UnitedHealthcare Global delivers medical and dental benefits to over 7.5 million people living, working and traveling in 150 countries worldwide. This business is uniquely positioned to address global health care challenges by combining distinctive enterprise capabilities with local market understanding. We’re working to create a global health care system that is better aligned, integrated and sustainable.

UnitedHealthcare Global serves multinational and local businesses, governments, insurers and re-insurers, and individuals and their families with the following offerings:

- Health insurance plans for local populations.
- Direct delivery of health care services through hospitals, clinics and physician practices.
- Benefit plans for multinational employers and individuals.
- Risk and assistance solutions.

Where UnitedHealthcare Global Operates

**Brazil.** Brazil has a universal health care system known as Sistema Único da Saúde (SUS), which is financed by the federal government and local municipalities. Approximately 23% of the population is enrolled in private insurance, which offers three segments: premium, mid-market and community. The premium segment has an open network with easy access to quality physicians and facilities. The mid-market segment provides product offerings similar to the premium segment but at a lower cost, while the community segment provides basic health care access at the lowest cost.

UnitedHealth Group Brazil offers high-quality health care services, health and well-being solutions, and insurance plans across the entire health care spectrum to local populations and health systems. Its entities have served people across Brazil for more than 35 years.

- **Health Benefits.** We provide a full spectrum of health benefits to 3.4 million people through a broad network of owned and affiliated clinics, hospitals and care providers. We also provide dental benefits to over 2.2 million people.

- **Medical Delivery.** We operate 31 hospitals focused on efficiency and high-acuity specialty care, and over 82 outpatient and ambulatory clinics to serve low-acuity patients at a lower cost of care.

- **Health Care Services.** We serve industry partners and internal constituents with data and analytics, population health management and health care operations.

**Chile, Colombia and Peru.** As a market leader in health benefits and care delivery across Chile, Colombia and Peru, Empresas Banmédica provides health benefits to approximately 2 million people and delivers quality care through 13 hospitals specializing in high-complexity and acute care and 124 clinics and outpatient centers.

**Portugal.** Lusíadas Saúde provides a complete range of clinical services through hospitals and outpatient centers, including the award-winning Hospital de Cascais that is operated through a public-private partnership with the Portuguese government.

**Global Solutions.** UnitedHealthcare Global Solutions serves globally mobile populations including expatriates, business travelers and individuals traveling for leisure. Access to care is provided in 150 countries through a broad network of prescreened health care providers, hospitals and clinics. Additionally, UnitedHealthcare Global Solutions protects the well-being of these people through a range of safety and security, destination intelligence and medical assistance services.
UnitedHealthcare Global

**Market characteristics and growth opportunities**

Globally, private health insurance market penetration remains in its early stages and represents a growth opportunity. In the markets where we operate, there is strong demand for access to private health care. This low market penetration (relative to the public system) provides us an opportunity to bring value to the consumers and customers in these markets.

Medical cost inflation continues to outpace GDP growth, which continues to drive adoption and penetration in order to help address this pressure. We are advancing affordability, which will enable us to grow in the private insurance and delivery segments.

**Global clinical care delivery capabilities**

UnitedHealthcare Global operates 50 hospitals and more than 200 clinics and outpatient centers worldwide.

Clinical care delivery businesses include private hospitals, outpatient care, specialty systems of excellence, ambulance services and home health care. Operating aligned care delivery and insurance businesses enables us to manage care for better outcomes at lower costs. Viewing the health care system holistically allows for joint market planning, innovative product designs and acceleration of new reimbursement models.

In addition, our Global Solutions business provides end-to-end medical solutions for workforces in remote and challenging locations. This includes remote medical staffing and virtual health services.