

# Insurance and Regulatory Considerations for Globally Mobile Individuals



LaCosta Wix, Associate General Counsel  
UnitedHealthcare Global

**2015 GLOBAL CONGRESS ON TRAVEL RISK MANAGEMENT**

# Introducing Your Presenter

## **LaCosta Wix, Associate General Counsel UnitedHealthcare Global**

LaCosta is currently a member of UnitedHealthcare's Global Legal Team where she supports United's regulated insurance businesses, including businesses that provide expatriate health insurance, worldwide travel insurance, third-party administration services and evacuation assistance.

LaCosta joined UnitedHealth Group in 2012, initially as a regulatory attorney for the company's domestic health insurance business. LaCosta managed the business' relationships with its regulators and ensured its compliance with emerging laws and regulations.

LaCosta earned her JD at Tulane School of Law in New Orleans, LA and has a Bachelor's of Arts from Centre College in Danville, KY where she double majored in English and Anthropology. LaCosta is based in UnitedHealth Group's Brentwood, TN office and can be reached at (615) 372-3614 or [lacosta\\_n\\_wix@uhg.com](mailto:lacosta_n_wix@uhg.com).



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# Agenda

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- International Environment
- Legal and Regulatory Considerations
- Risk Management



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# International Environment

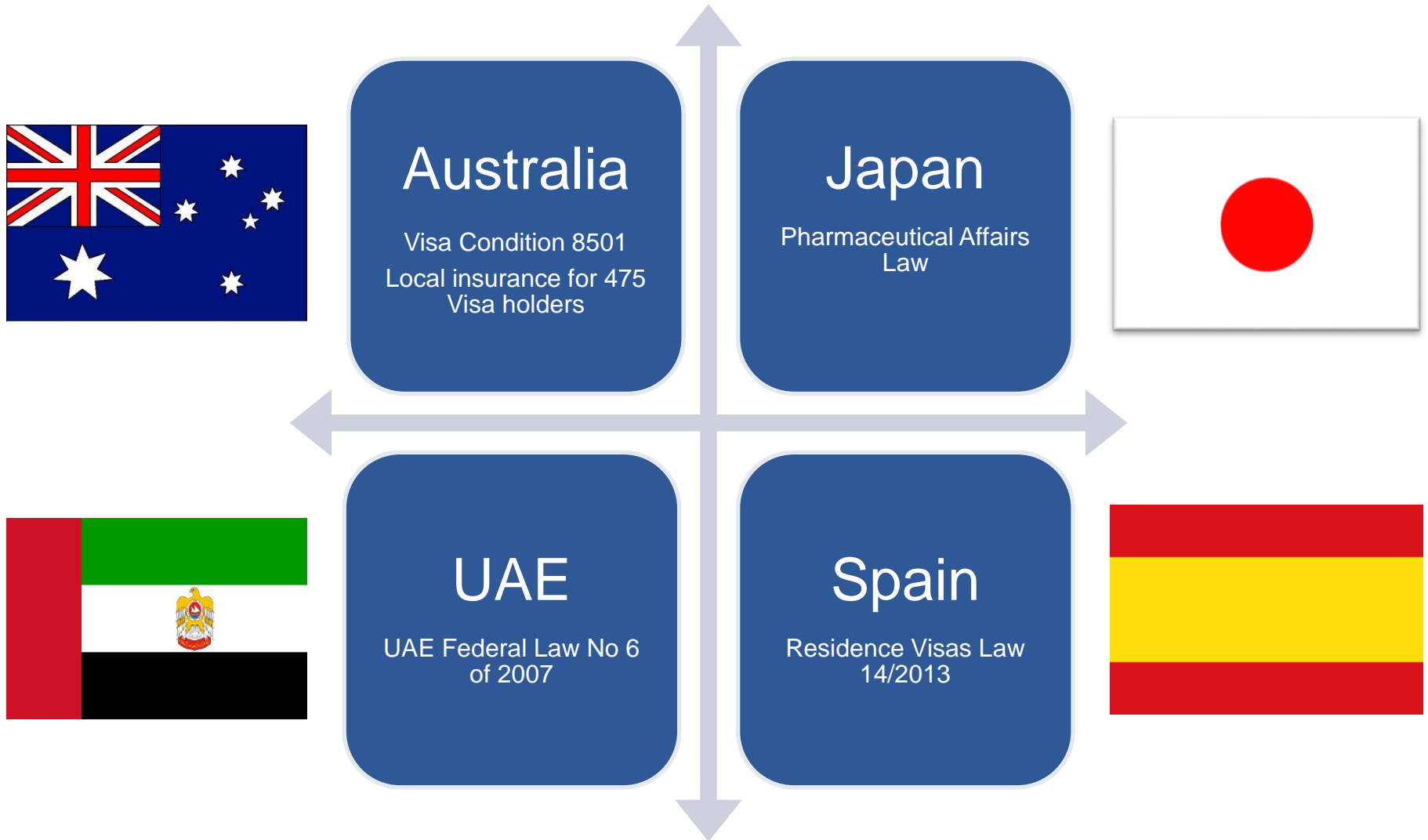
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- Political instability
- Acts of terrorism
- Serious injury
- Natural disasters
- Disease pandemics
- Corporate scandal



