

Blue Cross Blue Shield offers a comprehensive portfolio of international health insurance products that enable BCBS Plans to meet the needs of globally mobile individuals worldwide. These international coverage solutions are now offered under one unifying brand, Blue Cross Blue Shield Global.

Many products offered through domestic BCBS Plans include a base level of international coverage and member access to providers through the Blue Cross Blue Shield Global Core program. For employers seeking more coverage and more convenient access to care during trips abroad, or while living outside of the U.S. for an extended period, extended coverage is available through Blue Cross Blue Shield Global Traveler and Expatriate products.

BLUE CROSS BLUE SHIELD GLOBAL SOLUTIONS: CORPORATE PORTFOLIO COMPARISON

	 Core Core healthcare coverage providing employees with access to care outside of the U.S.	 Traveler Enhanced coverage providing excess travel benefits and services outside your home country	 Expat Premium major medical coverage and services for anyone living or working overseas for extended periods of time
ELIGIBILITY	Varies (some restrictions may apply)	Trips up to 180 Days (outbound, inbound, and country-to-country)	Coverage for > 6 months abroad
PAYMENT ABROAD	Deductibles, co-pays, and co-insurance apply	100%	Typically 100%**
MEMBER BENEFITS			
U.S. Domestic Medical Coverage	√ ¹	√ US inbound only	√ optional
Emergency Medical Care	Varies*	√	√
Urgent /Acute Medical Care	Varies*	√	√
Routine/Office Visits/Prescriptions	Varies*	√	√
Mental Health, Physical Therapy	Varies*	√	√
Medical Evacuation & Repatriation Coverage ²	Not Typically Covered*	√	√
Coverage for Bedside Visit	Not Typically Covered*	√	√
Preventative, Employee Assistance Program	Not Typically Covered*	X	√
MEMBER SERVICES			
24/7 Telephone Support	√	√	√
Global Provider Finder & Translation tools	√	√	√
Case Mgmt and Direct Settlement (inpatient)	√	√	√
Direct Settlement (outpatient)	√	√	√
Telehealth Support (remote consultations)	X	√	√
Second Opinion Service for International Treatment	X	√	√
Personalized Health Provider Recruitment	X	√	√
Security Profiles and Health Alerts	X	√	√
Travel Accidental Death and Dismemberment	X	√	√
Emergency Cash Advance, Replacement Key Documents, Lost Baggage Assistance	X	√	√

√ = Included in coverage X = Not Included in coverage

*Check with Local Plan to determine coverage options ** Variations available
 1 Domestic coverage prerequisite – Blue Cross Blue Shield Global Core provided in conjunction with applicable BCBS domestic policies
 2 Coverage based on listed benefit in insurance certificate

GeoBlue sells international health insurance products under the Blue Cross Blue Shield Global brand. 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 54.1201.