mail at customerservice@uhcsr.com

To create or login to your UHC student account:

Please visit myaccount.uhcsr.com or download their mobile app from your smartphone (UHCSR Mobile App) available on the App Store or Google play.

- View your insurance ID card
- Review claims & dates of service
- Locate providers
- Monitor travel risks, medical intelligence reports, daily security briefings of global events, drug & language translation guides.
- Teledoc Service for Mental Health

For further details of the coverage including cost, benefits, exclusions, and reductions or limitations and the terms under which the policy may be continued in force, please refer to the Certificate, available at www.uhcsr.com





Highlights of Medical Evacuation and Repatriation Benefits

If you are a student insured with this insurance plan, you and your insured spouse, Domestic Partner and insured minor child(ren) are eligible for Medical Evacuation and Repatriation Benefits.

The requirements to receive these services are as follows:

- International Students, insured spouse, Domestic Partner and insured minor child(ren): you are eligible to receive Medical Evacuation and Repatriation Benefits worldwide, except in your home country.
- Domestic Students, insured spouse or Domestic Partner and insured minor child(ren): you are eligible for Medical Evacuation and Repatriation Benefits when 100 miles or more away from your campus address or 100 miles or more away from your permanent home address or while participating in a Study Abroad program.

Key Assistance Benefits include:

- Emergency Evacuation
- Dispatch of Doctors/Specialists
- Medical Repatriation
- Transportation After Stabilization
- Transportation to Join a Hospitalized Insured Person
- Return of Minor Children
- Repatriation of Remains

Also includes additional assistance services to support your medical needs while away from home or campus. Check your certificate of coverage for details, descriptions and program exclusions and limitations.

The Medical Evacuation and Repatriation Benefits and related services are not meant to be used in lieu of or replace local emergency services such as an ambulance requested through emergency 911 telephone assistance. If the condition is an emergency, you should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Emergency Response Center. UnitedHealthcare Global will then take the appropriate action to assist you and monitor your care until the situation is resolved.



Additional Travel Assistance Services

Your **StudentResources** program also includes additional assistance services to support a student's needs while away from home or campus.

Some of these assistance services include:

- Medical assistance with needs such as worldwide medical and dental referrals, monitoring of treatment, facilitation of hospital admittance payments, updates to family, school, and home physician, and replacement of corrective lenses and medical devices.
- Travel assistance with needs such as replacement of lost or stolen travel documents, legal referrals, language services, and message transmittals.
- Medical Intelligence Reports: online access to continuous updates on health information pertinent to your destination(s) of travel such as immunizations, vaccinations, regional health concerns, entry and exit requirements, and transportation information; review certain preferred facilities for your travel destinations, review risk ratings for each country and rank the severity of risk concerning disease, quality of care, access to care, and cultural challenges.
- World Watch® Global Security Intelligence: online access to the latest authoritative information and security guidance for over 170 countries and 280 cities. Information includes the latest news, alerts, risk ratings, and a broad array of destination information including crime, terrorism, local hospitals, emergency phone numbers, culture, weather, transportation information, entry and exit requirements, and currency.

To access services please refer to the phone number on your Travel Assistance Services ID card or access My Account and select My Benefits/Additional Benefits/Travel Assistance Services.

All medical expenses related to hospitalization and treatment costs incurred should be submitted to UnitedHealthcare Insurance Company for consideration and are subject to all Policy benefits, provisions, limitations, and exclusions. All assistance and evacuation benefits and related services must be arranged and provided by UnitedHealthcare Global. Claims for reimbursement of services not provided by UnitedHealthcare Global will not be accepted. A full description of the benefits, services, exclusions and limitations may be found in your certificate of coverage.

Assistance services are provided by UnitedHealthcare Global and are not insurance. Please note: you may see a separate fee specifically for these additional assistance services.

To access benefits refer to the phone number on your ID card or log in to **MyAccount.uhcsr.com** and select My Benefits/Additional Benefits/UHC Global Emergency Services.

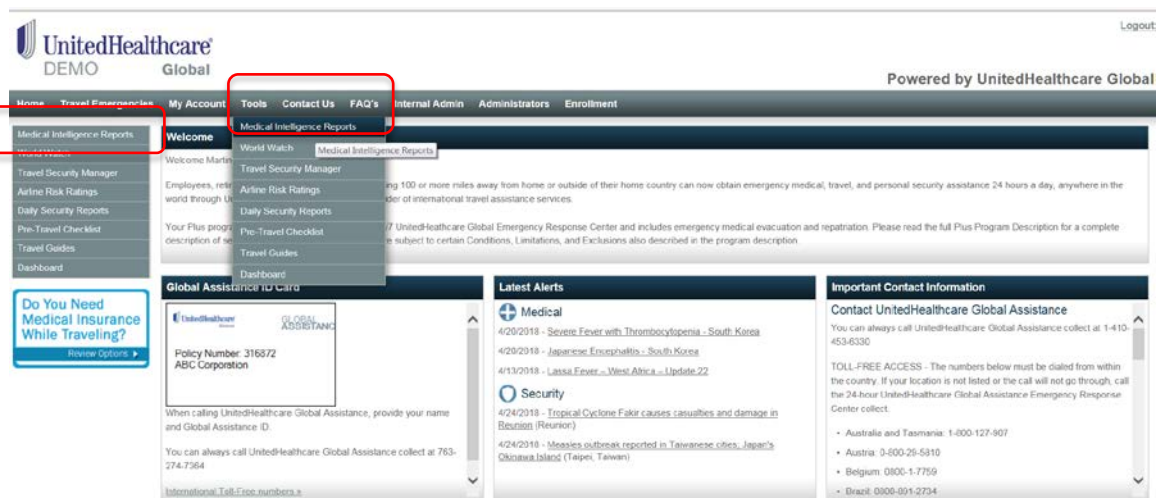
UnitedHealthcare StudentResources does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

- **ATTENTION:** Language assistance services, free of charge, are available to you. Please call 1-866-260-2723.
- **ATENCIÓN:** Si habla **español (Spanish)**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al 1-866-260-2723.
- **請注意：**如果您說中文 (Chinese), 我們免費為您提供語言協助服務。請致電：1-866-260-2723.

