

EAHI COVID & International Coverage Benefits Guide

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

TEAM
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.

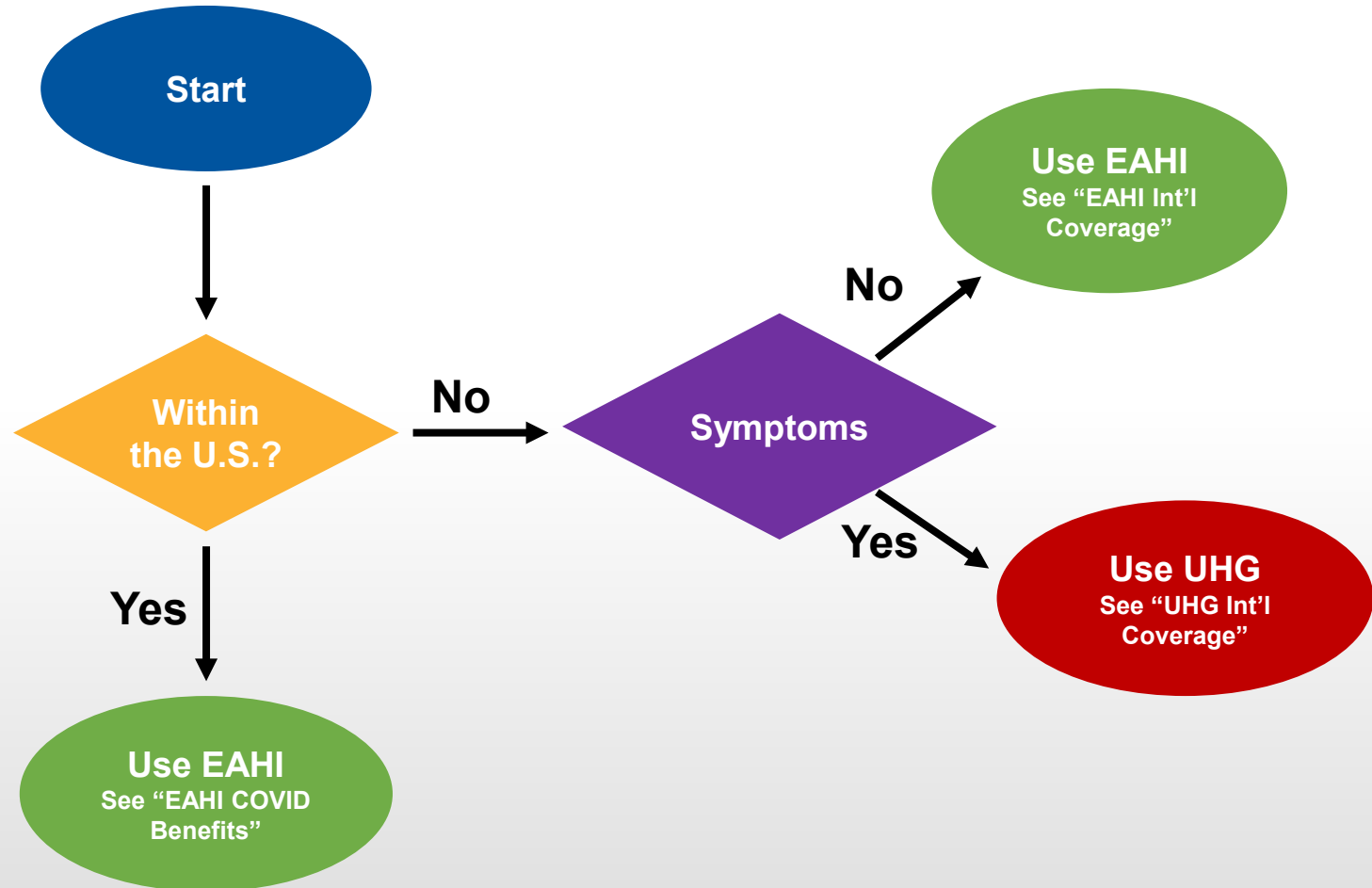
COVID Coverage



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.



* UHG = UnitedHealthcare Global Travel Insurance

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	COVID (+) Treatment
Symptomatic Athletes Asymptomatic Athletes In-Network Providers Out-of-Network Providers	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

EAI – International Coverage



Your EAI plan includes international coverage, including COVID diagnostic testing, evaluation and treatment. When traveling internationally, you should only use your EAI 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 EAI 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 www.bcbsglobalcore.com 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



When traveling internationally and **experiencing COVID related symptoms, illness or injury**, you should use your **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

COVID (+) Treatment

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

Telehealth Services

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

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



- Find an in-network provider:
 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.
- Review your benefits in the 2020 Eahi Benefits Guide 
- Reach out to the Eahi benefits team at eahi@usopc.org or (800) 933-4473, ext. 3

