GeoBlue® / Blue Cross Blue Shield Global®

**RFI / RFP RESPONSE GUIDE FOR PLANS**

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| **How to use this guide**  This document provides standard responses about our global value proposition, capabilities, and products that you can populate into your RFP database. Simply copy and paste the responses from this guide.  **For general questions, RFI / RFP questions that require a more specific response, or to discuss a global opportunity**  Contact your [GeoBlue sales representative](https://about.geo-blue.com/about-us/our-sales-team) or   * For Corporate Groups: [CorporateSales@geo-blue.com](mailto:CorporateSales@geo-blue.com) * For Scholastic Groups: [StudentSales@geo-blue.com](mailto:StudentSales@geo-blue.com)   **International solutions for individuals and families**  In addition to group coverage, we also offer a robust suite of international products for individuals and families that can be sponsored by the employer group or offered to employees for purchase on their own.   * International coverage for one traveler or expat within an employer group * Employees seeking to live and work outside the U.S. independently, without an assignment or business travel sanctioned by the employer * Employees who are no longer eligible for or may be transitioning out of a group expat plan * Coverage for sojourn travel (discretionary travel added on to a business trip) or leisure trips that may not be covered by the employer   Contact your [GeoBlue sales representative](https://about.geo-blue.com/about-us/our-sales-team) or [PartnerProgram@geo-blue.com](mailto:PartnerProgram@geo-blue.com) for questions or to receive a quote for an individual traveler or expat plan. |

Companies of all shapes and sizes have employees that need coverage when they work or travel outside the U.S. ***Including our global capabilities in RFIs and RFPs capitalizes on the worldwide strength of the Blue Cross Blue Shield brand both inside and outside the U.S.***

**What do we mean by a ‘Total Blue’ domestic and international solution?**

* Research tells us that ***76% of decision makers prefer a domestic and international solution from the same carrier***.1
* **Domestically**, Blue Cross Blue Shield has 42% market share for National Account employers, ***the highest among competitors as the primary (single) carrier*** offered to employer groups.2
* ***However, 54% of National Account employers offer Blue Cross Blue Shield alongside another carrier.***3

*Source:*

*1. Benenson Strategy Group, GeoBlue Research, 2018*

*2. 2021 BCBSA B2B Quantitative Survey*

*3. 2021 BCBSA B2B Quantitative Survey*

A “Total Blue” domestic and international solution means that your clients get the benefits of the domestic Blue Plan network inside the U.S. and GeoBlue’s expertise to ensure that members get hassle-free, quality care outside the U.S. Having a single carrier for both domestic and international coverage creates less administrative hassle and a better member experience.

With “slice business,” your clients could end up relying on their “other” carrier to provide their global healthcare coverage, opening the door for slice business to turn into full replacement domestically.

**Additional assets to include with RFI and RFP responses\***

* [Capabilities flyer](https://geoblue.sitefinity.cloud/docs/librariesprovider3/geoblue_emaildocs/bluecomms_emaildocs/thekey-dec2021/bcbsg_capabilities-flyer_dec21.pdf?sfvrsn=c517a3f3_3)
* [Total Blue Solution flyer](https://geoblue.sitefinity.cloud/docs/librariesprovider3/geoblue_emaildocs/bluecomms_emaildocs/thekey-dec2021/bcbsg_total-blue-solutions-flyer_dec21.pdf?sfvrsn=cc17a3f3_3)

*\*These assets have Blue Cross Blue Shield Global branding. If you would like to include this assets but require Cross only (Blue Cross Global) or Shield only (Blue Shield Global) due to your Plan’s licensure, please contact your* [*GeoBlue sales representative*](https://about.geo-blue.com/about-us/our-sales-team) *who can provide you with these assets.*

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| ***Please note****: Blue Cross and Blue Shield are bracketed so you can choose the appropriate branding based on the licensure for your Plan. For example:*   * *Plans with Cross and Shield licensure should use Blue Cross Blue Shield Global* * *Plans with Cross only licensure should use Blue Cross Global* * *Plans with Shield only licensure should use Blue Shield Global* |

***General information about GeoBlue / BCBS Global***

[Blue Cross] [Blue Shield] Global® healthcare products, provided by GeoBlue®, offer unrivaled coverage and protection for individuals who live, work, study and travel internationally. For more than 20 years, GeoBlue has helped the globally mobile navigate the complexities of international healthcare, providing members with confidence and peace of mind. [Blue Cross] [Blue Shield] Global products capitalize on the network strength and name recognition of [Blue Cross] [Blue Shield] inside the U.S. and Bupa Global outside the U.S. to provide access to one of the largest care networks in the world. That coupled with high tech, high-touch service from GeoBlue creates a simplified international healthcare experience for members. Group corporate products are offered under the [Blue Cross] [Blue Shield] Global® brand.

When paired with [Blue Cross] [Blue Shield] domestic coverage, employees get a seamless experience inside and outside the U.S.

