



**BlueCross
BlueShield**
Global



Get the Power of Blue Cross Blue Shield® Inside and Outside the U.S.

WITH BLUE CROSS BLUE SHIELD GLOBAL® SOLUTIONS

A total Blue solution delivers a better overall experience for employees and employer groups

Your employees are your most valuable asset. But did you know that when employees travel outside the U.S., their domestic policy does not provide adequate coverage if they get sick or injured?

International healthcare systems vary by country. In many countries, the government pays for healthcare. Still, international providers expect to be paid for their services, regardless of whether the patient is a citizen or not. With a U.S. domestic plan design that includes employee cost share—deductibles, copays and coinsurance—international providers may not be able to collect payment.

The result? Employees without an international health plan may end up paying hundreds or thousands of dollars in unexpected health costs that may not be reimbursed. Or worse, they may be denied care until payment is rendered.



WITHOUT an international healthcare solution
















- Risk burden falls to the employer or domestic health plan
- Medically necessary evacuations typically not covered, resulting in thousands of dollars that may not be reimbursed
- Mental health needs for global assignees may not be addressed through domestic benefits
- Risk of non-compliance in countries with specific health insurance regulations
- Employees pay up front for care that may not be reimbursed
- Domestic medical plans operate during U.S. business hours, which can result in delays in validating benefits and authorizing care



WITH Blue Cross Blue Shield Global international solutions from GeoBlue®

- GeoBlue assumes 100% of the risk for claims
- Medically necessary evacuation coverage is a benefit option with all products
- International EAP program, including emotional support and work/life counseling services, available with Blue Cross Blue Shield Global Expat plans
- Coverage that satisfies visa requirements
- GeoBlue arranges for direct payment with providers, reducing the burden of out-of-pocket costs to employees
- 24/7/365 multilingual support from an integrated customer service and medical assistance team

Why Blue Cross Blue Shield Global?

	Blue Cross Blue Shield Global international solutions from GeoBlue	Competitors
 <p>Most provider relationships in the U.S. and worldwide</p>		
 <p>Tailored solutions for all types of inbound and outbound travelers as well as third country nationals</p>		
 <p>Seamless experience between domestic Blue Cross Blue Shield and international benefits</p>		
 <p>Global telemedicine solution (Global TeleMD™) included as a standard benefit</p>		
 <p>Operational efficiencies driven by a centralized in-house service model (Global Service Center) under a single decision-making relationship</p> <ul style="list-style-type: none"> • Global Healthcare Management • Customer Service • Medical Assistance • Claims 		



Why do 76% of decision makers prefer to purchase international and domestic health insurance from the same carrier?

No network disruption, simplified administration, better overall member experience.

Source: Benenson Strategy Group / GeoBlue Research, 2018

About GeoBlue and Blue Cross Blue Shield Global Solutions

GeoBlue is backed by a consortium of Blue Cross Blue Shield plans and Bupa Global, an equivalent leader in healthcare outside the U.S. With 25 years of experience, Blue Cross Blue Shield Global solutions provide best-in-class access to care, service and member engagement tools to simplify international healthcare.

 **Contact us to learn more about GeoBlue and Blue Cross Blue Shield Global solutions.**

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 the services by Teladoc Health. 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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Brought to you by the international healthcare experts at
GeoBlue