

Blue Cross Blue Shield Global Traveler Companion

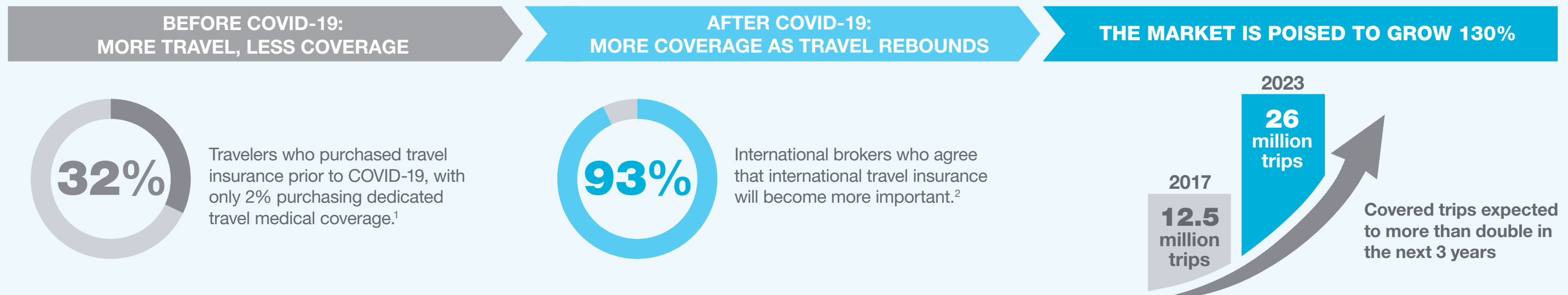
AN EXCLUSIVE BENEFIT FOR BLUE CROSS BLUE SHIELD® MEMBERS



A cost-effective way to take the worries and what-ifs out of short-term international travel

Blue Cross Blue Shield 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 BCBS medical plan, whenever they travel outside the U.S. for any reason.

International health insurance: A growing need and market opportunity



Sources: 1. National Travel and Tourism office, 2018 2. USTIA

About BCBS Global and GeoBlue

Part of the Blue Cross Blue Shield family, GeoBlue has over 20 years' experience as an international healthcare leader and is owned and backed by a consortium of Blue Cross Blue Shield plans and Bupa Global, a worldwide leader in healthcare outside the U.S. Group products are promoted in market under the BCBS Global brand.

Blue Cross Blue Shield Global Traveler Companion picks up where domestic coverage leaves off

Members expect a seamless, hassle-free experience, similar to what they experience at home. BCBS Global Traveler Companion fills in the gaps that members may experience with BCBS Global Core.

	Blue Cross Blue Shield Global Core	Blue Cross Blue Shield Global Traveler Companion
Risk	Blue Plan or client bears the risk and are responsible for international claims	GeoBlue bears 100% of the risk and is responsible for international claims
Benefits and coverage	Based on the member's home domestic BCBS medical plan. Coverage varies based on domestic policy <ul style="list-style-type: none"> • Deductibles and co-pays may apply • Evacuation services may not be covered 	Separate policy with essential benefits for all BCBS plan members traveling internationally for business or leisure <ul style="list-style-type: none"> • Medical evacuation, repatriation, AD&D included
Administration and support	GeoBlue handles the back-end administration only Home Blue Plan must be consulted to confirm eligibility, benefits and adjudicate claims	GeoBlue handles the entire experience, end-to-end 24/7/365 support for eligibility and benefits confirmation, arrange direct settlement

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

-  **Coverage for BCBS members and covered dependents**
No roster needed
-  **Global TeleMD™ telemedicine services**
for contactless care by video or phone
-  **Comprehensive coverage**
for acute illness and injuries including doctor visits, in-patient, and out-patient services
-  **Global safety intelligence**
including personalized advice and environmental and security risk alerts
-  **\$0 deductible**
for first-dollar coverage
-  **Mobile app**
helps members find a doctor, arrange direct pay, translate a medication, locate a pharmacy and more
-  **Prescription drug coverage**
or medically-necessary treatment
-  **Dental coverage**
or injuries and sudden onset of pain
-  **24/7/365 support**
to help manage any situation
-  **Medically-necessary evacuation**
to the nearest center of medical excellence
-  **Standard plan design**
for easy sales administration and implementation
-  **AD&D Coverage**
automatically included
-  **Communication package**
with ready-to-send materials
-  **Responsive account management**
for easy program administration

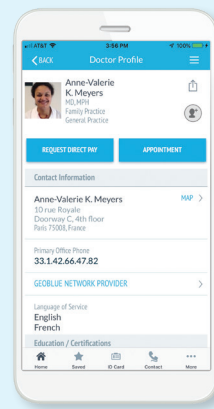
Inside the member experience

GeoBlue handles everything with seamless coordination through our in-house service teams



Before travel

Access to electronic ID card through mobile app and online Member Hub
Pre-trip planning



During travel

Thousands of credentialed providers and facilities available in over 190 countries
Dedicated phone number
Service and support 24/7/365



Confirmation of benefits eligibility



Appointment scheduling



Case management



Coordination of medical evacuation, repatriation services, if medically necessary



Claims payment



Contact us to learn more.

Name:

Phone:

Email:

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.

Blue Cross Blue Shield Global is a brand owned by Blue Cross and Blue Shield Association. GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of Blue Cross Blue Shield Association: made available in cooperation with Blue Cross 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 55.202.

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GeoBlue