

BLUE CROSS BLUE SHIELD GLOBAL EXPAT™

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™ from GeoBlue provides comprehensive and compliant international healthcare solutions for employees and their dependents all around the world. GeoBlue gives members 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 GeoBlue 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 92% 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.

Blue Cross Blue Shield Global Expat™

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
- Benefits can be customized
- Available to groups of two or more

Additional Services Included in All Expat Plans

Expat members enjoy a comprehensive wellness and assistance program to provide the tools and support 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

The GeoBlue 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.

Video Consults

Expats in remote geographic locations who need a second opinion or a consultation regarding a chronic medical condition are able to see and speak with a carefully selected, English speaking specialist via a high definition, secure online connection.

Evacuation Services

If a member is in a situation that may warrant an evacuation, our medical team will activate its relationships with key international medical experts to successfully overcome obstacles and limitations in any part of the globe, to ensure the member gets to the care he or she needs.

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.



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Blue Cross Blue Shield Global Expat™ Benefit Schedule

The Blue Cross Blue Shield Global Expat plan offers three tiers of coinsurance: 100% outside the U.S.; 80% in-network inside the U.S.; 60% out-of-network inside the U.S. The plan has an **unlimited lifetime maximum** and a \$100,000 maximum benefit for emergency medical evacuation. This Benefit Schedule is a sample plan design. Plans can be customized as necessary.

Benefits	Outside the U.S.	U.S., In Network	U.S., Out-of-Network
Preventative and Office Visits – Insurer waives deductible			
Preventive Care	100%	100%	60%
Physician Office Visits	100%	100%, after a \$30 copay	60%
Services Provided by a Physician or Provider			
Surgical Care	100%	80%	60%
Emergency Care	100%	80%	60%
Services and Supplies Provided by a Hospital			
Inpatient Hospital Care	100%	80%	60%
Outpatient Hospital Care	100%	80%	60%
Other Services			
Ambulance Transportation	100%	80%	60%
Maternity	100%	80%	60%
Pharmacy Benefits			
1. Generic Drugs	All except a \$10 Copayment per prescription, per 30 day supply		
2. Brand name Drugs	All except a \$25 Copayment per prescription, per 30 day supply		
Global Travel Benefits – Insurer waives deductible			
Medical Evacuation	Up to \$100,000		
Repatriation of Remains	Up to \$25,000		
Optional Benefits			
Routine Vision Care			
Routine Dental Care			

Blue Cross Blue Shield Global Expat plan offers comprehensive benefits and a range of deductible options.

Blue Cross Blue Shield Global Expat plan	Deductible*			Co-Insurance Maximum
	Outside U.S.	U.S. In network	U.S. out of Network	
A	\$0	\$0	\$1,000	\$2,000
B	\$250	\$500	\$1,000	\$3,000
C	\$500	\$1,000	\$2,000	\$4,000

* Amounts paid to satisfy one deductible are credited to all other deductibles.

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