

Policy Name	Owner	Revisions to the Policy Effective Date	Last Review date	Document Version	Next Review Date
International Business Travel	Finance	1-10-2016	October 2016	V 3.0	September 2017

The values that underpin the UnitedHealth Group culture are: Integrity, Compassion, Relationships, Innovation, and Performance. It is our firm belief that all employees attempt to live by these values. Employees must only undertake business-related travel to work with clients, inter-office interactions where use of technology is inhibitive or cost inefficient.

Purpose

This policy is applicable to employees who are travelling for duration of 0 – 6 months for official purpose.

1. Scope

This Policy applies to all full time employees of United Health Group Information Services Pvt. Limited, India.

2. General Guidelines

- a. Employees must only undertake business-related travel to work with clients, inter-office interactions where use of technology is inhibitive or cost inefficient. Employees are responsible to incur only expenses that are necessary, appropriate and reasonable and, are encouraged to make the most cost-effective travel arrangements available to meet the requirements of the trip.
- b. All travel bookings must be made 14 (fourteen) days in advance through the company's Travel Desk. Approval from Chief Financial Officer is required for any booking made less than 14 (fourteen) days.
- c. Any changes in travel plans must be avoided. If unavoidable, Travel Desk must ensure that revised rates for airfare including any related cancellation charges and accommodation are less than or equal to the existing rates. Employees must abide by the travel arrangements made by the Travel Desk.

- d. Employees have the responsibility to only incur expenses that are necessary, appropriate and reasonable. Employees are encouraged to make the most cost-effective travel arrangements available to meet the requirements of the trip.
- e. All the travel arrangement should be routed through travel desk only & employee should use Citi Bank corporate credit card for business related expenses like air ticket, room rentals etc. and submit expense report immediately after the expense is incurred.
- f. Claims exceeding entitlements will not be authorized. Any exception must be approved by the Functional Director and Director Finance.
- g. Employees and their managers are jointly responsible for compliance. Policy non-compliance may result in denial of reimbursement and/or corrective action up to and including termination.
- h. For exceptions, approval of Director Finance will be sought unless stated otherwise.

3. Process

Travel Planning

Employees are required to seek a one-time approval from their Manager at SG30 and above, at the time of sending out his/her travel requisition.

Air Travel

- a. All international business air travel will be booked in coach/economy class at best fare available.
- b. Employees will make every effort to accept the best fare available with the most direct route and most economic airfare and cannot insist on traveling by a particular airline. In such cases, Travel Desk shall make the final decision on the flight bookings. Frequent Flyer program benefits may not influence flight selection. Employees will not be reimbursed for use of personal miles.
- c. All SG 29 and above employees may opt for Business Class for travel exceeding 9 (nine) hours including layovers (with the exception of travelling to Philippines).
- d. All SG 31 and above employees may travel by Business Class across all international locations.
- e. Employees must accept travel arrangements made by the Travel Desk.

Lodging / Hotel

- a. Employees are expected to use the UnitedHealth Group's negotiated hotel rates offered through the designated travel agency (American Express Business Travel) or Travel Desk. Travel desk will at all times make the stay arrangements based on the entitlement and best available place of stay.
- b. Employees must accept accommodation made by the Travel Desk and must not make bookings with hotels directly or through web sites.
- c. Employees are responsible for canceling hotel rooms and should do so through the designated travel agency (American Express Business Travel) or Travel Desk. Employees will be held responsible for requesting and recording the cancellation number for canceled hotel reservations. Employees will not be reimbursed for "No Show" charges.

Ground Transportation:**Courtesy Cars**

Many hotels have courtesy cars and/or vans that will take you to and from the airport at no charge. The hotel will generally have a well-marked courtesy phone at the airport if this service is available. When making reservations, inquiries should be made about hotel transportation. Employees should take advantage of free hotel shuttle services whenever possible.

