



**BlueCross  
BlueShield®**  
Global



# CITYWIDE. NATIONWIDE. WORLDWIDE.

It's a big Blue world.

## Blue Cross Blue Shield Global® Health Insurance Plans and Services

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



*Industry-leading digital tools that put access to global healthcare in members' hands.*

### TECHNOLOGY THAT HELPS TO SIMPLIFY THE INTERNATIONAL HEALTHCARE EXPERIENCE:

- Hyper-personal interfaces that provide relevant information based on the user's profile and past activity
- News and safety information automatically driven by where the member is located
- Personalized push notifications regarding news alerts, guarantees of payment and claim status
- Medical translations of common healthcare terms and phrases with bidirectional functionality, audio and transliterations

### END-TO-END SUPPORT FOR ADMINISTRATORS THROUGH THE ADMIN HUB:

- Enroll new members, edit existing members and terminate members
- Obtain temporary electronic ID cards on behalf of members
- Easy access to forms and other important plan documents



*Scale, strength, and service from one powerful care network.*

### LEVERAGING THE REACH AND REPUTATION OF THE TWO LARGEST HEALTHCARE BRANDS: BLUE CROSS BLUE SHIELD AND BUPA:

- 1.3M healthcare professionals worldwide
- The nation's leading PPO network with 96% off all U.S. hospitals and 95% of all U.S. physicians participating<sup>1</sup>
- 55% in-network savings in the U.S.<sup>2</sup>
- High quality, low cost providers through the Blue Distinction® Specialty Care network in the U.S.
- Strength of brand and scale of operation to guide members to the right providers at the right time
- 74% of claims settled directly outside the U.S. (includes outpatient and inpatient claims)
- Local resources around the world to deliver due diligence in establishing usual and customary charges, fraud prevention and clinical governance
- Specialized network solutions ensuring compliance for clients and members in regulated markets



*An in-house, integrated 24/7/365 medical assistance team ensures greater cost containment and predictability.*

- Support from a highly-skilled team of doctors and nurses and more than 50 in-house medical assistance specialists
- Seamless coordination and management of all transportation logistics and re-admission arrangements
- Focused on quality and continuity of care and engaging the right resources at the right time

**24/7/365 support when members want it, help when they need it.**



Through our Going the Extra Mile customer experience program, we get member feedback in near real-time enabling us to **Listen, Act & Improve**. We've invested in a best-in-class customer feedback program that allows us to capture insights and feedback to support our vision of building the healthcare services company most loved by the globally mobile.

Blue Cross Blue Shield Global group products offer a wide range of compliant health insurance solutions to meet the unique needs of the globally mobile.

## Blue Cross Blue Shield Global Expat™

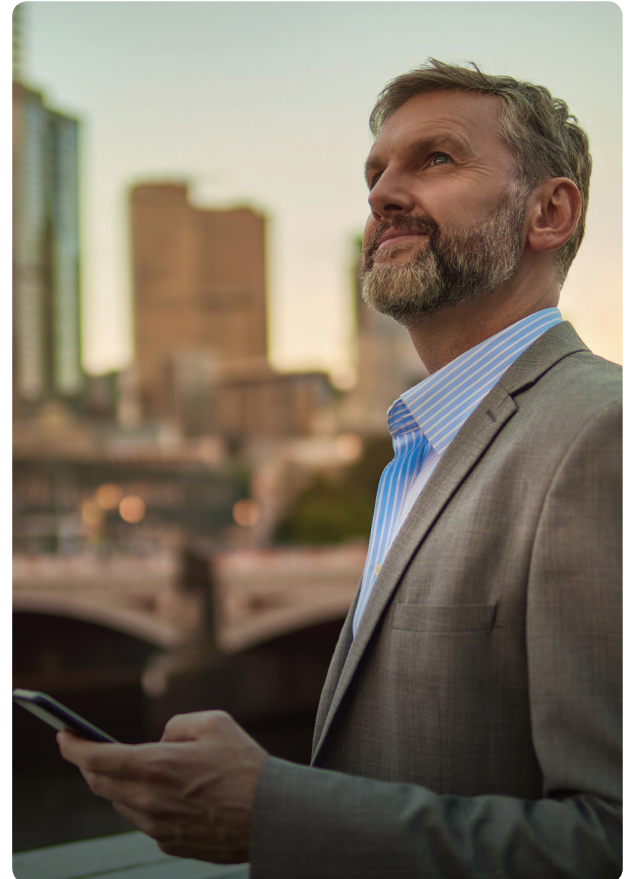
*Comprehensive international medical coverage that is ideal for long-term assignees and their dependents.*

- Comprehensive, flexible plans designed to cover global assignees and their dependents who are leaving their home country for six months or more. Standard and customizable plans for U.S. employees outside the U.S., foreign nationals on assignment in the U.S. and third country nationals (groups of two or more)
- Coverage options for well visits, prescriptions, hospitalization, maternity, wellness, medical evacuation, repatriation, and employee assistance programs are available. Supplemental options such as dental, vision, AD&D, life and long-term disability are available too

## Blue Cross Blue Shield Global Traveler™

*Medical coverage that is ideal for short-term international travelers.*

- Coverage for unanticipated illness or injury that occurs while workers are traveling outside their home country on a trip shorter than 180 consecutive days.
- Administration is easy with no upfront enrollment information required
- Coverage is portable and goes wherever business travel takes employees



Contact The Benefits Store for more information:

Visit [www.BenefitsStore.com](http://www.BenefitsStore.com) or

[Info@BenefitsStore.com](mailto:Info@BenefitsStore.com).



*Additional services such as political and natural disaster evacuation coverage are available through Drum Cussac, a Global Risk Management leader.*



*All services are provided through GeoBlue, an independent licensee of the Blue Cross Blue Shield Association. GeoBlue is owned and backed by market leaders, a consortium of Blue Cross Blue Shield plans and Bupa Global.*

Brought to you by the international healthcare experts at

**GeoBlue**

<sup>1</sup>Consortium Network Compare Findings, 3Q 2017, <sup>2</sup>ValueQuest Cost Model at a Glance, MY 2016.

Blue Cross Blue Shield Global is a brand owned by Blue Cross Blue Shield Association. Bupa Global is a trade name of Bupa, an independent licensee of Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield companies. 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: made available in cooperation with Blue Cross and 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.