



**BlueCross®
BlueShield**
Global



Blue Cross Blue Shield Global Traveler Companion

**A COST-EFFECTIVE WAY TO FILL COVERAGE GAPS
FOR SHORT-TERM INTERNATIONAL TRAVEL**

An exclusive benefit for Blue Cross Blue Shield® members

Blue Cross Blue Shield (BCBS) Global Traveler Companion provides comprehensive international health coverage, protection, and peace of mind for all employees and their covered dependents who are enrolled in a domestic Blue Cross and/or Blue Shield medical plan, whenever they travel outside the U.S.

GeoBlue® is the global solution for the Blue Cross and Blue Shield companies. For 25 years, GeoBlue has been an international healthcare leader focusing on simplifying how the globally mobile access care around the world. Group products, such as BCBS Global Traveler Companion, are marketed under the Blue Cross Blue Shield Global® brand.

A valuable lifestyle benefit that covers gaps and provides greater predictability

Most short-term travel plans only cover business travel, but may not cover leisure travel (such as vacation or other non-business travel) outside the U.S. That can leave coverage gaps for employers who have a work-from-anywhere arrangement and employees who may decide to take their family with them or tack on a vacation in conjunction with their international business trip.

Blue Cross Blue Shield Global Traveler Companion is different. It is designed to sit alongside a member's Blue Cross and/or Blue Shield domestic medical plan. Then, whenever members or their dependents travel outside the U.S. for any reason—for business or leisure travel—they are automatically protected.

Reduce the financial and administrative burden of international claims

The majority of outpatient travel medical claims could be avoided by using Global TeleMD™ telemedicine services¹



Global TeleMD is included for BCBS Global Traveler Companion members at no additional cost



Members using Global TeleMD do not incur claims for their services



73% of members would have incurred medical expenses if they did not use Global TeleMD²

Member burden reduced by at least half

With BCBS Global Traveler Companion, members are less likely to pay for healthcare expenses upfront and then submit a claim for reimbursement. This saves members and plans administrative hassle.


Sources: 1. GeoBlue data. 2. Global TeleMD data.

International coverage that picks up where domestic coverage leaves off

Unlike most domestic health plans, Blue Cross Blue Shield offers portability of members' domestic benefits outside the U.S. through Blue Cross Blue Shield Global Core. This fail-safe is good but may not be enough to adequately protect members from unanticipated out-of-pocket international claims costs, such as a medically necessary evacuation and potential service gaps.


	BCBS Global Core	BCBS Global Traveler Companion
Coverage requirements	Blue Cross and/or Blue Shield members and dependents Travel outside the U.S. for any reason	Blue Cross and/or Blue Shield members and dependents Travel outside the U.S. for any reason
How it works	Makes domestic medical plan portable outside the U.S. Copays, deductibles, and coinsurance may apply Home plan must be contacted and consulted on the member's eligibility and benefits No roster needed	Becomes primary medical coverage when traveling outside the U.S. for any reason – business or leisure No roster needed First-dollar coverage (no deductible) GeoBlue manages the entire claim from beginning to end
Benefits and coverage	No defined plan design Claims approval and adjudication are solely at the discretion of the Home plan based on the member's domestic plan, only after service is rendered and claim is made	Defined plan design and service proposition developed to address coverage outside of the U.S. Benefits/coverage are provided to members upfront
Risk	Member's Home plan or employer owns the risk	GeoBlue owns the risk
Member experience	Members may experience delays because their domestic Home plan must be contacted to confirm eligibility and benefits	24/7/365 assistance Real-time eligibility check through Blue Exchange Direct

Blue Cross Blue Shield Global Traveler Companion includes all of these essential benefits

 Comprehensive coverage for Blue Cross and/or Blue Shield members and covered dependents

 Medically necessary evacuation

 Global TeleMD™ telemedicine services

 \$0 deductible

 Prescription drug coverage

 Dental coverage

 AD&D Coverage

 Global safety intelligence

 Mobile app

 24/7/365 support

 Standard plan design

 Responsive account management

 Communication package

 **Contact us to learn more.**

Telemedicine services are provided by Teladoc Health, directly to members. GeoBlue assumes no liability and accepts no responsibility for information provided by Teladoc Health and the performance of their services. Support and information provided through this service does not confirm that any related treatment or additional support is covered under a member's health plan. This service is not intended to be used for emergency or urgent treatment medical questions.

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