Airport limousine or buses

Airport limousines or buses generally travel to and from all major hotels for a small fee. At major airports such services are as quick as a taxi and considerably less expensive. Airport limousine or bus services are generally located near the airport's baggage claim area.

Taxis

When courtesy cars and airport limousines are not available, a taxi is often the next most economical and convenient form of transportation when the trip is for a limited time and minimal mileage is involved. In case office transport is available, employees may avail the same.

Computer while on Travel Assignment

Use of Office Laptop is governed by the IT Asset Management Policies. Employees are encouraged to check the same and obtain requisite permission letter, signed by the Real Estate SPOC.

Corporate Credit Card

- a. All SG 27 and above employees are eligible for Citibank Corporate Credit Card. Employees below SG 27 need to seek functional director's approval for Citibank Corporate Credit card
- b. Citibank Corporate Credit Card must be utilized only for business expenses and not personal purchases. Citibank card is an individual bill and company pay card. However, employee is solely responsible for timely submission of expenses and settlement of dues outstanding on card.
- c. Employees are solely responsible for monitoring the credit limit & place request for enhancement before time if required. Penalty / late payment charges due to non-submission of expenses on time will be borne by the employee.
- d. Refer to the [Corporate Credit Card policy](#) for more details.

Visa Fees

Employees must pay the requisite visa fees to the Consulate by cash / NEFT / credit card and claim reimbursement on submission of relevant documents.

Lost Luggage

In the event of losing checked in luggage upon arrival, employees must report the missing item to the airline's lost luggage office. The company will not reimburse the employee for lost or damaged luggage, as the airline will reimburse basis their "Lost Luggage" policy.

Employees travelling together

It is advised that no more than 3 (three) members of the Executive team, and/or, fifty percent of a business segment leadership or client team travel together on the same commercial flight. Leaders should use prudent judgment to minimize corporate risk.

Loss or Damage to Company and Personal Property

- a. It is advised to use safe deposit boxes at hotels to keep important personal and official articles / documents. In the event of theft/crime, a written report must be filed with the local law enforcement authorities and keep their managers informed.
- b. Employees are responsible for loss of personal items and should file a claim with their personal insurance policy.

Medical Coverage & Safety Information

- a. The Global Travel Assistance Program, supported by UnitedHealth Care Global, provides emergency medical, security, and travel-related assistance 24 hours a day, every day of the year, anywhere in the world. Refer [link](#) for more details.
- b. United Health Group Information Services Pvt. Limited provides all employees with Business Travel Accident (BTA) Insurance which offers important financial protection if the employee suffers a covered injury as a direct result of an accident that occurs while the employee is on business travel for the company or its subsidiaries.

4. Entitlements

Travel is broadly defined in 2 categories for the purpose of administration of Per-Diem and other expenses

- a) Non Billable Travel i.e. Travel on Business Visa
- b) Billable Travel i.e. Travel on L1 Visa for 0-6 months

4.1. Non Billable Travel

Per Diem

- a. Employees on Non billable travel will be entitled to Per Diem as detailed in table below. Employees will be given a part of Per Diem prior to travel and the balance must be incurred on the Citibank Credit card.

Country of Travel	Currency	Per Diem / Day	Per Diem Advance (%)
Philippines	USD	50	25%
Ireland	Euro	50	25%
United States of America	USD	65	25%
United Kingdom	GBP	50	25%
Brazil	USD	65	25%
Other countries	USD	65	25%

- b. Per Diem would start from the day the person lands in overseas country and would be payable till the day the person stays in overseas country.
- c. Employees must produce valid and original receipts / invoices to settle and claim Per Diem.
- d. Employees will need to return Per Diem not backed by valid receipts

- e. Unused Per Diem must be returned to the company.

Per Diem Usage

The table below is an indicative list of allowed and disallowed Per Diem Expenses. Any expense considered personal or unreasonable will not be reimbursed.

