

INSURANCE INFORMATION FOR ROGER WILLIAMS UNIVERSITY & ROGER WILLIAMS UNIVERSITY SCHOOL OF LAW EMPLOYEES TRAVELING ABROAD

University and School of Law employees traveling abroad *on University or Law School business* have access to a number of insurance and travel assist programs and benefits, as follows:

1. Medical Insurance

Medical coverage for accidents or a sickness occurring outside the United States is primarily through the employee's *own* health insurance coverage.

If you are enrolled in the University-sponsored medical program through Blue Cross & Blue Shield of Rhode Island, you have access to BlueCard Worldwide, which provides coverage when traveling outside the U.S. Information on BlueCard Worldwide, including contact information regarding finding a doctor or hospital outside the U.S., is attached.

If you are not enrolled in the University-sponsored BCBSRI medical program, you should, before your scheduled trip, contact your own medical insurer and request coverage information regarding travel outside of the U.S.

2. Group Travel Accident Insurance

The University has obtained a Group Travel Accident insurance policy, currently issued by Chubb (ACE) insurance company, which provides benefits in the event of accidental death or dismemberment as well as evacuation services. Such coverage for all full-time faculty and staff travelers¹ applies to any University or Law School business travel both within and outside the U.S. In addition to the base benefits, the policy also provides various travel assist programs. A listing of such programs is attached. The attachment contains the current coverage card identifying the group name and number that you may carry with you while traveling. You are encouraged to register for the program www.acetravelassistance.net (username: medassist-usa@axa-assistance.us Password: [acea&h](#)) and create an individual profile tailored to your travel plans.

3. Foreign Liability Insurance

The University and School of Law maintain a general liability policy, currently issued by Chubb (ACE) insurance company, generally insuring their actions, and the actions of their employees, in most foreign countries*. In addition to the liability protections, the policy also provides a small medical insurance benefit, along with travel assistance services similar to those offered by the Group Travel Accident policy. In addition, you may wish to review international travel information and resources available through United Healthcare Global Tracker at <https://members.uhcglobal.com> (UHC Global ID# 902207089).

In the event of a personal medical situation, you should contact both your primary health insurer (see Section 1 above) along with ACE.

*Certain high risk countries, and countries identified by the U.S. Office of Foreign Assets Control are excluded from coverage. Please contact the individual noted below in Section 7 if you are contemplating a visit to a high risk or OFAC-identified country.

¹ University and School of Law students also are covered by this policy while traveling on study abroad and short term trips.

4. Automobile/Van Rental

Employees should not rent automobiles or vans when outside the U.S. Public transportation or transportation through other service providers (taxis, tour guides, etc.) should be utilized. If there are unique circumstances that warrant renting an automobile or van, please contact the individual noted below under Section 7 *in advance of the trip* to discuss insurance coverage.

5. Personal Property

There is no University or School of Law insurance for personal property. Employees are encouraged to speak with their homeowners or rental insurance company in advance of a trip to determine whether such items will be covered or whether a supplemental policy is necessary.

6. Notification of Potential Liability

If, while traveling overseas, you become aware of any matter that may give rise to liability of the University, the School of Law, a faculty or staff member, or student, such as damage to third-party property or injury to a third-party, please notify the following:

Rachel A. Nuzzo, Esq.
Associate General Counsel
Roger Williams University
Phone: (401) 254-5582
E-Mail: rnuzzo@rwu.edu

7. Questions

If you have any questions regarding this information, please do not hesitate to contact the following:

Rachel A. Nuzzo, Esq.
Associate General Counsel
Roger Williams University
Phone: (401) 254-5582
E-Mail: rnuzzo@rwu.edu

Attachments/Coverage Card:

BlueCard Worldwide (2 pages)
ACE Travel Assistance Program & Card (1 page)
ACE USA Travel Assistance Services (5 pages)
United Healthcare Travel Tracker (1 page)

If the attachments/coverage card are not included with this document, please contact:

Roger Williams University Employees:	The Spiegel Center for Global & International Programs (254-3899) Purchasing (254-3220)
School of Law Employees:	Kathy Massa (254-4506)



Still have healthcare questions? Call the number on the back of your member card.

