EAHI COVID Benefits Guide

Elite Athlete Health Insurance (EAHI) & UnitedHealthcare Global (UHG)

I E A M USA

This guide will help you navigate your insurance options, specifically for COVID, including diagnostic testing, evaluation and treatment, both domestically and internationally.

When EAHI transitions from Highmark to UMR on Jan 1, 2021, your COVID benefits will remain the same and you will continue to be enrolled in UHG. We will update this guide with new information on how to access your EAHI plan internationally with UMR.



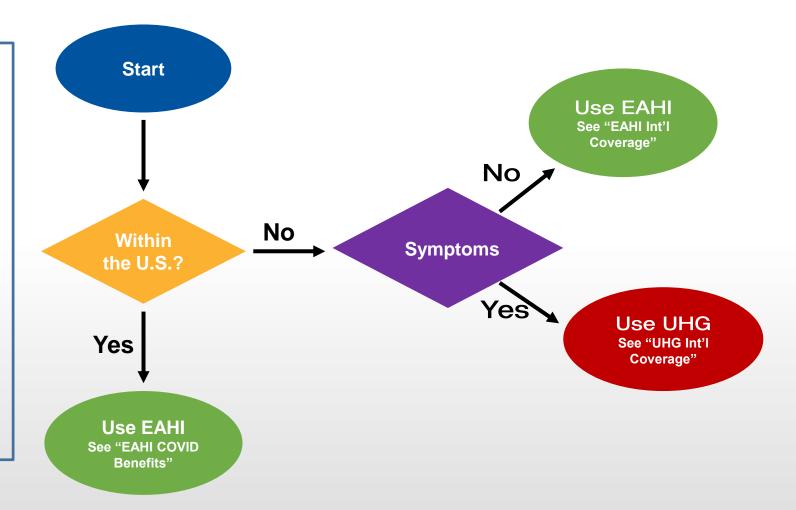
COVID Coverage

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Your EAHI plan provides COVID diagnostic testing, evaluation, and treatment at **no cost to you**, both domestically and internationally.

You are also automatically enrolled in UnitedHealthcare Global (UHG) insurance which provides coverage for illness (including COVID) and injury while traveling internationally.

You should always use your
UnitedHealthcare Global (UHG)
insurance first for illness or injury
when traveling internationally. UHG
provides benefits such as medical
evacuation and repatriation services
that are not covered by EAHI.





EAHI COVID Benefits



If you are enrolled in EAHI, the following services related to COVID are covered 100%, at no cost to you:

Diagnostic & Antibody Tests

Symptomatic Athletes
Asymptomatic Athletes
In-Network Providers
Out-of-Network Providers

COVID (+) Treatment

Outpatient Acute Care
In-Patient Acute Care
In-Network Providers
Out-of-Network Providers

If you use an out-of-network provider, you may have to pay for services out of pocket and then request reimbursement from Highmark BCBS. Be sure to get an itemized invoice including provider name and EIN, service provided, cost, and paid in full note.

The following services are subject to out-of-pocket expenses*†:

Cardiac & Respiratory Tests
EKGs
Echos
PFTs

*Unless otherwise determined as necessary for COVID (+) acute care †Cardiac and respiratory screenings must be ordered by a licensed medical professional



EAHI - International Coverage



Your EAHI plan includes international coverage, including COVID diagnostic testing, evaluation and treatment. When traveling internationally, you should only use your EAHI coverage if you are seeking COVID testing and you are asymptomatic. Otherwise, you should always use your UnitedHealthcare Global (UHG) insurance first for illness or injury when traveling internationally.