Per Diem can be used for	Per Diem cannot be used for
Individual Meals (Breakfast, Lunch & Dinner)	Alcohol
Laundry	Entertainment expenses like movie / theatre / theme parks / club tickets / spas & massage
Telephone / Internet Expenses, trolley at Airport	Clothing, accessories and cosmetics Magazines, books, gifts, etc.

Receipts Requirement

- a. Air Transportation - Ticket
- b. Accommodation/Lodging – Hotel guest folio/receipt with itemized charges including charges for mini bar
- c. Visa Fee Reimbursement
- d. Per Diem expense receipts
- e. Local Transport receipts

Local Transportation

Employees are expected to use the most economical ground transportation. Ground transportation is reimbursable against actuals. Employees should use the Citi Corporate Credit card wherever possible to incur the expense and provide the necessary bills to be able to avail this reimbursement.

Car Rentals / Leasing

Rental or Leased cars should be utilized only when rental car is more cost effective than the usage of hotel transportation, Airport limousine or buses, or taxi. Employees should rent a car of compact or intermediate size unless three or more employees are traveling together and a full size vehicle is necessary. Cost of navigational systems (GPS), satellite radio and other options are not reimbursable and should be declined if offered by the car rental agency at additional cost.

Extra Baggage will only be reimbursed on actuals in case of intra-city travel within international countries.

International calls and Mobile Telephones are permissible in Per Diem and hence invoice/receipts for the same shall be given by employees against Per Diem Settlement.

Expense Submission

- a. All travel expenses, including visa fees must be supported with documents and processed on return from business travel, through the company's expense tool – Concur at <http://concur.uhc.com>. (Refer Concur employee handbook / training material for details).
- b. Travel expenses can be approved by a SG29 or above.
- c. Additional approval of SG 30 or above is required for expenses submitted after 30 days from date of transaction.
- d. Claims exceeding entitlements will not be authorized.
- e. The company needs to pay the Citibank Credit Card bill within 20 days from end of the billing cycle. The current billing cycle is 6th of a month to 5th of the subsequent month. Employees need to make note of this and ensure immediate submission of approved expense reports with bills in original by 16th of every month. In case an employee is on travel for long duration (> 1 month) , they need to file report regularly, inform the Concur Owner for the location and submit originals on Return.

Personal Expenses

Expenses not as per entitlements outlined in this policy will be treated as personal expenses and will not be reimbursed.

Non reimbursable expenses

The following is an indicative list of expenses that will not be reimbursed:

- a. Expenses incurred for personal calls, magazines, books, Clothing and related items, accessories, shoe shines, haircuts, spa & therapeutic treatments, etc.,
- b. Expenses without original bills,
- c. Expenses related to Car Rental such as No-show charges, Navigational systems (GPS), satellite radio expenses and traffic or parking violations,
- d. Memberships, fees or dues with individual clubs, airline clubs, lounges, frequent flyer, guest clubs, social clubs or business center facilities,
- e. Gifts cards or gift certificates for employees,
- f. Hotel expenses related to fitness center charges, in-room movies,
- g. Spouse/companion or family expenses incurred during the course of business travel.

Exception Approval

Any deviation from the above policy will require approval from the Director Finance with business justification unless stated otherwise.

4.2. Billable Travel i.e. Travel to US on L1 Visa for 0-6 months

a. Per Diem Allowance

Employees on Billable Travel will be entitled to Per Diem allowance (Net of Taxes) of \$65.00. Employees are not required to provide any receipts for the Per Diem Allowance. 100% Per Diem will be issued as advance at the time of commencement of travel.

b. Local Transportation

Employees are expected to use the most economical ground transportation. Local transportation is reimbursable against actuals. Employees should use the Citi Corporate Credit card wherever possible to incur the expense and provide the necessary bills to be able to avail this reimbursement.

