



**BlueCross
BlueShield**
Global



BLUE CROSS BLUE SHIELD GLOBAL EXPAT™ 2-20

Long-term International Group Health Insurance

Blue Cross Blue Shield Global brings together two of the biggest, most trusted brands in international healthcare: Bupa Global and Blue Cross Blue Shield through solutions provided by GeoBlue.

Blue Cross Blue Shield Global Expat™ 2-20 provides comprehensive and compliant international healthcare solutions for employees and their dependents all around the world. Our members have confidence that wherever and whenever they need it, they can access quality care from the strongest global networks while supported through exceptional service and world class healthcare.



Strongest Global Network

International reach is founded on our provider network, complemented by Bupa Global's extensive reach. This ensures that care is available and accessible in over 190 countries wherever our members need it.

Within the U.S. our members have direct access to the Blue Cross Blue Shield network, providing care for a full spectrum of specialties with the deepest discounts. With 95% of all physicians and 96% of all hospitals participating this provides exceptional support and value to all plan members when in the U.S. and a home country advantage for trailing dependents and U.S. nationals on gaps between assignments.



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.



World Class Healthcare

Our Global Health and Safety 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.

PROVIDED BY:

GeoBlue

Blue Cross Blue Shield Global Expat™ 2-20

Our group expat plan combines comprehensive global benefits with a new generation of medical assistance services. This plan is designed for international assignees and their families who are leaving their home countries for a period of six months or more.

- Primary major medical plan
- Worldwide coverage
- Rich benefits covering everything from medical evacuation to maternity care and well visits
- Flexible coverage for U.S. employees outside the U.S., foreign nationals on assignment in the U.S., and third country nationals
- Available to groups of two or more

Additional Features Included in All Expat Plans

Expat members enjoy comprehensive wellness and assistance programs, providing the tools, support, and service necessary to help them feel confident in any situation.

Global Employee Assistance Program

Expats and their families encounter stressful situations that can affect their general well-being. We offer confidential counseling support to help members address any problematic work or life issues, or for support when facing difficult times.

Wellness Coaching

Members looking to make a lifestyle change can work with our wellness coaches to help assess current levels of wellness and to set achievable goals for improvement. These coaches will provide members with the motivation and information necessary to reach their goals anywhere in the world.

Mobile App

Our mobile app provides convenient access to all our tools and services. With the app, members can quickly and easily manage their medical care needs for anything from finding a doctor and arranging Direct Pay to translating a medication and locating a pharmacy.

Direct Pay

To help avoid “pay and claim” scenarios when seeking care outside the U.S., members can quickly and easily request Direct Pay through the Member Hub on www.geo-blue.com or through the GeoBlue mobile app.

Evacuation Services

Should an emergency arise, we will coordinate transportation to the nearest center of medical excellence. After transport, we will continue to monitor the member’s medical condition until discharge and/or return home.

Global Safety Intelligence

Our digital resources promote personal safety by giving members convenient access to vitally important tools and news including daily alerts detailing the latest security and health issues in a specific destination, and country or city profiles on crime, terrorism and natural disasters.

GeoBlue

For more information contact:

BCBS Global Expat 2-20 Plans

Plan Design Options	Blue Cross Blue Shield Global Expat 2-20								
	PLATINUM			PREMIUM			PLUS		
	International	In-network U.S.	Out-of-network U.S.	International	In-network U.S.	Out-of-network U.S.	International	In-network U.S.	Out-of-network U.S.
Lifetime Maximum	Unlimited								
Deductible (Individual)	\$0	\$0	\$0	\$0	\$100	\$300	\$0	\$300	\$600
Deductible (Family)	\$0	\$0	\$0	\$0	\$200	\$600	\$0	\$600	\$1,200
Out-of-pocket (Individual) ¹	\$0	\$500	\$1,500	\$0	\$600	\$1,800	\$0	\$1,800	\$3,600
Out-of-pocket (Family) ¹	\$0	\$1,000	\$3,000	\$0	\$1,200	\$3,600	\$0	\$3,600	\$7,200
Office Visits - Physician, Specialist, Other	100%	100% after \$10 copay	80%	100%	100% after \$15 copay	70%	100%	100% after \$20 copay	60%
Wellness	100%	100%	100%	100%	100%	100%	100%	100%	100%
Hospital/Inpatient/Mental Health/Alcohol & Drug Abuse	100%	100%	80%	100%	90%	70%	100%	80%	60%
Outpatient Mental Health/Alcohol & Drug	100%	100%	80%	100%	90%	70%	100%	80%	60%
Prescription Drugs (Outside of US)	100%	NA	NA	100%	NA	NA	100%	NA	NA

