

International benefit plans for missionary and faith-based organizations



United Healthcare Global

Helping your mission thrive

Managed by UnitedHealthcare Global and Insurance Office of America (IOA), the Christian Alliance for Benefits (CAB) was formed by representatives of like minded employers who together sought to enhance the ability of their organizations to provide excellent, sustainable, competitive employee benefit programs that exemplify quality, stewardship, integrity and unity. Over the years the CAB's participating organizations have benefited from meaningful financial savings, exceptional benefit structure and unmatched rate stability - together our light shines brighter.

Better care for missionaries

By leveraging UnitedHealthcare Global's enterprise capabilities and local market knowledge, they help missionaries enjoy better health care experiences, wherever their vocation take them. They are proud to serve over 7 million members with medical access, assistance, security and intelligence services in established as well remote and challenging locations.

Better value for organizations

Together, we serve missionary and faith-based clients as well as multi-national and local businesses, governments, insurers, individuals and families. UnitedHealthcare Global's expertise in health technology and data enables them to deliver proactive, personalized services that enable better outcomes.



In-house solutions

UnitedHealthcare Global is dedicated to helping people live healthier lives and to help make the health system work better for everyone. Each of our 70,000 international team members are ready to serve and help protect the health, well-being and safety of missionaries and their families.

We specialize in crafting flexible yet holistic international benefit programs to fit your mission and people. What makes our solutions stand out is that they are **delivered in-house**.

Global insurance

- · Inpatient and outpatient coverage
- Prescription services
- Dental*
- Vision*



Each of our comprehensive plans include access to our global capabilities and resources to help ensure no matter where the journey may take, missionaries benefits will travel with them.

Health Services

- Screenings, physicals and vaccinations*
- · Virtual visits for medical and mental health
- Condition management programs
- · Treatment monitoring and updates

Wellness

- · Wellness tracking applications and coaching
- Behavioral health resources
- Employee assistance programs

*Uniquely available in select regions or as optional services. Please contact a UnitedHealthcare Global Sales Representative to request details and pricing.

Assistance and Security

- Evacuation and repatriation
- Emergency travel assistance
- · Legal, compliance, visa support
- Provider referrals
- GOP/payment coordination
- Device and prescription transfer
- · Document replacement
- Evacuation and repatriation

Intelligence

- · Medical and security intelligence
- Alerts and notifications

Global capabilities and resources

Our comprehensive international network is built on a foundation of quality, centered on the members we serve. And our unique ability to think global, act local help us improve health care for the people and systems we serve.

By harnessing global capabilities together with local market understanding, we are advancing local health care access, affordability and outcomes by leveraging foundational enterprise competencies in data analytics, technology and clinical insights.

Quality means better care

- · Local market focus, resources and intelligence
- In market relationships with local, practicing physician advisors
- · Consistent network quality control and protocol
- Additional layer of quality standards, including on-site and medical transport assessments for assistance providers
- Curating the best and most appropriate providers for each situation, location and individual

Seamless access means better coverage

- Dedicated account teams to seamlessly transition from existing carrrier to UnitedHealthcare Global
- Medical and security intelligence integrated with evidence based, clinician lead decision making
- Network design enables portable access to care in both home and host countries
- Doing whatever it takes to go beyond health care to deliver total care wherever globally mobile populations need coverage, support and assistance

"Think global, act local" means better value

- Strategic and aligned incentives with all partners to optimize premium expenditure
- Advanced cost control measures, efficiencies, payment structures and investments in processes and systems to ensure direct payment to providers and facilities for medical care
- Cutting through the noise and clutter to make the health and security landscape understandable and easier to navigate

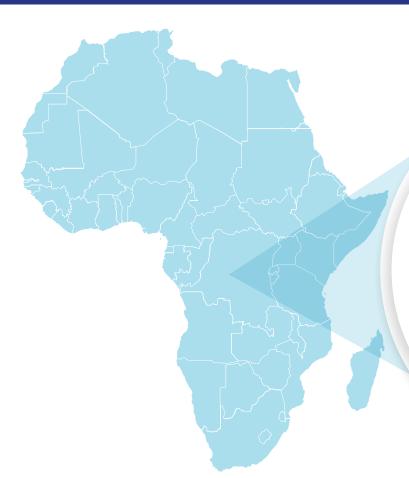




Case Study: Medical Evacuation From Isolated Locale

Location: Remote Africa

Duration: March 2020



Situation:

A member suffered a traumatic leg injury in remote Africa. The injury was so severe it put them at risk of losing a limb without proper and quick intervention. Multiple obstacles stood between the member and the critical care needed:

- The closest airport was 8 hours away
- The airport landing strip was unpaved, unlit and could only be accessed by special aircraft types
- · COVID travel restrictions

Outcome:

Working with urgency to deliver appropriate end-to-end care excellence, our team of diverse experts leveraged technology and data to help deliver the proper assistance.