Receipts Requirements

a. Air Transportation - Ticket

b. Accommodation/Lodging – Hotel guest folio/receipt with itemized charges.

c. Visa Fee Reimbursement

d. Local Transportation receipts/ bills

No amount in addition to Per Diem Allowance will be paid in case of Billable travel.

5. Appendix

Points of Contact

a. Approvals for Trip Extension – SG 30 and above

b. Travel Desk for Air Tickets & Travel Insurance - Gurgaon_traveldeskt@uhc.com

c. American Express Business Travel - 1-800-720-7893

d. Corporate Card, Per Diem Expense submission queries - Fin_GGN@uhc.com/ Fin_HYD@uhc.com

6. Other Related Documents/Links

a. Travel Request Share

point http://uniteddocs.uhc.com/itservices/uhg_it_finance/uhg_it_cost_control/india_travel_requests/default.aspx

b. Concur Expense Tool user training

material <http://www.concurtraining.com/customers/uhc/index.html>

c. Concur Expense Tool for expense submission – <http://concur.uhc.com>

Frequently asked questions

Q. If employees stay at own / friend's accommodation when travelling, can they claim reimbursement?

A. No, there will be no reimbursement for own accommodation during travel.

Q. Can employees use any other Credit Card for making travel arrangements?

A. Citibank Credit Card must be used to make travel arrangements. The company will pay the bill provided the employee submits the required documents to Finance.

Q. I need to travel in the next two days, what should I do?

A. You must seek the approval of the Chief Financial Officer with business justification and follow the normal process of booking.

Q. Can the employee make their own travel arrangements like Air ticket booking and lodging?

A. All travel arrangements must be made through the Travel Desk and designated travel agency (American Express Business Travel).

Q. I cancelled all travel bookings due to personal reasons. Will the company pay the cancellation charges?

A. The company will only pay cancellation charges only for justified personal reasons.

Q. For employees SG 29 – 30, to opt for Business class travel, is the 9 hours threshold the total travel time or flight duration only?

A. All SG 29 – 30 employees may opt for Business Class for travel exceeding 9 (nine) hours including

layovers (with the exception of travelling to Philippines).

Q. Can Frequent Flyer miles be used to book Air tickets?

A. Employees will not be reimbursed for use of personal frequent flyer miles.

Q. Is Family travel allowed?

A. No., There are no exceptions for Family travel under International Travel policy

Miscellaneous

Subject to statutory entitlements, the Company reserves the right to amend, suspend or withdraw this procedure at any time without notice.

Non Billable Travel i.e. Travel on Business Visa

Q. If expense or Per Diem incurred is less than the Individuals entitlement, can it be claimed as per entitled amount?

A. All reimbursements will be made on actual costs incurred and on submission of original bills. Unused Per Diem must be returned to the company.

Q. Can we reduce the per diem and eliminate the process of submission of bills?

A. Original bills must be submitted, as there is a tax compliance issue.

Q. I purchased a gift certificate for a team member as a token of appreciation. Can I claim it?

A. Gifts cards or gift certificates for employees will not be reimbursed.

Q. I do not have the bill for using the airport trolley. What should I do?

A. In case of incidental expenses like vending machine, trolley rent at airports where bill cannot be obtained, employee can provide a self-declaration with details.

Billable Travel i.e. Travel on L1 Visa for 0-6 months

Q. Will there be any change in the tax liability for L1 Traveler on account of Per Diem Allowance?

A. Tax liability of Per Diem Allowance will be picked up by UHGIS and hence there will be no tax liability on account of this for the employee.

Q. How much per diem allowance will be paid in cash & how much loaded on the card?

A. A maximum of USD 1000 will be paid in cash and balance will be loaded on Travel Card.

Q. If the billable travel is for a shorter duration than originally anticipated – how will the excess per diem be recovered?

A. Any excess per diem allowance will need to be returned to UHGIS immediately on return.

Q. Is Family travel allowed?

A. No., There are no exceptions for Family travel under Billable Travel under this International Travel Policy.