Key differentiators include:

* Leading digital tools: To help simplify the international healthcare experience
* Best-in-class networks: With over 1.7 million providers worldwide
* Integrated service experience: Through centralized tools and programs

***Global Telemedicine Services***

**Global TeleMDTM** telemedicine services are a standard benefit in all fully insured [Blue Cross] [Blue Shield] Global group products offered by GeoBlue. Provided by Teladoc Health, Global TeleMD provides:

* Confidential access to a global network of doctors by phone or secure video call
* Medical guidance and consultations (for non-medical emergencies)
* Same day virtual appointments, available 24/7
* Multiple language options
* Consultation notes sent directly to members’ phone
* Prescriptions and referral letters available (subject to local regulations)

***\*Note for Blue Plans only (do not include in RFI / RFP responses)****: Global TeleMD is not included nor available as a benefit with Blue Cross Blue Shield Global Core.*

***Global Employee Assistance Program (EAP)***

Global EAP services are a standard benefit included with Blue Cross] [Blue Shield] Global Expat and [Blue Cross] [Blue Shield] Global Third Country National (TCN) plans. Global EAP provides:

* 24/7/365 intake support
* Up to five solution-focused counseling sessions per issue, per year (telephonic and in person)
* Aware program offering telephonic mindfulness-based stress reduction coaching aimed at improving wellbeing, focus and engagement
* Group counseling led by remote clinicians for participants with similar presenting issues
* Work-life consultation and referrals for childcare, elder care, daily living, and more
* Unlimited telephonic financial assistance from financial professionals
* Telephonic or in-person legal assistance and consultation with attorneys

***Product Offerings: Employer Groups***

[Blue Cross] [Blue Shield] Global® group products offer a wide range of compliant health insurance solutions to meet the unique needs of the globally mobile, which includes plan designs that match country-specific healthcare regulations.

**[Blue Cross] [Blue Shield] Global**® **Expat**

*Comprehensive international medical coverage for long-term assignees and their dependents.*

* Comprehensive, flexible plans designed to cover global assignees and their dependents who are leaving their home country for six months or more. Standard and customizable plans for U.S. employees outside the U.S., foreign nationals on assignment in the U.S. and third country nationals (groups of two or more).
* Coverage options for well visits, prescriptions, hospitalization, maternity, wellness, medical evacuation, repatriation, and employee assistance programs are available. Supplemental options such as dental, vision, AD&D, life and long-term disability, and political evacuation natural disaster (PEND) are available too.
* Pre-departure program that helps global assignees prepare for and adjust to their new host country to mitigate disruption of care and help employees and their families feel comfortable in their new environment.
* Global Employee Assistance Program (EAP) provides telephonic and remote counseling, work/life services, legal/financial services, wellness coaching, and more.
* Evacuation services

**[Blue Cross] [Blue Shield] Global**® **Traveler**

*Medical coverage for short-term international travelers.*

* Coverage for unanticipated illness or injury that occurs while workers are traveling outside their home country on a trip shorter than 180 consecutive days
* Administration is easy with no upfront enrollment information required
* Coverage is portable and goes wherever business travel takes employees
* Pre-departure program\* that helps travelers prepare for and speak with a clinician about any health-related questions or concerns before they leave for their trip.
* Evacuation services

*\*Coming in 2022*

**[Blue Cross] [Blue Shield] Global**® **TCN (Third Country Nationals)**

*Medical coverage specifically designed for non-U.S. citizens who typically do not obtain care in the U.S. and therefore do not need the same level of coverage as a typical expat.*

* Separate product filing to enable a lower premium
* Flexibility to meet a group’s specific needs - from basic to comprehensive coverage with the option to include emergency-only coverage in the U.S.
* Cost-share options that can include benefit maximums, deductibles, pre-existing condition limitations, and waiting periods
* Ability to include benefits such as maternity, dependent care, mental health and/or substance abuse treatment, dental and vision, etc.
* Pre-departure program that helps global assignees prepare for and adjust to their new host country to mitigate disruption of care and help employees and their families feel comfortable in their new environment.
* Global Employee Assistance Program (EAP) provides telephonic and remote counseling, work/life services, legal/financial services, wellness coaching, and more.
* Evacuation services

***Product Offerings: Scholastic Groups (Colleges and Universities, K-12 independent schools)***

Fueling a global mindset through outbound and inbound university-sponsored programs is important to staying competitive in a dynamic education market. And, providing the right protection so students, faculty, staff and university affiliates can explore the world confidently is just as important. GeoBlue offers health plans that power intellectually curious travelers in every corner of the world. Through our premier products, we address the unique needs of the education market and provide the necessary solutions for both inbound and outbound international members.

With GeoBlue's scholastic solutions, we can help design the right plan for your organization’s needs. Benefit options include:

* Flexible annual medical coverage limits and deductibles
* Office visits, inpatient, outpatient and emergency hospital services
* Global Wellness Assist program which provides 24/7 access to free, confidential counseling services with licensed therapists
* Inpatient and outpatient treatment for drug or alcohol abuse
* Outpatient prescription medication
* Medically necessary evacuation and repatriation (MERE) – stand-alone option (without medical coverage) available
* Dental treatment due to an injury or to alleviate pain
* Maternity care
* J-1 visa compliant offerings (for inbound populations)
* Offerings that satisfy health insurance requirements for students studying in countries where visas require a certain level of benefits (for outbound populations)

***Global Wellness Services***

Global Wellness Assist is a standard benefit included with all GeoBlue scholastic health plans. Global Wellness Assist provides:

* 24/7/365 intake support
* Up to six solution-focused counseling sessions per issue, per year (telephonic and in person)
* Worldwide access by phone, email, desktop, or mobile
* Many languages available