- Identified the closest and most qualified regional air ambulance provider who can respond efficiently, timely, stabilize the patient and provide the care the patient would need in the air
- Emergency Response Center (ERC) assessed all the evacuation options based on conditions, locale and timeframe within which the patient needs to reach care
- Clinical Team selected the most appropriate Level III trauma center in South Africa, where the member underwent comprehensive diagnostic and limb saving procedures
- ERC then coordinated an air ambulance flight from South Africa to the U.S. and arranged a seamless admission to the U.S. facility where the member continued their ongoing care

Enabling better outcomes

The UnitedHealthcare Global difference

With UnitedHealthcare Global by your side, all of the resources of UnitedHealth Group are yours. By packaging solutions to fit the specific needs of your mission, you can make clearer choices and better decisions while improving the experiences in the mission field and lowering your health care costs at home.

Solutions and services are designed to handle the growing complexities associated with international travel and assignments abroad. We look forward to forming a positive, productive partnership with you and helping your missions thrive.



Caring for missional leaders and their families

- One plan with physical and mental health services designed to care for the whole person — at home and abroad
- · Seamless service and coverage, in- and out-of-network
- · Multilingual support via phone, email or chat
- Telemedicine



Personalized plans and service

- · Digital on-boarding, health management and wellness programs
- 1:1 assistance with direct payment, benefit questions and critical care
- · Plan management and population health reporting
- Destination intelligence, alerts and notifications



Compliance with legal requirements

- Legal expertise in 200+ countries health care laws and regulations
- Visa requirements support
- Assistance and evacuation coordination
- Quality monitoring and in-depth knowledge of local providers and facilities

Trusted by

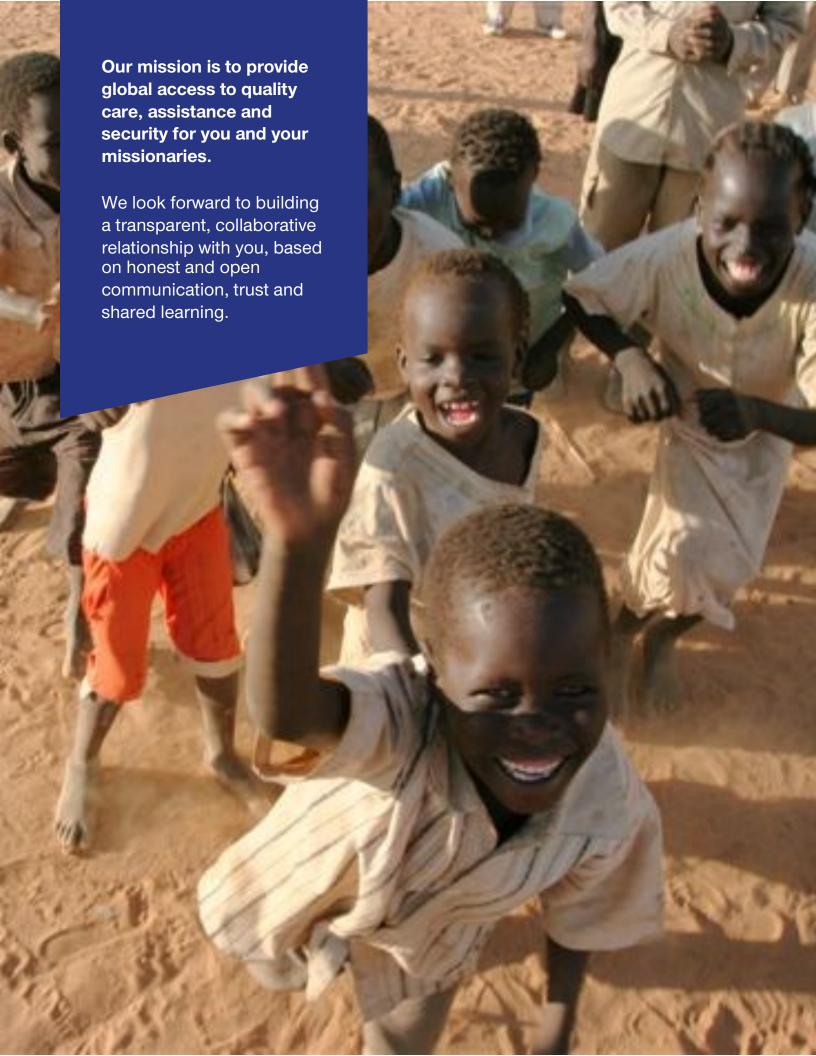














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