Medical Intelligence Reports

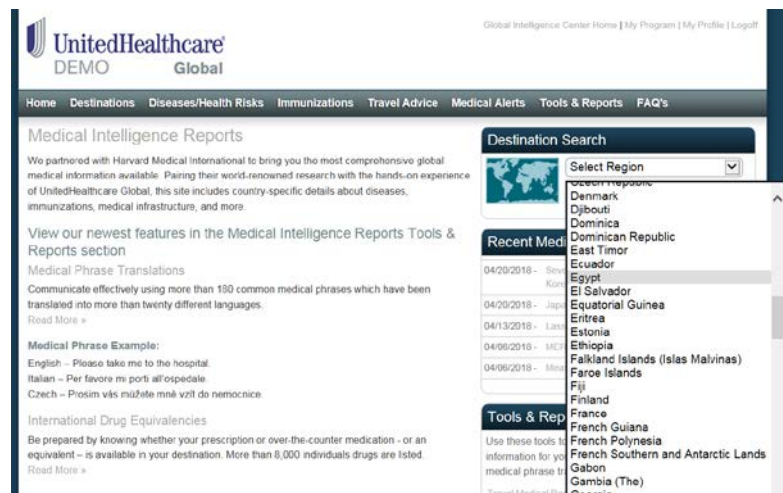
Access the UnitedHealthcare Global Intelligence Center

Login to the UHC Global Intelligence Center. You may have access to a variety of intelligence tools dependent upon your program. These are listed in the left side navigation choices and under the Tools drop-down menu. Select Medical Intelligence Reports.




Home Page

From this beginning page, you may immediately select a destination, view the most recent medical alerts, or jump to any of the other functions via the navigation bar.




Destinations

Select a country to view a medical profile containing details such as quality of care, required and recommended immunizations, medical risk ratings, emergency services and more. Each content section contains links to more detailed information about diseases, travel risks, and recommended hospitals.


Global Intelligence Center Home | My Program | My Profile | Logout

Home
Destinations
Diseases/Health Risks
Immunizations
Travel Advice
Medical Alerts
Tools & Reports
FAQ's

Egypt



[View Full Size Map](#)

in Cairo whenever possible.

Language Proficiency

Health care workers speak English in Cairo. Outside of the capital, some medical personnel may speak English, as well as French and of course Arabic.

Diseases and Health Risks

Travel to Egypt carries several health risks for foreign visitors, including malaria, meningitis and tuberculosis, though taking measures to prevent insect bites and observing precautions with food and water should help travelers avoid most health risks. The tap water in Egypt may be unsafe, so travelers are advised to exercise precautions around food and water consumption, particularly in rural areas. It may be wise to avoid ice and drink only bottled water and carbonated beverages. Food served in large hotels and well-known restaurants should be safe. Travelers are advised to carry a sufficient amount of bottled water, especially in the summer, to avoid dehydration and be cautious of the sun.

Immunizations and Preventative Treatments

For recommended and required vaccinations as well as preventative treatment for travel to Egypt, visit the US Centers for Disease Control and Prevention.

Executive Summary

Quality of Care

The quality of medical care in Egypt varies widely in both urban and rural areas. High-quality care of an international standard can be found in some private facilities in Cairo, and good quality primary and secondary care can be found in some Red Sea resort areas, but elsewhere, including other urban areas, medical care may be limited, characterized by uncomfortable hospital accommodations, a general lack of up-to-date equipment and shortages of basic medical supplies. UnitedHealthcare Global recommends seeking care in private facilities

Destination Search

Egypt

Overall Medical Risk	3.3
Disease Risks	3.3
Quality Of Care Risks	3.3
Remoteness Risks	3.3
Cultural Challenge Risks	3.3

[What is a Medical Risk Rating?]

Local Health Care

Understand the local health system prior to your travels.

- [Executive Summary](#)
- [Quality of Care](#)
- [Emergency Services](#)
- [Hospital Care](#)
- [Non-Urgent Care](#)
- [Medications](#)
- [Blood and Medical Supplies](#)
- [Health Care Payment](#)
- [Medical Evacuation](#)
- [UnitedHealthcare Global Contacts](#)
- [Need a Hospital in Egypt?](#)

Diseases

The top diseases and health risks for Egypt

Traveler's Diarrhea
Malaria
Tuberculosis
Meningitis
Typhoid (Enteric Fever)

All diseases and health risks found in Egypt

Immunizations

Before you travel, be sure to research and obtain appropriate immunizations.

Travel Advice

Prepare for your journeys with expert advice relevant to your destination.

Tools & Reports

Use these tools to create a custom report and access useful translations.

- [Travel Medical Report](#)
- [Egypt report](#)
- [Language Translations](#)
- [Arabic](#)
- [International Drug Equivalents](#)
- [Drug equivalents for Egypt](#)

Diseases and Health Risks

Select a disease from the drop down menu to learn more about the symptoms, risks, treatment, and preventive measures. You may also view country specific health risks by first choosing a destination.

[Home](#)
[Destinations](#)
[Diseases/Health Risks](#)
[Immunizations](#)
[Travel Advice](#)
[Medical Alerts](#)
[Tools & Reports](#)
[FAQ's](#)

Diseases and Health Risks

Use this section of the site to research diseases, understand your risks and learn vital preventative measures. Each disease or health risk includes important general information, as well as any information available about vaccinations, symptoms and diagnosis, treatment options, and when a traveler should seek medical assistance.

Two ways to search for a disease or health risk:

Look up by name
Use the drop-down listing on the right side of this page to select a disease or health risk that you want to learn about.

Look up by destination
First identify a country of interest by going to the Destinations page, then view relevant diseases and health risks in the right side navigation bar for that country. Diseases and health risks will be prioritized by most important for your destination.

Diseases

Learning about diseases and health risks is just the first step in mitigating your risks.

- [Research destination](#)
- [Obtain immunizations](#)
- [Learn healthy travel tips](#)
- [Pack travel supplies and your emergency medical kit](#)

Have you purchased travel supplies and an emergency medical kit?

Be prepared for the unexpected with MEDEX travel medical kits. [Learn More](#)

[Home](#)
[Destinations](#)
[Diseases/Health Risks](#)
[Immunizations](#)
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[Medical Alerts](#)
[Tools & Reports](#)
[FAQ's](#)

Dengue

Executive Summary
Dengue is a common and important disease caused by the Dengue virus which is spread to humans through mosquito bites.

While there are neither vaccines nor prophylactic drugs available to prevent the illness, simple methods to avoid mosquito bites are hugely effective.

The disease mostly follows a benign course, but complicated cases (presenting as a bleeding tendency and shock) carries a high mortality. This severe form of Dengue is associated with re-infection with a different serotype of the virus.

Treatment is supportive and currently no specific anti-viral medication is recommended.

The disease is mostly encountered in tropical and sub-tropical areas, but increasing cases are being seen in more temperate climates.