If you need to use your EAHI benefits internationally:

- 1. Always carry your member ID card with you. You can easily access your card via the app or through your online account at www.highmarkbcbs.com.
- 2. Use the <u>www.bcbsglobalcore.com</u> website to locate an international provider.
- 3. Call Highmark BCBS at 800-909-6120 as some services require preauthorization.
- 4. Call BCBS Global Core service center at 800-810-2583 or collect at 804-673-1177, 24 hours a day, seven days a week.
- 5. You may also pay for services out of pocket, keep all receipts and related documentation, and submit a claim form directly to Blue Cross Blue Shield Global Care or online via the mobile app. Since some services require preauthorization, it's critical that you reach out to Highmark BCBS before seeking care unless it's an emergency. Scan here for more info:



UnitedHealthcare Global (UHG) International Coverage

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When traveling internationally and experiencing COVID related symptoms, illness or injury, athletes should use their UHG insurance. All EAHI athletes are automatically enrolled in UHG. The following services are covered at 100% with UHG through January 20, 2021:

Did you know? You should use your UHG insurance first for illness or injury while abroad. UHG provides international benefits, such as medical evacuation and repatriation services, that are not covered by EAHI.

Diagnostic Tests

Symptomatic Only
Approved Locations Only
Testing must be ordered by a
physician or licensed healthcare
professional

Telehealth Services

COVID telehealth services received outside of the U.S. will be covered

COVID (+) Treatment

Outpatient Acute Care
In-Patient Acute Care
In-Network Providers
Out-of-Network Providers

Quarantine

Per diem is available for members quarantined due to illness

If you wish to have a COVID test internationally but don't have symptoms, use your EAHI insurance.



UnitedHealthcare Global (UHG) International Coverage





Always carry your member ID card with you when traveling in a foreign country.



If you have a medical or travel problem, call UnitedHealthcare Global. If you are experiencing a medical emergency, you should immediately go to the nearest physician or hospital before calling UnitedHealthcare Global.

Printed on your member ID card are Business Travel telephone numbers. Call toll free + 1-866-870-3475 or reverse charges calls are accepted at +1-763-274-7364.



When you call, be prepared with as much of the following information as possible:

- your name
- your organization's name and ID number
- · description of the situation
- phone number to reach you



A multilingual Assistance Coordinator will render whatever assistance is necessary, and UnitedHealthcare Global will monitor your case until the situation is resolved.



BUSINESS TRAVEL INSURANCE

Client Name: United States Olympic & Paralympic

Committee

Group ID #: 904417

(Provide this number when calling UHCG)

UHCG ID #: 901985845

(Use this number when creating your Intelligence Center account)

UnitedHealthcare Business Travel Insurance Underwritten by UnitedHealthcare Insurance Company This card does not guarantee coverage. To verify benefits, view claims, or find a provider, visit the websites or call.

Business Travel Toll Free: + 1 866-870-3475
Business Travel Reverse Charges Accepted: +1-763-274-7364

global_member_services@uhcglobal.com http://members.uhcglobal.com

Claim Submission:

UnitedHealthcare Global PO Box 740836 Atlanta, GA 30374-0836 USA Fax: +1-248-524-5729 global_member_services@uhcglobal.com

Notice to Physicians/Hospitals: Call immediately for benefits verification and procedures. Call 24 hours a day (multilingual). If you do not have access to a phone, email **businesstravel@uhcglobal.com**.



EAHI Resources







- 1. Download the Highmark BCBS app ("Highmark Plan" in the app store) or visit www.highmarkbcbs.com
 - Create an account
 - Search for a provider by your location
- 2. Call Highmark BCBS at 1-800-909-6120. This number is also located on the back of your insurance card.





 Reach out to the EAHI benefits team at <u>eahi@usopc.org</u> or (800) 933-4473, ext. 3





United Healthcare SafeTrip Travel Insurance

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UnitedHealthcare SafeTrip global travel insurance may be purchased for athletes not enrolled in EAHI, NGB staff, coaches, etc. through the USOPC Friends and Family Program.

SafeTrip plans provide medical insurance coverage insurance up to \$1 million, access to medical and travel assistance services, medical evacuation, and lost or delayed baggage reimbursement.

To learn more about the program or for information on how to enroll scan here: