

# Blue Cross Blue Shield Global Expat

## A comprehensive international medical plan for long-term assignees and their families

- Comprehensive plans: designed to cover international assignees and their families who are leaving their home countries for six months or more
- Rich benefits: the plan covers well visits, prescriptions, hospitalization, maternity, wellness, medical evacuation, repatriation, and employee assistance programs
- Flexible coverage: customizable plans for U.S. employees outside the U.S., foreign nationals on assignment in the U.S., and third country nationals
- Riders available: dental, vision, AD&D, life and long-term disability

## Blue Cross Blue Shield Global Traveler

A group travel medical plan that provides benefits and services for short-term travelers

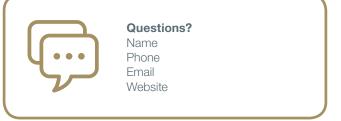
- **Blanket policy:** for employees outside of their home country on trips shorter than 180 consecutive days
- Easy administration: no enrollment required so it is very easy for companies to administer
- Rich benefits: the plan covers everything from accident and illness to hospitalization and medical evacuation
- Flexible coverage: the plan covers anyone traveling outside of their home country including U.S. employees traveling outside the U.S., foreign nationals traveling into the U.S. and third country nationals traveling from one non-U.S. country to another



Information about **Political and Natural Disaster Evacuation coverage** available upon request.

The Political, Military and Natural Disaster Evacuation Services (PEND) are provided through Drum Cussac Group Ltd. (Drum), an independent third party, non-affiliated service provider based in the UK. Drum does not supply Blue Cross or Blue Shield products or other benefits, and is therefore solely responsible for and accepts all liability for PEND and other collateral services it provides. GeoBlue makes no warranty, express or implied, and accepts no responsibility resulting from the provision or use of Drum PEND or other Drum services.





# Blue Cross Blue Shield Global Health Plans and Services



Blue Cross Blue Shield Global is a brand owned by Blue Cross Blue Shield Association. GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association: made available in cooperation with Blue Cross and Blue Shield companies in select service areas. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, NAIC #80985.





GeoBlue® is exclusively focused on the distribution of global solutions that offer comprehensive and compliant international healthcare plans for employees who travel or work internationally. GeoBlue ensures confidence that our members can access quality care wherever and whenever they need it through the strongest global networks, exceptional service and high-value medical capabilities. The Blue Cross Blue Shield Global solutions GeoBlue delivers are the product of the partnership between Bupa Global and the Blue Cross Blue Shield Association: two of the biggest, most trusted brands in global healthcare.

# Blue Cross Blue Shield Association

The Blue Cross Blue Shield companies provide healthcare to 1 in 3 Americans. They have the biggest and most competitive U.S. networks and are leaders and innovators in promoting access to quality care.

# **Bupa Global**

Bupa Global is the international business line of Bupa, who serves over 32 million customers worldwide. Bupa is a market leader in multiple countries and is focused on health insurance and healthcare on a global scale.

Wherever you are, wherever you're going, we've got you covered

#### **GLOBAL SOLUTIONS**

We offer comprehensive and compliant international solutions for employees and their dependents who travel or work internationally. Our plans were developed to meet the needs of your whole mobile population, across the globe, for short trips and longer assignments.

#### Blue locally, hand-picked globally

#### STRONGEST GLOBAL NETWORK

With access to the leading global networks, employees can easily get the care they need without unnecessary out-of-pocket expenses. Within the U.S. members have access to the Blue Cross Blue Shield network which includes 92% of all physicians and 96% of all hospitals.

Outside the U.S. members have access to trusted care though the GeoBlue network in 190 countries. GeoBlue has a rigorous process for evaluating and contracting with medical providers that is unparalleled in the international insurance industry.

#### In your hand and by your side: digital & personal

#### **EXCEPTIONAL SERVICE**

From the onset, we've focused on combining technology with exemplary service to make accessing healthcare as simple as possible. We want both our members and plan administrators to be able to concentrate on their business, knowing we have their health concerns covered.

Our multi-lingual customer service team is available 24/7/365 to assist our members with locating network providers, accessing care and addressing health concerns. Through the balance of live support and sophisticated mobile and digital tools, we empower our members and administrators to stay in control.

## Support when you want it, help when you need it

#### **HIGH VALUE MEDICAL CAPABILITIES**

Our support services allow employees to experience a continuity of care that ranges from informing pre-travel decisions, to making medical choices on assignment, to handling unexpected or urgent situations including the coordination of evacuations.

Plan sponsors can rely on our active case management approach, which seeks to ensure the outcome and value of international medical treatment.

## Members

#### Timely Access to Trusted Care

- Direct Pay: for inpatient and outpatient services members do not have to pay and claim
- **Trusted care:** supported by a community of contracted, profiled, western-trained, English-speaking doctors and notable facilities in 190 countries
- 24/7/365 service: by phone, online or through the GeoBlue Mobile app

# **Benefit Managers**

## Intuitive Tools and Responsive Support

- Streamlined administration: convenient electronic platforms that include online access to member materials, plan documents, and electronic invoices
- Dedicated account management: monitor account performance and provide prompt and thorough support
- Single point of contact: for all GeoBlue resources from enrollment to claims



"Thank you for the excellent service, GeoBlue. I had a five star experience – the doctor I saw was kind, calming and very accessible. I was worried about having a medical situation while away from home, but you took that worry away!"

Joseph E., Care received in Brazil