BlueCard Worldwide: Living or Traveling Outside the U.S.

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BlueCard Worldwide® Program

When you are a Blue_™ member, you take your healthcare benefits with you when you are abroad. Through the BlueCard Worldwide® program, you have access to medical assistance services, doctors and hospitals when traveling or living outside of the United States, Puerto Rico, and U.S. Virgin Islands.



[Visit the BlueCard Worldwide website](#)

Search for hospitals and doctors worldwide

Find helpful travel and destination information

International Claim Forms



You will need Adobe Acrobat Reader to open the International Claim Form. You can get the Acrobat Reader at www.adobe.com.

[International Claim Form >](#)

[International Claim Form \(English, European A4 paper size\) >](#)

[Reclamo Internacional \(Español\) >](#)

When You Need Healthcare Outside the U.S., Puerto Rico and U.S. Virgin Islands

1. Always carry your Blue Cross and Blue Shield ID card.
2. Contact your Blue Plan before leaving as your health care benefits may be different outside the U.S., Puerto Rico and U.S. Virgin Islands.
3. In an emergency, go directly to the nearest hospital or doctor. Call the BlueCard Worldwide Service Center if hospitalized.
4. If you need to locate a doctor or hospital, or need medical assistance services, call the BlueCard Worldwide Service Center at **1.800.810.BLUE (2583)** or **call collect at 1.804.673.1177**, 24 hours a day, seven days a week. An assistance coordinator, in conjunction with a medical professional, will arrange a physician appointment or hospitalization, if necessary.
5. Call the BlueCard Worldwide Service Center at **1.800.810.2583** or **collect at 1.804.673.1177** when you need inpatient care. In most cases, you should not need to pay upfront for inpatient care at BlueCard Worldwide hospitals except for the out-of-pocket expenses (noncovered services, deductible, copayment and co-insurance) you normally pay. When cashless access is arranged, the hospital will submit your claim on your behalf.

6. Call your Blue Plan for precertification or prior authorization, if necessary. Refer to the phone number on the back of your ID card.

Claims Filing and Payment Information

- For inpatient care at a BlueCard Worldwide® hospital that was arranged through the BlueCard Worldwide Service Center, you should only pay the provider the usual out-of-pocket expenses (noncovered services, deductible, copayment and coinsurance) when cashless access is arranged. The provider files the claim for you.
- For all outpatient and professional medical care, you pay the provider and submit a claim. You may also have to pay the hospital (and submit a claim) for inpatient care obtained from a non-BlueCard Worldwide hospital or when inpatient care was not arranged through the BlueCard Worldwide Service Center.
- To submit a claim, complete an International Claim Form and send it to the BlueCard Worldwide Service Center. The claim form must be completed and accompanied by itemized bills otherwise your claim will be returned to you and payment will be delayed.
- Please [click here](#) for an example of a completed form.

Neither the Blue Cross and Blue Shield Association nor any of its independent Licensees shall be liable for any losses, damages, or uncovered charges as a result of using the BlueCard Worldwide Service Center or receiving care from any provider listed on the BlueCard Worldwide website.

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The Blue Cross and Blue Shield System consists of [36 independently operated Blue Cross and Blue Shield member companies](#), a [Federal Employee Program](#)® and an [Association](#), which serves the collective needs of the Blue Cross and Blue Shield Plans.



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ACE American Insurance Company
(A Stock Company)
Philadelphia, PA
(Herein called We, Us, Our)

Travel Assistance Program

ATTENTION

**In the event of a medical emergency
call ACE's Travel Assistance
Services immediately**

24-Hour Access

**1-855-327-1414 Toll-Free
1-630-694-9764 Direct Dial**

Call when:

- You require a referral to a hospital or doctor
- You are hospitalized
- You need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems
- Your safety is threatened by the sudden occurrence of a political or military event

When you call ACE's Travel Assistance Services, please be prepared with the following information:

1. Name of caller, phone no., fax no., relationship to Covered Person;
2. Covered Person's name, age, sex and policy number;
3. A description of the Covered Person's condition;
4. Name, location, and telephone number of hospital;
5. Name and telephone numbers for the treating doctor; where and when the doctor can be reached;
6. Health insurance information, worker's compensation, or automobile insurance information if the Covered Person had an accident.