Last Revised: 26 February 2018

Diseases

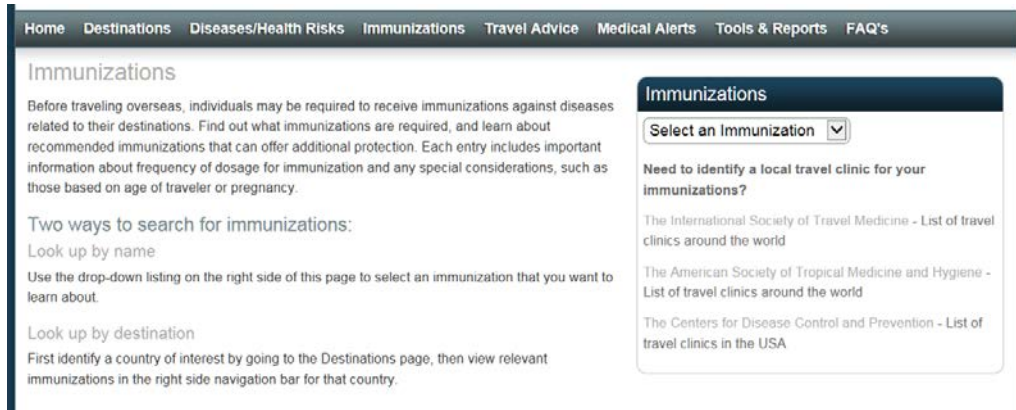
Dengue

- [Executive Summary](#)
- [Description](#)
- [Your Risks](#)
- [Precautions You Can Take](#)
- [Vaccines and Preventative Drugs](#)
- [Symptoms and Diagnosis](#)
- [Treatments and Complications](#)
- [When to Seek Medical Assistance](#)
- [Comments](#)

Countries with this Health Risk

Immunizations

Select an immunization from the drop down menu to learn more about the specific requirements, dosages, and special considerations. You may also view country specific health risks by first choosing a destination.



Home Destinations Diseases/Health Risks Immunizations Travel Advice Medical Alerts Tools & Reports FAQ's

Immunizations

Before traveling overseas, individuals may be required to receive immunizations against diseases related to their destinations. Find out what immunizations are required, and learn about recommended immunizations that can offer additional protection. Each entry includes important information about frequency of dosage for immunization and any special considerations, such as those based on age of traveler or pregnancy.

Two ways to search for immunizations:

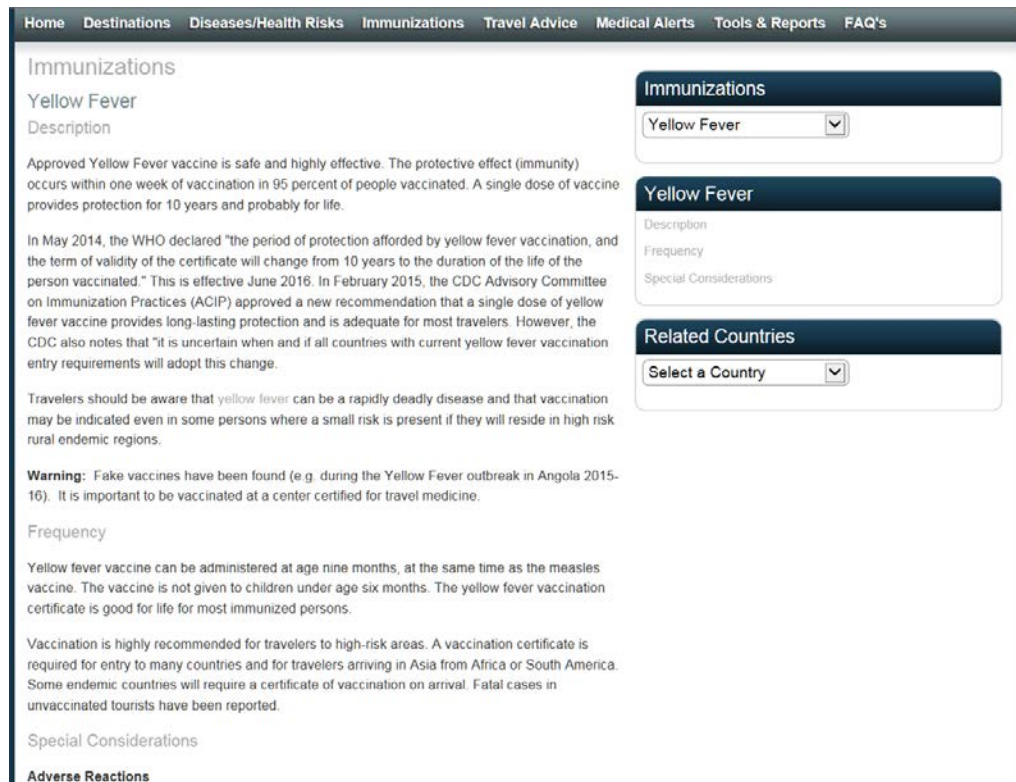
Look up by name
Use the drop-down listing on the right side of this page to select an immunization that you want to learn about.

Look up by destination
First identify a country of interest by going to the Destinations page, then view relevant immunizations in the right side navigation bar for that country.

Immunizations
Select an Immunization

Need to identify a local travel clinic for your immunizations?

- The International Society of Travel Medicine - List of travel clinics around the world
- The American Society of Tropical Medicine and Hygiene - List of travel clinics around the world
- The Centers for Disease Control and Prevention - List of travel clinics in the USA



Home Destinations Diseases/Health Risks Immunizations Travel Advice Medical Alerts Tools & Reports FAQ's

Immunizations

Yellow Fever

Description

Approved Yellow Fever vaccine is safe and highly effective. The protective effect (immunity) occurs within one week of vaccination in 95 percent of people vaccinated. A single dose of vaccine provides protection for 10 years and probably for life.

In May 2014, the WHO declared "the period of protection afforded by yellow fever vaccination, and the term of validity of the certificate will change from 10 years to the duration of the life of the person vaccinated." This is effective June 2016. In February 2015, the CDC Advisory Committee on Immunization Practices (ACIP) approved a new recommendation that a single dose of yellow fever vaccine provides long-lasting protection and is adequate for most travelers. However, the CDC also notes that "it is uncertain when and if all countries with current yellow fever vaccination entry requirements will adopt this change.

Travelers should be aware that *yellow fever* can be a rapidly deadly disease and that vaccination may be indicated even in some persons where a small risk is present if they will reside in high risk rural endemic regions.

Warning: Fake vaccines have been found (e.g. during the Yellow Fever outbreak in Angola 2015-16). It is important to be vaccinated at a center certified for travel medicine.

Frequency

Yellow fever vaccine can be administered at age nine months, at the same time as the measles vaccine. The vaccine is not given to children under age six months. The yellow fever vaccination certificate is good for life for most immunized persons.

