



GROUP MEDICAL COVERAGE FOR SHORT-TERM INTERNATIONAL TRAVELERS

We're simplifying the international healthcare experience with **Blue Cross Blue Shield Global Traveler**. Our network brings flexible coverage to every community in the U.S. and over 190 countries around the world, making it one of the broadest global networks available. Whether it's finding a doctor or coordinating treatment overseas, members can always count on the power, and reach, of Blue Cross Blue Shield Global.

THE BLUE CROSS BLUE SHIELD GLOBAL DIFFERENCE



Best-in-Class Networks

With over 1.7 million providers worldwide



Leading Digital Tools

To help simplify the international healthcare experience



Integrated Service Experience

Through centralized tools and programs

BLUE CROSS BLUE SHIELD GLOBAL TRAVELER

This plan empowers employers and employees to protect their agenda and travel without worry that an unexpected accident, illness or injury could jeopardize their business plans. Blue Cross Blue Shield Global Traveler provides group medical benefits and services for business travelers outside of their home country for trips lasting up to 180 days.

- Simple implementation process and easy-to-administer coverage
- Comprehensive plans including medical evacuation, hospitalization and sick visits
- Custom plan options to address specific needs
- Coverage for U.S. and non-U.S. citizens traveling outside their home country including foreign employees visiting the U.S. on business



SERVICES THAT COME WITH BLUE CROSS BLUE SHIELD GLOBAL TRAVELER

When your employees travel on international business, you want to be sure they have a program that provides the support they need.



Telemedicine

We know business travel can be demanding. Getting sick or injured while away from home can add stress to a trip and accessing medical care can be challenging due to the condition or location. We've teamed up with Teladoc Health to bring travelers Global TeleMD™, a telemedicine app, that provides convenient 24/7 access to doctors for non-emergency medical concerns.



Pre-Departure Program

We know traveling can be both exciting and stressful and preparation is the key to success. Our pre-departure program allows travelers to speak with a clinician about any health-related questions or concerns before they leave for their trip. Travelers can access the program via a link in the member guide which directs them to a brief questionnaire.



Evacuation Services

If a member is in a situation that requires an evacuation, our medical team will activate relationships with key international medical experts to successfully overcome obstacles and limitations in any part of the world, to ensure the member receives the best care possible.



Global Safety Intelligence

Our digital interfaces promote personal safety by giving members convenient access to important tools and news. Information is based on the user's profile and past activity and includes daily alerts detailing the latest security and health issues in a specific destination, and country or city profiles on crime, terrorism and natural disasters.



Digital Tools

Our Member Hub and mobile app provide convenient access to a variety of tools and services. Members can quickly and easily manage their medical care needs - from finding a doctor or hospital and arranging direct pay to translating a medication and locating a pharmacy.

PRE-PRICED PLANS FOR GLOBAL BUSINESS TRAVEL

| | 1 Million | 350k | 100k |
|--|---|---|---|
| Trip Period Maximum Benefits | \$1,000,000 | \$350,000 | \$100,000 |
| Period of Insurance Maximum Benefits | \$1,000,000 | \$350,000 | \$100,000 |
| Deductible | \$0 | \$0 | \$0 |
| Coinsurance (paid by plan) | 100% | 100% | 100% |
| Professional and Inpatient Hospital Services | 100% | 100% | 100% |
| Prescription Drugs (out-patient prescribed) | 100% | 100% | 100% |
| Dental Care Required Due to an Injury | 100% | \$1,000 | \$1,000 |
| Dental Care for Relief of Pain | \$1,000 | \$1,000 | \$1,000 |
| Medical Evacuation Maximum | \$500,000 | \$250,000 | \$100,000 |
| Repatriation of Mortal Remains | \$50,000 | \$50,000 | \$50,000 |
| Eligibility and Extras Included | | | |
| Age Limit | Under age 70 | Under age 70 | Under age 70 |
| Dependents (spouse and children age 26 or younger) | Covered | Covered | Covered |
| Global TeleMD (telemedicine service available inside and outside the U.S.) | Complementary | Complementary | Complementary |
| Pre-departure Program (pre-travel questionnaire) | Complementary | Complementary | Complementary |
| Type of Travel | Business & Sojourn | Business & Sojourn | Business & Sojourn |
| Self-service Tools | GeoBlue Member Hub and mobile app Medical Translations Medicine Equivalents Provider Finder | GeoBlue Member Hub and mobile app Medical Translations Medicine Equivalents Provider Finder | GeoBlue Member Hub and mobile app Medical Translations Medicine Equivalents Provider Finder |

Optional Features

Accidental Death & Dismemberment (AD&D)

Political Evacuation & Natural Disaster Assistance

PEND is offered through an ancillary company and is not an insured benefit of 4 Ever Life Insurance Company.

All Travel (includes leisure travel not in conjunction with a business trip)

Eligible dependents must be traveling with eligible participant. Plan variations may apply in accordance with state mandates. Products and services may not be available in all jurisdictions and are expressly excluded where prohibited by applicable law.

Visit about.geo-blue.com or contact:

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.

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