



**BlueCross
BlueShield®**
Global



Blue Cross Blue Shield Global Traveler Companion

**A COST-EFFECTIVE WAY TO TAKE THE WORRIES AND WHAT-IFS
OUT OF SHORT-TERM INTERNATIONAL TRAVEL**

An exclusive benefit for Blue Cross Blue Shield members

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

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 Blue Cross Blue Shield Global brand.

A valuable lifestyle benefit that provides greater predictability

Most short-term travel plans only cover business travelers within an employee population, but may not cover leisure travel outside the U.S. That can leave coverage gaps for 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 your employees' Blue Cross and/or Blue Shield domestic medical plan. Then, whenever your employees or their dependents travel outside the U.S. for any reason—for business or leisure travel—they are automatically protected.

Blue Cross Blue Shield Global Traveler Companion also reduces the unknown international claims risk by moving it from the Blue Cross and/or Blue Shield plan or employer to GeoBlue.

International medical insurance is more relevant than ever

Pre-pandemic

43%

of consumers did not make sure they had proper coverage prior to traveling internationally

16%

assumed their domestic medical plan would cover them

27%

didn't think about it

Post-pandemic

65%

are more concerned about getting sick while traveling

74%

are more likely to insure future international trips

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 medically necessary evacuation and potential service gaps.

Compare your options

	BCBS Global Core	BCBS Global Traveler Companion	Typical business travel medical plan
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	Business travelers as determined by the client Separate rider required to cover non-business international travel and dependents
How it works	Makes domestic medical plan portable outside the U.S. Copays, deductibles, and coinsurance may apply Blue Cross and/or Blue Shield 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	Employees are only covered for the days they are traveling on business Must submit a roster
Risk	Member's Blue Cross and/or Blue Shield plan or employer owns the risk	GeoBlue owns the risk	Carrier owns the risk
Member experience	Members may experience delays because their domestic Blue Cross and/or Blue Shield plan must be contacted to confirm eligibility and benefits	24/7/365 assistance Real-time eligibility and benefits check through Blue Exchange Direct	Depends on traveler plan policy

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



Coverage for Blue Cross and/or Blue Shield members and covered dependents



Comprehensive coverage



\$0 deductible



Prescription drug coverage



Dental coverage



Medically necessary evacuation



AD&D Coverage



Global TeleMD™ telemedicine services



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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GeoBlue