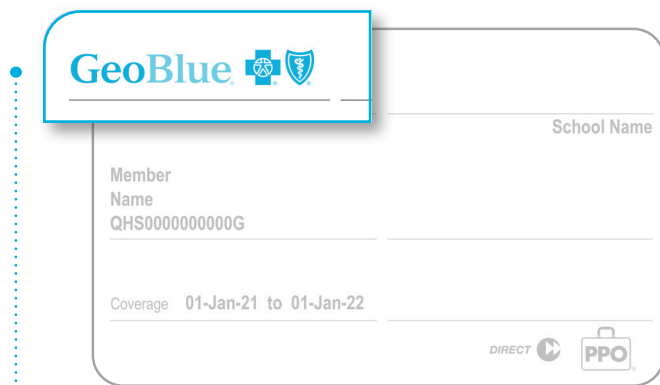


GeoBlue® ID Card Reference Guide

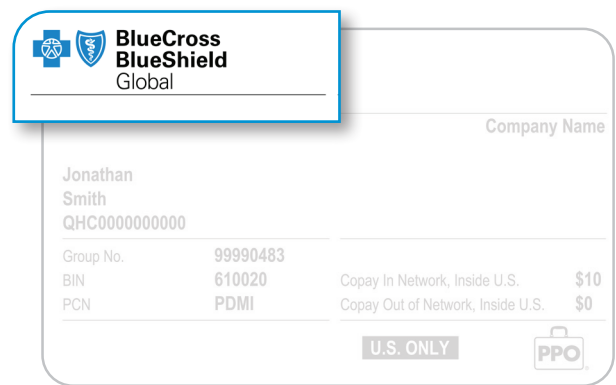
QUICKLY RECOGNIZE MEMBERS AND HOW TO SERVICE THEM
BASED ON THEIR ID CARD

OUR GLOBAL BRANDS

You may see ID cards with different branding or logos, but they are all part of the same Blue Cross® Blue Shield® family.



GeoBlue is the name of our company and our provider network outside of the United States (U.S.)



Blue Cross Blue Shield Global is a suite of products and one of GeoBlue's market-facing brands

Our GeoBlue and Blue Cross Blue Shield Global brands may include a Cross and Shield logo, a Cross-only logo or a Shield-only logo, depending on where the global health plan was purchased in the U.S.



Cross



Shield



Cross and Shield

GEOBLUE PROVIDER NETWORK ICONS AND NOTATIONS

Use our network icons and notations to easily identify levels of coverage.



School Name

Member Name





QHS0000000000G

Coverage

01-Jan-21 to 01-Jan-22

Icons and/or notations go here

Use the table below to identify network logos and service our members appropriately.

Icon/Notation	Meaning	Action
DIRECT 	Plan covered 100% for acute care, emergency and urgent care	Submit invoices to GeoBlue, using the details provided on the back of the ID card
	Plan has a deductible, co-insurance or co-pay	Contact GeoBlue to verify benefits or submit invoice to GeoBlue and collect unpaid portion from member
GeoBlue	Members have access to GeoBlue's international provider network	Collect payment from member if direct settlement was not arranged prior to visit
U.S. ONLY	This ID card is for use inside the U.S. only	Ask for international card, or members should settle invoices at the time of service
U.S. EMERGENCY ONLY	This ID card is for use inside the U.S., for emergency services only	Ask for international card, or members should settle invoices at the time of service
 	Plan has coverage within the U.S. with limited international benefits	Use the contact details on the back of the ID card to verify benefits

OTHER U.S. DOMESTIC BLUE CROSS AND/OR BLUE SHIELD ID CARDS WITH LIMITED INTERNATIONAL COVERAGE

There are many Blue Cross and/or Blue Shield health insurance companies throughout the U.S. that provide coverage to members within their immediate geographic area. Typically, this coverage includes limited international benefits.

For these domestic members, we provide administrative services only, facilitating direct settlement for all international benefits. Prior to issuing a guarantee of payment, we need to verify benefits and request payment approval from the member’s specific U.S. Blue Cross and/or Blue Shield insurance plan. This may cause delays, as most U.S. domestic Blue Cross and/or Blue Shield companies are only available during standard U.S. business hours.