Vaccination is highly recommended for travelers to high-risk areas. A vaccination certificate is required for entry to many countries and for travelers arriving in Asia from Africa or South America. Some endemic countries will require a certificate of vaccination on arrival. Fatal cases in unvaccinated tourists have been reported.

Special Considerations

Adverse Reactions

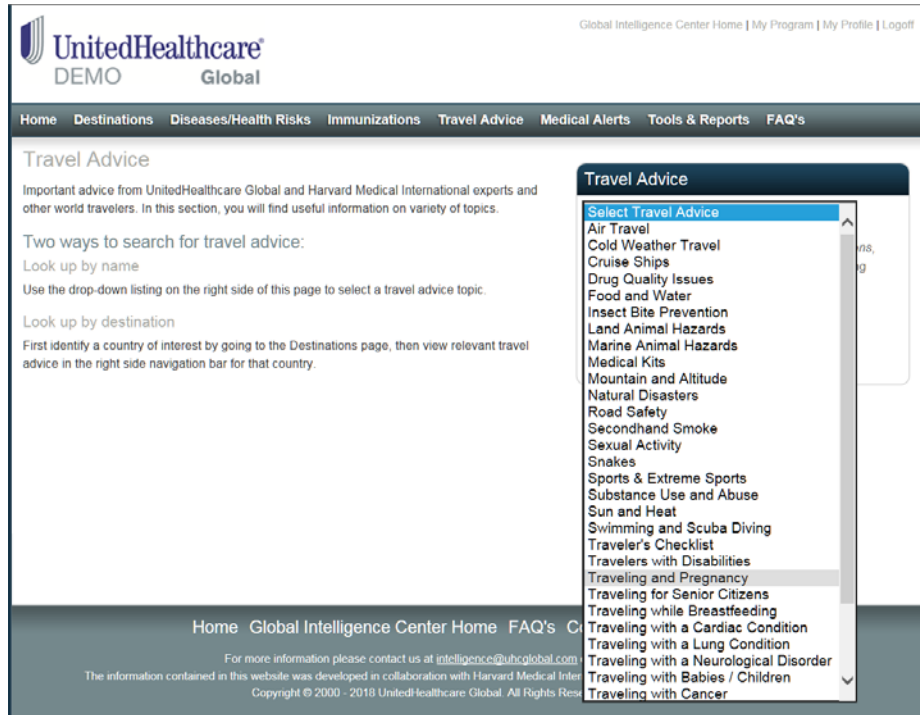
Immunizations
Yellow Fever

Yellow Fever
Description
Frequency
Special Considerations

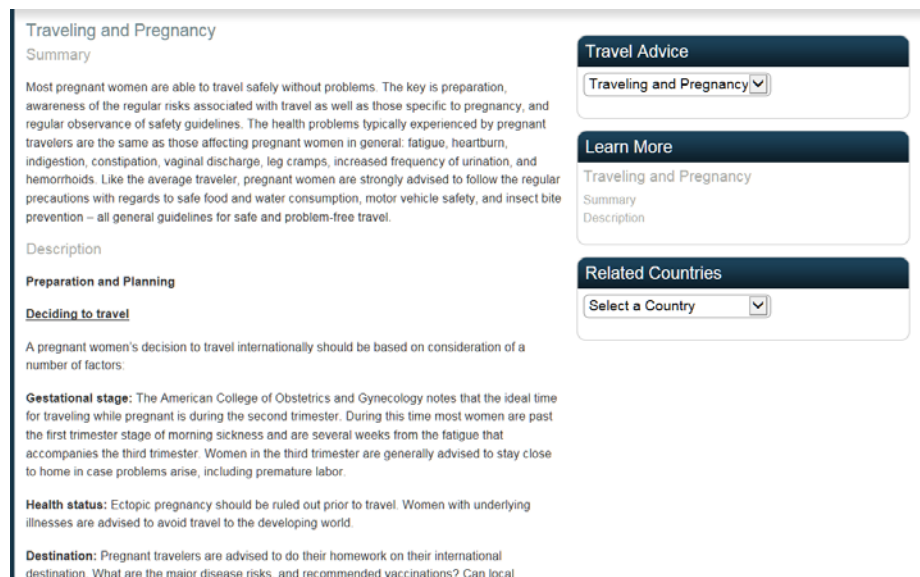
Related Countries
Select a Country

Travel Advice

Select a travel advice topic from the drop down menu to learn more about those safety precautions.



The screenshot shows the UnitedHealthcare Global website interface. At the top right, there are links for "Global Intelligence Center Home", "My Program", "My Profile", and "Logoff". The main navigation bar includes "Home", "Destinations", "Diseases/Health Risks", "Immunizations", "Travel Advice", "Medical Alerts", "Tools & Reports", and "FAQ's". The "Travel Advice" section is active, displaying a list of topics in a dropdown menu. The topics include: Select Travel Advice, Air Travel, Cold Weather Travel, Cruise Ships, Drug Quality Issues, Food and Water, Insect Bite Prevention, Land Animal Hazards, Marine Animal Hazards, Medical Kits, Mountain and Altitude, Natural Disasters, Road Safety, Secondhand Smoke, Sexual Activity, Snakes, Sports & Extreme Sports, Substance Use and Abuse, Sun and Heat, Swimming and Scuba Diving, Traveler's Checklist, Travelers with Disabilities, Traveling and Pregnancy, Traveling for Senior Citizens, Traveling while Breastfeeding, Traveling with a Cardiac Condition, Traveling with a Lung Condition, Traveling with a Neurological Disorder, Traveling with Babies / Children, and Traveling with Cancer. The page also contains introductory text about travel advice and search options.



The screenshot shows the "Traveling and Pregnancy" article page. The main content area includes a "Summary" section with text about safe travel for pregnant women, a "Description" section, and a "Preparation and Planning" section with a sub-heading "Deciding to travel". The "Deciding to travel" section discusses factors for decision-making, gestational stage, health status, and destination. On the right side, there is a "Travel Advice" dropdown menu set to "Traveling and Pregnancy", a "Learn More" section with links for "Summary" and "Description", and a "Related Countries" dropdown menu set to "Select a Country".

Medical Alerts

The most recent alerts are listed by date, health risk, and country. Select one to read further details.

[Home](#)
[Destinations](#)
[Diseases/Health Risks](#)
[Immunizations](#)
[Travel Advice](#)
[Medical Alerts](#)
[Tools & Reports](#)
[FAQ's](#)

Medical Alerts

Recent Medical Alerts

04/20/2018 : Severe Fever with Thrombocytopenia - South Korea
 04/20/2018 : Japanese Encephalitis - South Korea
 04/13/2018 : Lassa Fever - West Africa - Update 22
 04/06/2018 : MERS-CoV - Saudi Arabia - Update 19
 04/06/2018 : Measles - Multiple Countries - Update 21

Know Before You Go - Important medical alerts from UnitedHealthcare Global and Harvard Medical International experts and other world travelers. In this section, you will find important medical alerts relevant to your destinations.