"Covered Person" means the person insured under the applicable ACE policy.

By requesting assistance you agree to assign to us your rights to recover from any of your responsible insurers any expenses we incurred.

ATTENTION Medical Personnel or Police

In the event of a medical emergency, our Assistance Provider will provide the services on the card below. To verify eligibility call the multi-lingual call center 24 hours a day toll free at 1-855-327-1414; or direct dial at 1-630-694-9764.

In addition to the insurance protection provided by your insurance plan, ACE USA has arranged with our Assistance Provider to provide you with access to its travel assistance services around the world. These services include:

- **Medical Assistance** including referral to a doctor or medical specialist, medical monitoring when you are hospitalized, emergency medical evacuation to an adequate facility, medically necessary repatriation and return of mortal remains.
- **Personal Assistance** including pre-trip medical referral information and while you are on a trip: emergency medication, embassy and consular information, lost document assistance, emergency message transmission, emergency cash advance, emergency referral to a lawyer, translator or interpreter access, verifies medical benefits and assists with medical claims process.
- **Travel Assistance** including emergency travel arrangements, arrangements for the return of your traveling companion or dependents and vehicle return.
- **Security Assistance** including a crisis hotline and on the ground security assistance to help address safety concerns or to secure immediate assistance while traveling as well as access to a secure, web-based system for tracking global threats and health or location based risk intelligence.

This information provides you with a brief outline of the services available to you. These services are not insured benefits. Reimbursement for any service expenses is limited to the terms and conditions of the policy under which you are insured. You may be required to pay for services not covered. A third party vendor may provide services to you. Our Assistance Provider makes every effort to refer you to appropriate medical and other service providers. It is not responsible for the quality or results of service provided by independent providers.

In all cases, the medical provider, facility, legal counsel or other professional service provider suggested by ACE's Assistance Provider are not employees or agents of our Assistance Provider and the choice of provider is yours alone. ACE's Assistance Provider assumes no liability for the services provided to you under this arrangement, nor is it liable for any negligence or other wrongful acts or omissions of any of the legal or health care professionals providing services to you. Travel assistance services are not available if your coverage under the policy is not in effect.

ACE TRAVEL ASSISTANCE PROGRAM

For medical referrals, evacuation, repatriation or other services please call:

ACE Travel Assistance Program
1-855-327-1414 (Toll-Free)
1-630-694-9764 (Direct Dial)
medassist-usa@axa-assistance.us

Visit www.acettravelassistance.net for access to global threat assessments and location based intelligence.

Username: medassist-usa@axa-assistance.us
Password: acea&h



Organization: Roger Williams University
Policy Number: ADDN10892193
Assistance Provider: AXA Assistance USA, Inc.

AXA provides emergency medical and travel services and pre-trip information services. Please call when:

- You require a referral to a hospital or doctor
- You are hospitalized
- You need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems
- Your safety is threatened by the sudden occurrence of a political or military event



ACE A&H Division offers worldwide travel assistance services to employees, students and their eligible dependents or other individuals covered under its accident and sickness insurance plans. These services are provided by ACE's Assistance Provider and are not insured benefits. Your insurance plan may provide for reimbursement of some or all service expenses based on the terms and conditions of the policy of insurance you have purchased.

Eligibility for Services

Employees, students and their eligible dependents, if covered under an ACE Accident & Sickness policy, are eligible for services during the policy term subject to the limitations listed below. Emergency Medical Services and Emergency Travel Services are available only if a covered person is traveling at least 100 miles away from his or her legal residence or outside of his or her home country or country of permanent assignment. Access to the ACE Travel Assistance Website (www.acetravelassistance.net) and Pre-trip information services are available at any time. Security assistance services are available if a covered person is traveling outside of his or her home country, country of permanent assignment or residence.