Plan Design Options	Blue Cross Blue Shield Global Expat 2-20					
	SELECT			ESSENTIAL		
	International	In-network U.S.	Out-of-network U.S.	International	In-network U.S.	Out-of-network U.S.
Lifetime Maximum	Unlimited					
Deductible (Individual)	\$250	\$250	\$500	\$500	\$500	\$1,000
Deductible (Family)	\$500	\$500	\$1,000	\$1,000	\$1,000	\$2,000
Out-of-pocket (Individual) ¹	\$1,500	\$1,500	\$3,000	\$3,000	\$3,000	\$6,000
Out-of-pocket (Family) ¹	\$3,000	\$3,000	\$6,000	\$6,000	\$6,000	\$12,000
Office Visits - Physician, Specialist, Other	90%	100% after \$20 copay	70%	90%	100% after \$20 copay	70%
Wellness	100%	100%	70%	100%	100%	70%
Hospital/Inpatient/Mental Health/Alcohol & Drug Abuse	90%	90%	70%	90%	90%	70%
Outpatient Mental Health/Alcohol & Drug	90%	90%	70%	90%	90%	70%
Prescription Drugs (Outside of US)	90%	NA	NA	90%	NA	NA

¹ True OOP Max (Deductible, Coinsurance, Copay, Rx Copay)

Medical Assistance Services	
Medical Evacuation	100% of the Actual Cost
Family Travel Arrangements ²	100% of the Actual Cost
Repatriation of Mortal Remains	100% of the Actual Cost

² Economy round-trip airfare to the place of hospitalization for one family member for hospitalizations in excess of seven (7) days

* See Certificate of Benefits for greater detail.

The benefits listed above are a summary of the Plan benefits. For more information about the benefits, including information about exclusions, limitations and certain state specific variations, see the full Plan Description.

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 under policy form series 54.1215.

Benefits Common to All Plans*

(Subject to Maximums, Coinsurance, and Deductibles in Overview Matrix)

- Physician's Services
- Inpatient Hospital-Facility/Professional Charges
- Advanced Radiological Imaging (i.e. MRIs, MRAs, CAT Scans and PET Scans)
- Acupuncture
- Diabetic Treatment
- Psycho-Educational Testing
- Hospice Care Services
- Preventive Care
- Inpatient Services at Other Health Care Facilities
- Maternity Care/Obstetrical Services
- Chiropractic/Spinal Manipulations
- Durable Medical Equipment
- Substance Health Abuse
- Infusion therapy
- Travel Immunizations
- Ambulatory Surgical Services
- Termination of Pregnancy
- External Prosthetic Appliances
- Hearing benefit
- Short-term Rehabilitative Therapy
- Mammograms, PSA, Pap smear and colorectal screenings
- Emergency and Urgent Care Services
- Infertility Expenses – Basic
- Nutritional Evaluations
- Dental Services due to injury*
- Wigs (for hair loss due to alopecia areata or cancer treatment)
- Hearing Aid Benefit
- Lead Poisoning Screening tests for children under age 6
- Laboratory and Radiology services
- Family Planning/Contraception Management
- Nutritional Formulas
- TMJ Treatment
- Mental Health
- Home Health Care services
- And more...

BCBS Global Expat 2-20 Plans

U.S. Pharmacy Plan Design Options*	U.S. Pharmacy Services									
	PLATINUM		PREMIUM		PLUS		SELECT		ESSENTIAL	
	Participating	Non-participating	Participating	Non-participating	Participating	Non-participating	Participating	Non-participating	Participating	Non-participating
Generic 30-day via retail	\$5 copay	30% copay	\$5 copay	40% copay	\$5 copay	50% copay	\$5 copay	50% copay	\$5 copay	50% copay
Brand 30-day via retail	\$20 copay	30% copay	\$20 copay	40% copay	\$30 copay	50% copay	\$30 copay	50% copay	\$30 copay	50% copay
Non-Preferred Brand 30-day via retail	\$40 copay	30% copay	\$40 copay	40% copay	\$120 copay	50% copay	\$120 copay	50% copay	\$120 copay	50% copay
Generic 90-day via retail or home delivery (in-network only)	\$15 copay	30% copay	\$15 copay	40% copay	\$15 copay	50% copay	\$15 copay	50% copay	\$15 copay	50% copay
Brand 90-day via retail or home delivery (in-network only)	\$60 copay	30% copay	\$60 copay	40% copay	\$90 copay	50% copay	\$90 copay	50% copay	\$90 copay	50% copay
Non-Preferred Brand 90-day via retail or home delivery (in-network only)	\$120 copay	30% copay	\$120 copay	40% copay	\$360 copay	50% copay	\$360 copay	50% copay	\$360 copay	50% copay

* Pharmacy plan must align with the medical benefit plan selected.

OPTIONAL BENEFITS	
Vision Benefits	
Examinations One Eye Exam every 12 Consecutive months	100% coverage, not subject to any Deductible
Lenses & Frames One pair of glasses or contact lenses per 12 Consecutive months	100% coverage, not subject to any Deductible, up to a Maximum Benefit of \$250
Dental Benefits	
Policy Year Maximum Combined Benefit for Diagnostic and Preventive Service, Basic Services and Major Services	\$1,500
Orthodontic Lifetime Maximum Limited to Covered Person's under age 19	\$1,500
Per Person Policy Year Dental Deductible Not applicable to Diagnostic and Preventive Services	\$50
Family Maximum	\$150
Diagnostic and Preventive Services	100%
Basic Services	20% member co-insurance
Major Services	50% member co-insurance
Orthodontic Services Limited to Covered Person's under age 19	50% member co-insurance

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