Two ways to search for medical alerts:
 Look up by name
 Use the listing on the right side of this page to select a medical alert.

Look up by destination
 First identify a country of interest by going to the Destinations page, relevant medical alerts for that country will be displayed at the top of the page.

Start Date	Description
04/20/2018	Severe Fever with Thrombocytopenia - South Korea
04/20/2018	Japanese Encephalitis - South Korea
04/13/2018	Lassa Fever - West Africa - Update 22
04/06/2018	MERS-CoV - Saudi Arabia - Update 19
04/06/2018	Measles - Multiple Countries - Update 21
04/06/2018	Listeriosis - South Africa - Update 8
04/03/2018	Yellow Fever Vaccinations - Kenya (Nairobi)
03/21/2018	Vaccella (chickenpox) - Sri Lanka
03/20/2018	Drought - South Africa (Cape Town) Update 3
03/07/2018	Yellow Fever - Brazil - Update 9
03/02/2018	Cholera - Multiple Countries - Update 14
02/26/2018	Mumps - United States - Update 4

Severe Fever with Thrombocytopenia - South Korea - 4/20/2018

Description

On 12 April, the Korea Centers for Disease Control and Prevention has advised the public to take precaution after a case of Severe fever with thrombocytopenia syndrome (SFTS) was reported in Jeju Island in South Korea.

Patients with SFTS presents with high fever, nausea, vomiting, and diarrhea with abnormal laboratory results.

Disease Information
 Severe fever with thrombocytopenia syndrome is an emerging infectious disease. It is endemic in East Asia with the highest risk period being the months of April to November.

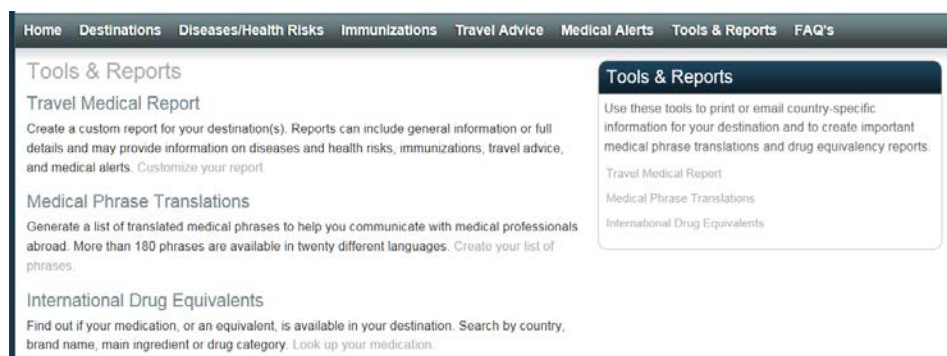
There are no medications yet to treat the disease. KCDC has advised the public to observe precaution to avoid tick bites:

- Wear long-sleeved shirts and pants to cover any exposed skin during outdoor activities.
- Change and wash clothing that was worn outside.
- Bathe or shower promptly after returning indoors.

Start Date	Description
04/20/2018	Severe Fever with Thrombocytopenia - South Korea
04/20/2018	Japanese Encephalitis - South Korea
04/13/2018	Lassa Fever - West Africa - Update 22
04/06/2018	MERS-CoV - Saudi Arabia - Update 19
04/06/2018	Measles - Multiple Countries - Update 21
04/06/2018	Listeriosis - South Africa - Update 8
04/03/2018	Yellow Fever Vaccinations - Kenya (Nairobi)
03/21/2018	Vaccella (chickenpox) - Sri Lanka
03/20/2018	Drought - South Africa (Cape Town) Update 3
03/07/2018	Yellow Fever - Brazil - Update 9
03/02/2018	Cholera - Multiple Countries - Update 14
02/26/2018	Mumps - United States - Update 4
02/19/2018	Norovirus - South Korea (Gangwon) - Update 3

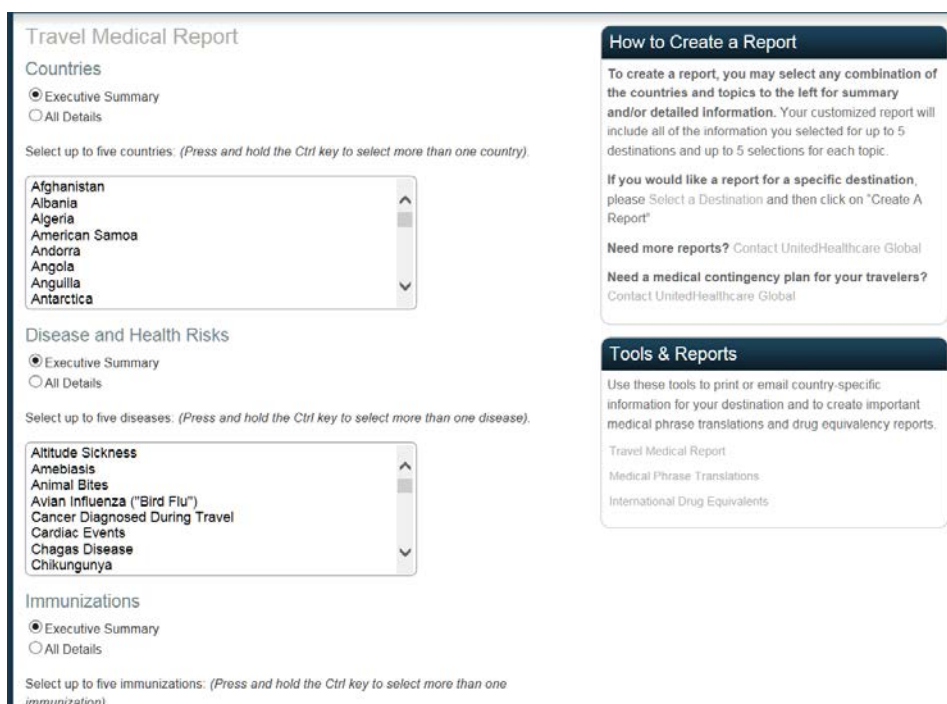
Tools and Reports

Prepare for your trip with country specific information, medical phrase translations, and local drug equivalents that you can print to take with you.



Travel Medical Report

Select your destination country(ies) and the content sections you need for that location. You may also include details about diseases, immunizations, travel advice articles, and recent alerts. Then click the Generate Report button.



The completed report can then be printed as hardcopy or emailed for future reference.