24-Hour Access

ACE Insured's can reach the multilingual response center to confirm coverage and obtain access to available services by calling toll-free or direct dial by facsimile or by e-mail 24 hours a day, 365 days a year.

The following is a brief summary of services available:

EMERGENCY MEDICAL SERVICES

- Medical Monitoring

When notified of a Medical Emergency resulting from a covered accident or emergency sickness, ACE's Assistance Provider's multilingual staff will, in their judgment it is appropriate, attempt to contact local attending medical personnel to get a better understanding of the covered person's condition. If appropriate, ACE's Assistance Provider will monitor the covered person's condition and remain in communication with his or her family, subject to applicable privacy laws, until the medical problem is resolved.

- Medical Referrals

Upon request, ACE's Assistance Provider will use its best efforts to provide the names, addresses and telephone numbers of doctors, hospitals, dentists, and dental clinics in the area where the covered person is traveling. ACE's Assistance Provider will also attempt to confirm the availability of the provider, ascertain required payments that a covered person will be required to pay and make an appointment for a covered person with the medical provider of his or her choice.

In a serious Medical Emergency, the covered person is advised to first try to arrange for immediate emergency assistance through local sources and then call ACE's Assistance Provider. ACE's Assistance Provider is neither responsible for determining the appropriate medical specialty for handling the covered person's condition, nor does it provide medical diagnosis or treatment. We cannot guarantee the quality of the medical services provider or the medical facility. The final selection of a local doctor or medical facility is the right and responsibility of the covered person.

- Emergency Medical Payments, Medical Expense Guarantee, Hospital Admission Guarantee

When it is necessary to obtain Emergency medical services for a covered person, ACE's Assistance Provider will, arrange a payment guarantee to cover on-site medical and hospital expenses. If it is necessary to provide a guarantee of payment to a medical provider, or to make arrangements to pay in local currency, ACE's Assistance Provider will provide funds for emergency payments to cover on-site medical and hospital

expenses. This payment is limited to the maximum benefit allowable under the policy. ACE's Assistance Provider will work with you or the covered person's family to guarantee any amount required in excess of policy limits.

- **Emergency Medical Transport, Medical Evacuation or Repatriation**

In the event of a Medical Emergency and upon request of a doctor designated by ACE's Assistance Provider in consultation with a local attending Doctor, ACE's Assistance Provider will arrange and pay for transportation under medical supervision to a different hospital or treatment facility or repatriation to the covered person's place of residence for treatment if it is determined to be medically necessary. As part of a medical evacuation, ACE's Assistance Provider will also make all necessary arrangements for ground transportation to and from the hospital, as well as pre-admission arrangements, where possible, at the receiving hospital. Payment for these services is limited to the maximum benefit allowable under the Policy.

All medical decisions (such as the medical need for evacuation, medical equipment and the medical personnel to be used) and decisions regarding the final destination will be made by ACE's Assistance Provider's designated doctors in consultation with a local attending doctor based on medical factors. Their decisions shall be conclusive in determining the need for such services. Should you decide to make these arrangements without the assistance of ACE's Assistance Provider, we cannot be held liable for the services rendered or the cost. Any bills received for services arranged without ACE's Assistance Provider will be reviewed and processed in accordance with the lesser of the actual cost or the cost for the services had ACE's Assistance Provider made all of the arrangements.

- **Dispatch of a Doctor or Specialist**

If, based on the information available, a covered person's condition cannot be adequately assessed to evaluate the need for transport or evacuation, ACE's Assistance Provider will dispatch a doctor or specialist to the covered person's location to make an assessment. ACE's Assistance Provider will pay for the cost of the doctor's or specialist's travel and the services provided on location up to the maximum benefit allowable under the policy.