# Legal and Regulatory Considerations

## Local Laws and Regulations



# Legal and Regulatory Considerations

## Duty of Care

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### What you owe

Workers' compensation law  
OSHA

### Who you owe it to

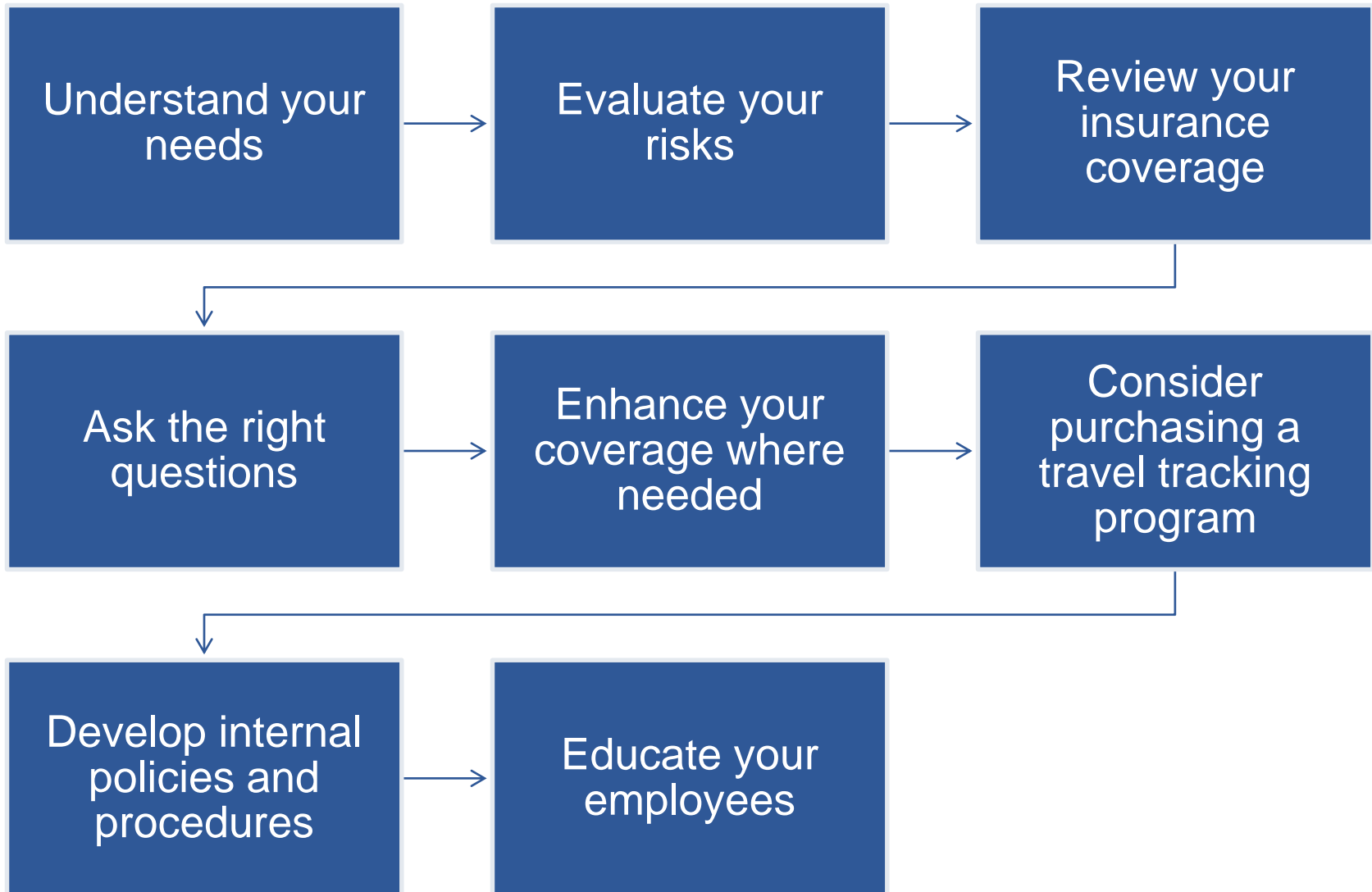
Expatriates  
Employees on short-term assignments

### Consequences for breach

- Enlow et al. v. Union Texas
- Markohaltz v. General Electric
- Palfrey v. Ark. Offshore Limited
- Munn v. Hotchkiss School

# Risk Management Program

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# Questions?



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