MEDICAL

IntelligenceReports

Custom Reports

Medical Intelligence Report : Prepared on 4/25/2018 10:31:11 AM

« Back
Print
Email

Medical Intelligence Report : Cambodia
Local Health Care

Executive Summary

Quality of Care

Medical care in Cambodia does not meet international standards. Adequate care for basic conditions and emergencies is limited, even in the capital of Phnom Penh, and medical care elsewhere in the country is extremely limited or non-existent. Hygienic standards are low and hospitals lack adequate medications and supplies. UnitedHealthcare Global recommends evacuation in cases of serious medical conditions or emergencies requiring invasive procedures, blood transfusion or if hospitalization is required. Hospitalization is not recommended for travelers and foreign visitors.

The number of trained medical professionals in Cambodia is small.

Language Proficiency

The official language is Khmer, but Chinese, English and French are widely spoken.

Diseases and Health Risks

Travel to Cambodia carries significant health risks for foreign visitors, including malaria, Japanese encephalitis, rabies, food-borne diseases and dengue fever, though taking measures to prevent insect bites and observing precautions with food and water should help travelers avoid most health risks. All water sources outside major hotels should be considered potentially contaminated. Food served in large hotels and well-known restaurants should be safe, but travelers are advised to follow all precautions related to consuming food and water.

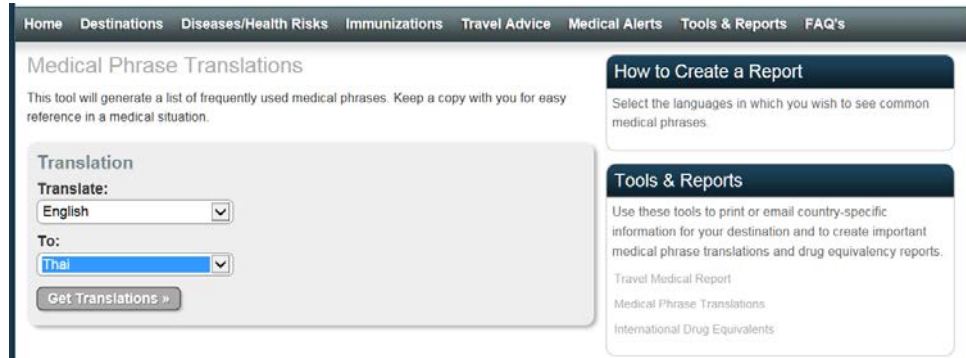
Immunizations and Preventative Treatments

For **recommended** and **required vaccinations** as well as preventative treatment for travel to Cambodia, visit the US Centers

Overall Medical Risk	4
Disease Risks	4
Quality Of Care Risks	4
Remoteness Risks	3
Cultural Challenge Risks	4
[What is a Medical Risk Rating?]	

Medical Phrase Translations

Select your primary language and the language to which you wish to translate common medical help phrases. Then click the Get Translations button.



Print a copy of the phrase list to carry with you on your trip. If you need assistance and cannot speak the local language, it may be easier to point to a message on the list rather than trying to pronounce it.

Medical Phrase Translation : English to Thai

UnitedHealthcare Global encourages you to print a copy of this list. If you need assistance and cannot speak the language, it may be easier to point to a message on the list rather than trying to pronounce it.

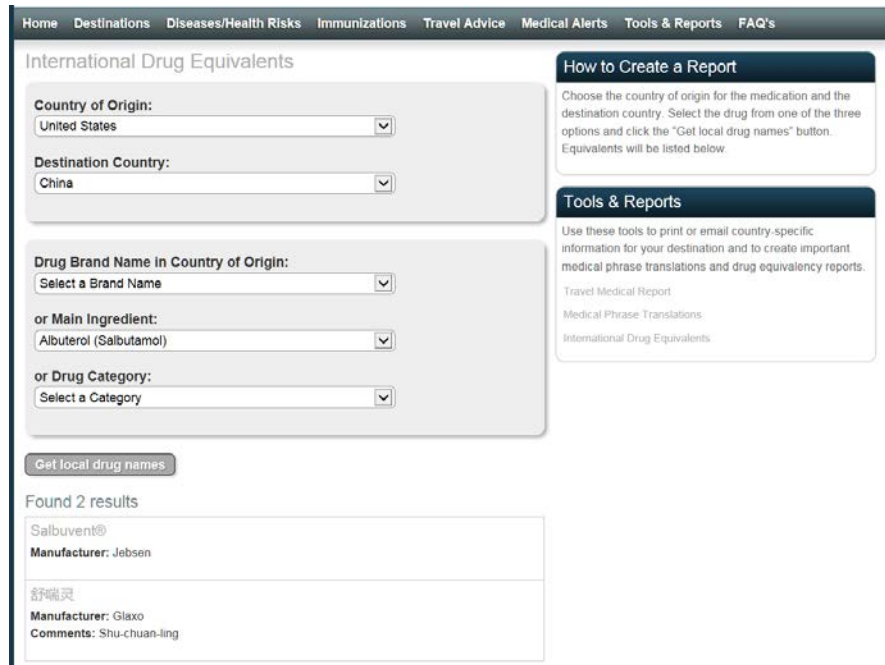
[Print](#) Translate into another language »

Please, take me to...	โปรดพาฉันไป...
the hospital	โรงพยาบาล
the closest emergency room	ห้องฉุกเฉินที่ใกล้ที่สุด
a private hospital	โรงพยาบาลเอกชน
a doctor	พบแพทย์
a dentist	พบทันตแพทย์

Please, call...	โปรดโทร...
an ambulance	โปรดโทร...
a doctor	เรียกรถพยาบาล
a pediatrician	หาคุณารแพทย์
an English speaker or translator	หาคนพูดภาษาอังกฤษได้ หรือไกด์แปล
a taxi	เรียกรถแท็กซี่
UnitedHealthcare Global	หาความช่วยเหลือ UnitedHealthcare Global

International Drug Equivalents

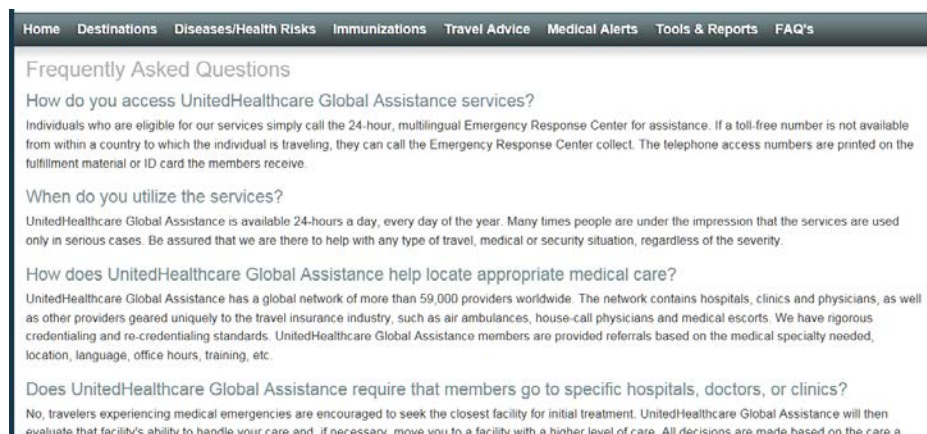
Select your country and the destination country. Choose your drug brand name, ingredient, or drug category by which to search. Then click the Get Local Drug Names button to view the brand names and manufacturers in your destination country.