- **Repatriation of Remains**

In the event of a covered person's death while on a covered trip, ACE's Assistance Provider will arrange for and pay for all necessary expenses (including government authorization and documentation, requirements of the local authorities to transport the remains and a container appropriate for transportation) related to the repatriation of the remains to the covered person's place of residence for burial. Payment for these services is limited to the maximum benefit allowable under the policy. Should you decide to make these arrangements without the assistance of ACE's Assistance Provider, we cannot be held liable for the services rendered or the cost. Any bills received for services arranged without ACE's Assistance Provider will be reviewed and processed in accordance with the lesser of the actual cost or the cost of the services had ACE's Assistance Provider made all arrangements.

- **Family Reunion Travel Arrangements**

ACE's Assistance Provider will coordinate emergency travel arrangements for family members to join a hospitalized covered person or to accompany the covered person's mortal remains to the covered person's place of residence. Payment for these services is the responsibility of the traveling family member unless paid for by you or covered under the policy.

- **Escort Transportation**

If it is reasonably possible for a family member or companion traveling with the covered person to accompany the covered person during a medical evacuation, repatriation or repatriation of remains, ACE's Assistance Provider will make the necessary arrangements for the trip. Payment for these services is the responsibility of the traveling family member or companion unless paid by for you or covered under the policy.

- **Return of Dependent Children**

If a covered person who is traveling alone with dependent children under age 26 is hospitalized, and the dependent children are left unattended, ACE's Assistance Provider will arrange for the children's return

home with an appropriate escort, if necessary. Any return tickets for the children must be exchanged for the new travel arrangements. Payment for these services is the responsibility of the covered person's family unless paid for by you or covered under the policy.

- **Return of a Traveling Companion**

If a covered person's traveling companion's trip is delayed and previously made travel arrangements are lost due to the covered person's Medical Emergency, at the option of the traveling companion, ACE's Assistance Provider will arrange for the traveling companion's new travel arrangements to his or her return destination or the next destination on the trip itinerary. Payment for these services is the responsibility of the traveling companion unless covered under the policy.

- **Visit of a Family Member or Friend**

If a covered person is traveling alone and must be hospitalized for more than five (5) consecutive days, ACE's Assistance Provider will make travel arrangement for one family member or one friend designated by the covered person from his or her home to the place where the covered person is hospitalized. Payment for these services is the responsibility of the traveling family member or friend unless covered under the policy.

- **Replacement of Medication or Eyeglasses**

If a covered person has an unexpected need for prescription medication while traveling; loses, forgets, or runs out of prescription medication or breaks, loses, or has eyeglasses stolen while traveling, ACE's Assistance Provider will attempt to locate the medication, eyeglasses or their equivalent and attempt to arrange for the covered person to obtain it locally, where it is available or to have it shipped to him or her, subject to local laws, if it is not available locally. Payment for the prescription medication, eyeglasses or any shipping expense is the covered person's responsibility unless covered under the policy.

SECURITY EVACUATION SERVICES

- **Political and Natural Disaster**

In the event of a covered evacuation event and upon the request of the covered person, ACE's Assistance Provider, in consultation with their designated security consultant will arrange and pay for the transportation of a covered person to the nearest place of safety.

Insurance benefits, if applicable, will not be payable unless ACE's Assistance Provider authorizes all expenses in advance and these services are provided by our designated security consultant. Neither ACE's Assistance Provider nor the security consultant is responsible for the availability of transportation services. When an evacuation is impractical due to hostile or dangerous conditions the designated security consultant will make every effort to maintain contact until evacuation is possible.

Payment for these services is limited to the maximum benefit, if any, shown in the insurance policy.

- **Consultation Services**

ACE's Assistance Provider will provide access to a crisis hotline and security assistance center to discuss any safety concerns about travel locations or to secure immediate assistance while traveling.

Payment for consultation services is the responsibility of the group sponsor or the covered person.

EMERGENCY TRAVEL SERVICES

- **Emergency Message Relay**

A covered person may send and receive emergency messages toll-free 24 hours a day through ACE's Assistance Provider's Response Center. This service is staffed by multilingual professionals and is available to a covered person to contact relatives, friends and business associates. This service offers unlimited usage as long as messages are related directly to an emergency situation.