There are many BCBS brands in use in the U.S. but all plans follow a consistent card format. Below are some examples of other U.S. domestic logos you may see on this card layout:

BCBS BRAND GOES HERE

Member Name
Member Name
Member ID
XYZ123456789

Group No. **023457**
BIN **987654**
Benefit Plan **HIOPT**
Effective Date **00/00/00**
Plan Code **123**

PREMERA | BLUE CROSS

Wellmark.

Capital BLUE

Regence

CareFirst.

blue of california

Florida Blue

hmsa

Independence

HIGHMARK.

Horizon.

BlueCross BlueShield of Illinois

Anthem.

BlueCross BlueShield of Texas

MASSACHUSETTS

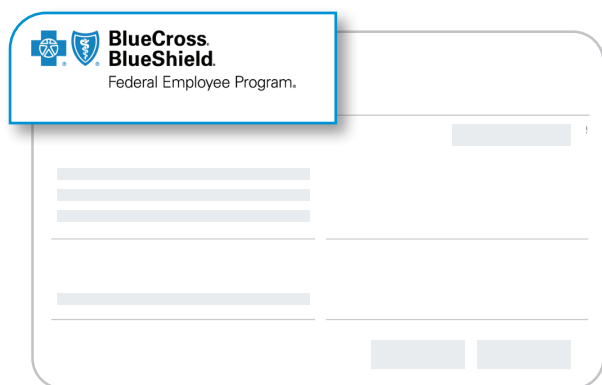
Empire

Use the table below to service **U.S. domestic** Blue Cross and/or Blue Shield members accessing limited international coverage outside the U.S.

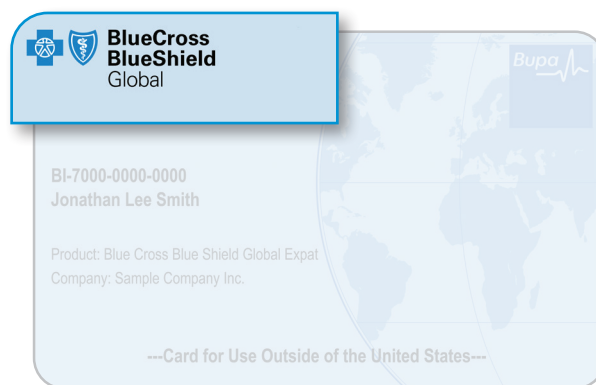
Insurance Plan Type	Treatment Type	Action
U.S. domestic plan with limited international coverage	Outpatient	Patient should pay at the time of service
	Inpatient	Call the phone number listed on the back of the ID card to verify benefits

BLUE CROSS AND/OR BLUE SHIELD BRANDED ID CARDS THAT DO NOT UTILIZE THE GEOBLUE NETWORK

Typically, GeoBlue is the main contact for Blue Cross and/or Blue Shield branded ID cards being used outside the U.S. However, there are two main exceptions: members who are part of the U.S. Federal Employee Program (FEP) and members who have access to the Bupa network outside the U.S. If a member presents an FEP or Bupa-branded ID card, please follow relevant procedures you may already have in place for these programs. If additional support is needed, please call the phone number listed on the back of the ID card.



If the ID card displays the **Blue Cross Blue Shield brand** and **"Federal Employee Program,"** GeoBlue does not administer benefits.



If the ID card displays the **Blue Cross and/or Blue Shield brand** and the **Bupa brand**, members have access to the Bupa Global network outside the U.S. In this instance, benefit confirmation and any invoices should be directed to Bupa.

There are a small number of Blue Cross and/or Blue Shield licenses granted outside the U.S., notably in Canada, Central America and Latin America. GeoBlue does not administer benefits for these plans. If additional support is needed, please refer to the back of the members' ID card for contact details.



Need help?

Please call the phone number listed on the back of the member ID card.

Blue Cross Blue Shield Global is a brand owned by the Blue Cross Blue Shield Association. Bupa Global is a trade name of Bupa, an independent licensee of Blue Cross 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 the Blue Cross and Blue Shield Association.

Employer group and individual coverage sold in South Dakota is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, NAIC #80985 and are made available in cooperation with Blue Cross and Blue Shield Companies in select service areas. 4 Ever Life Insurance Company is an independent licensee of the Blue Cross and Blue Shield Association.

For student and individual products, GeoBlue is the administrator of coverage provided under insurance policies issued in the District of Columbia by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association.