The screenshot shows the 'International Drug Equivalents' tool interface. At the top is a navigation bar with links: Home, Destinations, Diseases/Health Risks, Immunizations, Travel Advice, Medical Alerts, Tools & Reports, and FAQ's. The main content area is titled 'International Drug Equivalents' and contains several dropdown menus for selection: 'Country of Origin' (set to United States), 'Destination Country' (set to China), 'Drug Brand Name in Country of Origin' (set to Select a Brand Name), 'or Main Ingredient' (set to Albuterol (Salbutamol)), and 'or Drug Category' (set to Select a Category). Below these is a 'Get local drug names' button. To the right, there are two informational boxes: 'How to Create a Report' and 'Tools & Reports'. Below the search area, it says 'Found 2 results' and lists two items: 'Salbuvent®' with manufacturer 'Jebson' and '舒喘灵' with manufacturer 'Glaxo' and comment 'Shu-chuan-ling'.

FAQs

Common questions about utilizing our assistance services.



The screenshot shows the 'Frequently Asked Questions' page. At the top is a navigation bar with links: Home, Destinations, Diseases/Health Risks, Immunizations, Travel Advice, Medical Alerts, Tools & Reports, and FAQ's. The main content area is titled 'Frequently Asked Questions' and contains three questions and answers:

- How do you access UnitedHealthcare Global Assistance services?**
Individuals who are eligible for our services simply call the 24-hour, multilingual Emergency Response Center for assistance. If a toll-free number is not available from within a country to which the individual is traveling, they can call the Emergency Response Center collect. The telephone access numbers are printed on the fulfillment material or ID card the members receive.
- When do you utilize the services?**
UnitedHealthcare Global Assistance is available 24-hours a day, every day of the year. Many times people are under the impression that the services are used only in serious cases. Be assured that we are there to help with any type of travel, medical or security situation, regardless of the severity.
- How does UnitedHealthcare Global Assistance help locate appropriate medical care?**
UnitedHealthcare Global Assistance has a global network of more than 59,000 providers worldwide. The network contains hospitals, clinics and physicians, as well as other providers geared uniquely to the travel insurance industry, such as air ambulances, house-call physicians and medical escorts. We have rigorous credentialing and re-credentialing standards. UnitedHealthcare Global Assistance members are provided referrals based on the medical specialty needed, location, language, office hours, training, etc.
- Does UnitedHealthcare Global Assistance require that members go to specific hospitals, doctors, or clinics?**
No, travelers experiencing medical emergencies are encouraged to seek the closest facility for initial treatment. UnitedHealthcare Global Assistance will then evaluate that facility's ability to handle your care and, if necessary, move you to a facility with a higher level of care. All decisions are made based on the care a

WORLD WATCH® USER GUIDE

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Introduction

World Watch® is an all-inclusive intelligence database that contains a vast array of real-time analysis and information of countries and major cities around the globe. The database contains in-depth profiles of more than 130 countries and 340 cities that provide virtually everything a traveler needs to know before visiting an international destination.

World Watch® has been designed to allow users to access information quickly and easily. With World Watch®, users do not have to scan through page after page of information; the system has been set up to allow users to directly access the information that they need. Navigation starts with the Home Page, which is detailed on the following page.

Allows users to select a country or city from anywhere in the system.

Allows users to search the World Watch® database. An “Advanced Options” feature allows users to narrow their search by date, location or category.

Provides links to useful tools for travelers, including travel safety tips.

Link to access the member portal or logout of World Watch®.

Returns users to the World Watch® home screen from any location within the database.

The most recently issued reports by Global Risk.

The most frequently viewed segments in the World Watch® system.

Hot Spots is our daily intelligence briefing. Most users receive Hot Spots via e-mail; however, if you are unable to access your e-mail, you can view the latest edition here.

The most recent major world events that could have a significant impact on travel or business operations. Global Monitoring alerts are issued via email, text message and telephone calls to subscribers and are also posted on the home screen of World Watch®.

Answers to the most frequently asked questions related to World Watch®.

Quick Search allows for quick access to search the World Watch® database.

Full-size interactive map of the country or city selected.

The most recently updated segments in the World Watch® system.

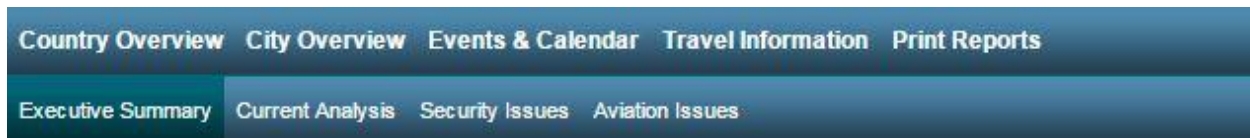
Breaking news articles from the British Broadcasting Corporation (BBC).

Link to a breakdown of the Country Threat Level ratings.

Country Selection

After logging into World Watch®, users are automatically brought to the main screen. However, the bulk of the World Watch® content is found in the detailed and regularly updated pages dedicated to each country. To select a country, simply click on the **Select a Country** drop-down box on the menu bar and scroll through the country listings until you find the country you wish to select. Once the country has been selected, the screen will automatically refresh and the data will appear on the screen. You can select a different country -- or city using the **Select a City** box -- at any point in the system as the main menu bar is always displayed.

Country Menu Bar



Users maneuver through the country information utilizing the menu bar. The section of the system that you are currently in is highlighted with a blue background. The other areas appear with a black or grey background. Clients also have the option to customize the background of their WorldWatch® account, in which case the colors will vary. To shift between the various sections for each country, simply click on the section you wish to access. The system will automatically take you to that section.

The menu bar allows users to access the major sections of each country. Clicking on one of the major sections -- **Country Overview**, **City Overview**, **Events & Calendar**, or **Travel Information** -- opens up a second menu bar of subtopics related to each major section. See the *World Watch® Topic Areas* section below for detailed descriptions of the segments provided.

Print Reports allows users to print all of or certain segments of information found on the system. Simply select the content you wish to include in the report by checking the respective boxes under the *Country Content* and *City Selector* columns and then select the blue button entitled "View Report." The report will then automatically generate and users can choose to print or save the information.