- **Emergency Travel Arrangements**

ACE's Assistance Provider will make new reservations for airlines, hotels and other travel related services in the event of an emergency or unexpected need for a covered person to return home prior to the scheduled return date.

- **Emergency Cash**

ACE's Assistance Provider will deliver emergency funds to a covered person provided there is satisfactory guarantee of reimbursement. The method of delivery of emergency funds will vary according to the need in a given situation. A satisfactory guarantee of reimbursement is the ability to debit a covered person's valid credit or debit card in the amount required and a written guarantee of payment signed by the covered person.

- **Legal Assistance/Bail**

ACE's Assistance Provider will assist a covered person with locating local attorneys and will advance bail funds, where permitted by law and with satisfactory guarantee of reimbursement. A satisfactory guarantee of reimbursement is the ability to debit covered person's valid credit or debit card in the amount required and a written guarantee of payment signed by the covered person.

- **Location of Lost Items**

ACE's Assistance Provider will assist a covered person with arrangements to replace or forward copies of lost or stolen documents, including passports, drivers licenses and credit cards, as well as assist with procedures to file loss reports and to recover lost or stolen articles.

- **Interpretation/Translation**

The multilingual staff at the ACE's Assistance Provider's Response Center, will assist a covered person with foreign language and interpretation problems over the telephone or shall refer them to a certified translator, if required. Payment for these services is the responsibility of the person requesting the services if not covered under the policy.

INFORMATION SERVICES

ACE clients and travelers will have access to a secure, web-based system for tracking global threats and receiving location based risk intelligence including:

- Up-to-the-minute travel alerts regarding political instability, civil unrest, disease outbreaks, crime patterns and worldwide terrorism news.
- Real-time country-specific trip briefs for intended travel destinations, including any safety and security issues for that city region or country, helpful security tips, plus any security precautions that should be adopted to avoid those risks.
- Country-specific health information including trip preparation advice and preferred medical facilities around the world.
- U.S. State Department Travel Warnings
- Online ability to locate preferred providers, obtain contact information for such providers, as well as their specialties and practices.

The following pre-trip information will be available to a covered person before they depart and while traveling on a covered trip:

- **Visa, Passport, and Inoculation Requirements**

ACE's Assistance Provider will provide information on the visa, inoculation, passport or immunization requirements of the foreign countries in which a covered person will be traveling.

- Cultural Information

ACE's Assistance Provider will provide information concerning cultural and other events, if available, in the area in which a covered person will travel.

- Temperature and Weather Conditions

ACE's Assistance Provider will provide a covered person with weather forecasts and temperatures for major cities around the world as well as domestic and international ski condition reports for major ski areas, if available.

- Embassy and Consular Referrals

ACE's Assistance Provider will provide a covered person with the address and telephone number of the nearest American Consulate or Embassy, as appropriate.

- Foreign Exchange Rates

ACE's Assistance Provider will provide information about foreign exchange rates between the U.S. dollar and most major currencies. The rates are updated Monday through Friday and may vary slightly from rates posted by local financial institutions. The rates provided by ACE's Assistance Provider are meant as general guidelines.

Limitations

Payment for services rendered or the costs incurred by ACE's Assistance Provider on behalf of a covered person will be reimbursed by ACE to the extent covered under the policy. To the extent these services or any advanced payments are not covered under the policy, the Policyholder or the covered person will be responsible for payment. ACE reserves the right to recover any amounts paid outside of the policy limits from any third party who would otherwise be responsible for payment in the absence of the policy benefits.

All services must be arranged and approved by ACE's Assistance Provider to be covered under the Policy.

All travel arrangements will be economy fare for the most direct route available based on the traveler's designation. No deviations are allowed.

Some countries may present political or other obstacles that may render assistance services difficult or impossible to guarantee. ACE's Assistance Provider is not responsible for informing a covered person whether a country is "open" for assistance services prior to his or her departure or during his or her stay.

