U.S. Client FAQs

What was announced?

- As of September 18, 2026, UnitedHealthcare entered into an agreement with Cigna Global Health Benefits (GHB) regarding certain product lines within the UnitedHealthcare (UHC) Global business. Under the agreement, UHC Global will withdraw from the UHC Global expat business in the United States effective January 1, 2027.
- Cigna GHB will be UHC Global's exclusively endorsed international health insurer for customers and members affected by this change.

What does this agreement mean for my organization's UHC Global expat coverage?

- Your current coverage and services will continue according to the terms of your existing policy. As your policy approaches renewal, your UnitedHealthcare account manager will work closely with you and your broker to share timing, explain the transition and outline next steps.
- Dedicated teams from UnitedHealthcare and Cigna GHB are committed to supporting a carefully managed transition, minimizing disruption for members and delivering a positive customer experience.

When will UHC Global withdraw from the U.S. expat business?

- UHC Global will withdraw from the UHC Global expat business in the United States effective January 1, 2027.
- Your UnitedHealthcare account manager will continue to share information specific to your organization, including timing and next steps, as it becomes available.

Will UHC Global issue new U.S. expat policies?

- UHC Global will not issue new U.S. expat business policies effective January 1, 2027.
- If your organization's policy renews on or after that date, Cigna GHB, as UHC Global's exclusively endorsed international health insurer, will provide additional guidance for the renewal process. Your organization may also choose a different insurer.

What should our members do if they need care, want to submit a claim or need Member Services?

- Members should continue to use their current ID cards, established service channels and usual claims process. Current policies will continue to receive the service and support provided today through renewal.
- If a member needs assistance, they should use the contact information on their member ID card or their usual member service channel.

U.S. Client FAQs

Will our members' current coverage or service change immediately?

- No immediate change is required. Your organization's current policy, coverage and service channels will remain in place according to the existing policy terms.
- We will provide advance notice of any actions your organization or members need to take as the renewal approaches.

What should we expect at renewal?

- As your policy approaches renewal, your UnitedHealthcare account manager will share timing, transition information and next steps. Cigna GHB also looks forward to connecting with you to provide additional guidance for the renewal process.
- If your organization selects Cigna GHB, the new coverage will be administered by Cigna GHB from the applicable effective date, and your employees and members will receive information about any actions they need to take.

How will UnitedHealthcare support our organization through the transition?

- As customer policies come up for renewal, our teams will work closely with clients and broker partners to support a carefully managed transition and help minimize disruption for members.
- Dedicated teams from both organizations are committed to delivering a positive customer experience. Your UnitedHealthcare account manager will remain your primary contact and will share relevant timing and next steps as they become available.

Who should I contact with questions?

- Please contact your UnitedHealthcare account manager. They can answer questions, provide information specific to your organization and help you prepare for upcoming renewal decisions. Cigna GHB will also connect with you to provide additional guidance for the renewal process.