Print Reports

Country Content	City Selector	View Report »
<p>(Select All Country Content)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Executive Summary <input type="checkbox"/> Current Analysis <input type="checkbox"/> Security Issues <input type="checkbox"/> Recent Events <input type="checkbox"/> Calendar <input type="checkbox"/> Customs/Immigration <input type="checkbox"/> Currency <input type="checkbox"/> Communications <input type="checkbox"/> Diplomatic Contacts <input type="checkbox"/> Cultural Information <input type="checkbox"/> Health and Hospitals 	<p>Moscow</p> <ul style="list-style-type: none"> <input type="checkbox"/> City Background <input type="checkbox"/> Security Issues <input type="checkbox"/> Airports & Ground Transportation <p>Sochi</p> <p>St Petersburg</p> <p>Yekaterinburg</p>	<p>View Report »</p>

Threat Levels

To the left of the menu bar each country's threat level is displayed. If a city is currently selected this area will display the city's threat level and crime level. Please see the following special report for additional information regarding how the threat levels are determined: Special Report – Revised Threat Level System. Please see the following report for additional information regarding how the crime levels are determined: Revised Crime Rate Definitions and City Threat Level Alterations.

Note: A nation's Security Threat Level is not static; the threat level may be raised or lowered at any time due changes in the overall security in that country. Accordingly, it is best to check the Security Threat Level each time you access the system.

Recent Events and Facts

Directly below the menu bar is a box providing the most recent security and travel-related events for the country or city selected and a map of the selected location. On the right-hand side of the screen a column of facts provides statistics on the country or city, depending on which is selected. The statistics are updated as new information becomes available. In the case of some countries, especially in underdeveloped nations, certain statistical information is not available or is not relevant.

World Watch® Topic Areas

The segments are described in the order they appear in the menu bar, from left to right.

Country Overview

Country Overview provides users with information and security-related intelligence on the national level.

Executive Summary

Executive Summary provides a thumbnail sketch of the country and includes general background information. The type of information included in this section varies by country, but often includes a political and security summary.

Current Analysis

Current Analysis is a regularly updated overview of political, economic, and security-related events in that particular nation. It addresses the nation's largest and most pressing issues in an easy-to-read summary format. New developments that affect the nation are incorporated into this section in a timely manner.

Security Issues

Security Issues provides users with relevant security-related information for each country. The section begins with a brief overview of the main security issues affecting the country in bullet form, followed by additional detailed information on each security-related concern.

Aviation Issues

Aviation Issues provides an overview of the airlines operating in the country, as well as aviation-related safety and security concerns.

City Overview

City information is available for most locations on World Watch®. To choose a city either use the drop down located on the far left of the second menu bar or simply hover over the *City Overview* button and the cities will be displayed.

City Background

City Background provides basic background information on the city, as well as a bulleted list of the primary security concerns.

Security Issues

Similar to the country Security Issues section, the city section provides users with relevant security-related information for each city, including useful city tips.

Airports & Ground Transportation

Airport & Ground Transportation provides general and security-related airport and transportation information for the city. The Transportation sub-section provides users with an overview of available modes of transportation to and from the airport and around the city and also outlines any transportation-related concerns.

Maps

The Map segment provides a full-size interactive map of the city selected.

Events & Calendar

Recent Events

Recent Events provides a list of the most recent travel or security-related events on the country selected. New events are added to the database on a daily basis. The section displays events in the country for the past 90 days. To view the events for additional time periods, viewers can utilize the advanced search option discussed above. Once in advanced search mode users can select a date range of their choosing to the left of the screen and narrow their search by choosing a location and/or category.

Calendar

This section lists national holidays, religious events and important anniversary dates -- including dates significant to terrorist and insurgent groups -- for the current year.

Travel Information

Customs/Immigration

The Customs/Immigration section includes basic information regarding the nation's visa and passport requirements and/or restrictions, health requirements, entry/departure taxes, and export/import regulations of the selected country.

Note: Because these requirements and regulations are subject to change on very short notice, it is always advisable to check with the embassy of the country you will be visiting prior to your departure.

Currency

This section provides an overview of the national currency and other currency-related information.

Communications

The Communications section offers a detailed description of the nation's telephone and communications system. The section also provides instructions on how to make calls from within the country and to the selected country from abroad.

Diplomatic Contacts

Diplomatic Contacts provides embassy and consulate contact information for Australia, Canada, China, France, Germany, Mexico, Russia, the United Kingdom and the United States, for the country selected when applicable.

Cultural Information

Cultural Information provides information on language, useful cultural tips -- including gestures and/or actions that may be considered inappropriate or offensive to residents -- and tips for female travelers.

Health and Hospitals

Health and Hospitals outlines the quality of medical care in the selected country by pulling information from UnitedHealthcare's Medical Intelligence database. Created in partnership with Harvard Medical International, this database offers a country-specific, 5-point medical risk rating scale and details on emergency medical services, hospital contacts, medication information, blood supply, healthcare payment, and much more.

Print Reports

Print Report allows users to print all of or certain segments of information found on the system for the selected country.

Questions? Comments?

Contact UnitedHealth Group's Intelligence team directly at intelligence@uhcglobal.com or call + (1-713) 430-7300 and ask to speak to a representative for the Intelligence Department.

*Need a
little help?*

*You are not
alone.*



Confidential

Personalized

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39%

According to American College Health Association's 2017 survey, **39% of college students** report feeling so depressed that it was difficult to function and 1 in 5 are diagnosed or treated for anxiety.

Through BetterHelp, a national virtual counseling service, you can get the help you want, the way you want it. Starting on the effective date of your policy, you have access to Psychologists (PhD / PsyD), Marriage and Family therapists (LMFT), Clinical Social Workers (LCSW) and Licensed Professional Counselors (LPC). These professional licensed counselors will be available to you via ongoing text communications, live chat, phone, video or groupinars.

When you first visit the counseling website, you will be asked to register and complete a questionnaire that will request your UHCSR insurance information on your ID card, emergency contacts and your goals for accessing the service. The questionnaire will also ask you for counselor preferences (gender, specialty, etc.) to ensure you are matched with a practitioner that can help you meet your goals. Within 24 hours after completing the questionnaire, you will be contacted by a counselor to schedule an appointment and decide on a communication method that best suits your needs.

As an insured with **StudentResources**, there is no consultation fee for this service. Every communication with a BetterHelp counselor is covered 100% during your policy period.

Insureds must register at www.counseling4students.com to use BetterHelp services.

Non-insureds can now access BetterHelp, by clicking on "Get Started" and selecting "Registering for paid account".