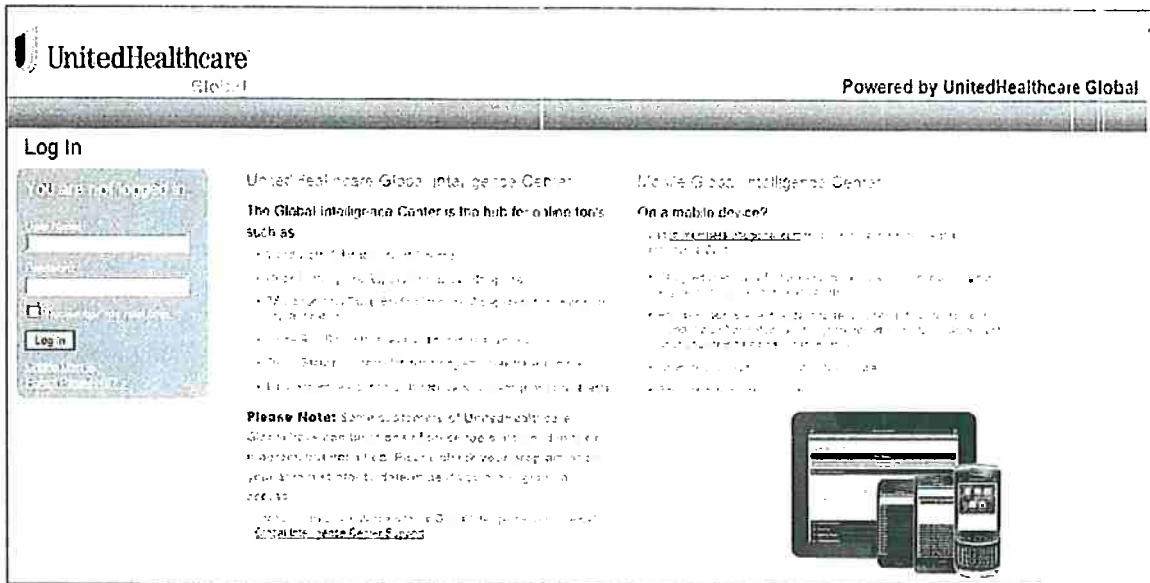
ACE's Assistance Provider reserves the right to suspend, curtail or limit its services in any areas in the event of rebellion, riot, insurrection, military uprising, war, terrorism, labor disputes, strikes, nuclear accidents, acts of God or refusal of the authorities to allow full access to provide services. Should a covered person travel in any area in which any of these events have occurred, ACE's Assistance Provider will endeavor to provide services to the best of its ability.

IMPORTANT NOTICE

In all cases, the medical provider, facility, legal counsel or other professional service provider suggested by ACE's Assistance Provider are not employees or agents of ACE's Assistance Provider and the choice of provider is a covered person's alone. ACE's Assistance Provider assumes no liability for the services provided to a covered person under this arrangement, nor is it liable for any negligence or other wrongful acts or omissions of any of the legal or health care professionals providing services to a covered person.

Creating a UnitedHealthcare Global Intelligence Center Account

Follow the steps below to create your Global Intelligence Center account, giving you access to detailed travel, medical and security information.



The screenshot shows the UnitedHealthcare Global Intelligence Center website. At the top, it says "UnitedHealthcare Global" and "Powered by UnitedHealthcare Global". Below this is a "Log In" section with a "Create New User" link. To the right, there are sections for "UnitedHealthcare Global Intelligence Center" and "Mobile Global Intelligence Center". The "UnitedHealthcare Global Intelligence Center" section lists benefits such as "Access to travel, medical and security information" and "24/7 support". The "Mobile Global Intelligence Center" section lists benefits such as "Access to travel, medical and security information" and "24/7 support". There is also a "Please Note" section and a "Create New User" link.

1. Go to <https://members.uhcglobal.com>.

2. Click on "Create User"

3. Enter your ID Number, found on your UnitedHealthcare Global ID card. Click Next. ID# **902207089**

4. Read and agree to the Terms of Use. Click Next.

5. Complete your Account Information: Username, Password, Email, Security Question and Answer. Click Next.

6. Complete your User Information: First Name, Last Name, Gender, Date of Birth, and Primary Phone. Click Finish.