BlueCross BlueShield Global

Brought to you by the international healthcare experts at GeoBlue

Blue Cross Blue Shield Global Traveler Member FAQs

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Blue Cross Blue Shield Global Traveler

1. What is the Blue Cross Blue Shield (BCBS) Global Traveler plan?

- Blue Cross Blue Shield Global Traveler plan, provided by GeoBlue, is a medical plan that will be your primary medical plan only when you travel outside the United States. The plan is available to you and your dependents insured on participating BCBS group plans, at no additional cost to you. It covers both business and leisure travel, includes accidental death & dismemberment (AD&D) coverage and 24/7/365 support services.

2. What are the eligibility requirements?

- You must be enrolled in a BCBS medical plan sponsored by your employer to be eligible to participate. If there is a maximum age for coverage in your BCBS medical plan, the BCBS Global Traveler plan will follow suit.

- Employees, as well as spouse/domestic partners and dependents of BCBS plan members, who have opted out of your employer-sponsored BCBS medical plan or are covered under a different medical plan will not be eligible to participate with Blue Cross Blue Shield Global Traveler plan. Non-covered members can purchase an individual GeoBlue travel medical plan at www.geobluetravelinsurance.com.

- Child dependents who plan to study abroad should check first with the school as the school may already include a study abroad health plan. While this Global Traveler plan covers most needs for the occasional business or leisure traveler, it does not cover certain services, such as mental health and ongoing therapies. There are individual travel plans available through GeoBlue that may cover some of these services. Visit www.geobluetravelinsurance.com to learn more about our individual product, Navigator, which offers more appropriate coverage for those who are out of the country for over 180 days.

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3. My child will be studying abroad- are they eligible for cover while abroad?

- Child dependents insured on your employer-sponsored BCBS medical plan who plan to study abroad should check first with the school as they may already include a study abroad health plan. While this Global Traveler plan covers most needs for the occasional business or leisure traveler, it does not cover certain services, such as mental health and ongoing therapies. There are individual travel plans available through GeoBlue that may be more suitable for a student studying abroad. Visit www.geobluetravelinsurance.com to learn more about our individual product, Navigator, which offers more appropriate coverage for those who are out of the country for over 180 days.

4. I already have a business travel plan. What is the difference?

- Typically, a business travel accident policy covers you while on company business. Leisure and sojourn travel coverage are typically buy-ups. Additionally, many business travel plans only cover emergencies, not sick visits or non-emergent care.

- The travel benefits provided by a BCBS Global Traveler will protect both you and your dependents' health, whenever travel is outside the US, on company business or leisure.

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5. Is Global Traveler compatible with a high deductible health plan?

- The BCBS Global Traveler plan has a $0 deductible for care while traveling outside the U.S. This could impact the ability to make the maximum HSA contribution.
- If you or your dependents plan on adding a substantial amount to their HSA or have significant travel plans, you should consult their tax advisor.
- This information is provided by GeoBlue (Worldwide Insurance Services) for informational purposes only and is not intended to be legal or tax advice. Should you need guidance with any questions or concerns about an HSA account, they should consult a professional advisor.

6. How do I access my ID card(s)?

- Please register online with your group access code at geo-blue.com and click on Member Hub or you can register in the GeoBlue app. Once registered, you can access your electronic ID card. You can show the provider the electronic ID card on your phone. It is not necessary to print your card.

7. Where can I find my group access code?

- Your employer will have provided you with the group access code in one or more of the following materials: announcement email, member flyer and it is also noted in the member guide. AmeriHealth Caritas - QHG9999ACBND

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8. What is the group access code used for?

- You will need the group access code to register for access to the Member Hub in the member portal, www.geo-blue.com and to the GeoBlue mobile app and their electronic ID card within the portal and app.

9. How can I locate a network provider outside of the United States?

- You can access and view network providers from the GeoBlue mobile app or the member portal at www.geo-blue.com
- GeoBlue Mobile App: On the welcome screen, you can set your location either by allowing the app to access your GPS location or you can select a location. Then you can "Find a Provider" and also request a Direct Pay to avoid needing to submit a claim. View the tutorial to learn more.
- The Member Hub (www.geo-blue.com) also allows you to search for Doctors, Dentists and Hospitals outside of the US within their dashboard after logging in. Within the list of doctors, you can request a Direct Pay to avoid needing to submit a claim.

10. How do I request a direct settlement for services?

- You can arrange for Direct Pay to avoid paying upfront and submitting a claim.
- Direct pay requests can be submitted by using the GeoBlue mobile app, geo-blue.com, phone or email.

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11. How do I submit a claim?

- If you pay for a service upfront, you can submit a claim by email, fax, or postal mail.
- You can access a claim form in the Member Hub at www.geo-blue.com.

12. What should I do if an emergency occurs while traveling or during the trip?

- For urgent/emergency situations, you should always contact the local emergency phone number for immediate assistance. For peace of mind, you can check what the local emergency number is in your location or destination ahead of time so that you have this on hand in addition to identifying some network providers in your location.
- To ensure you are prepared in the event of an emergency, be sure to get access to your electronic ID card *before you travel* by registering for the mobile app and/or the Member Hub at www.geo-blue.com

13. What should I do if me or a family member needs to be admitted to the hospital?

- You should contact the dedicated Global Traveler phone number:

  Inside the US (toll-free): 833-511-4760

  Outside the US: +1-610-263-2000
  ("+"= when calling from outside the US, you must first dial the country's exit code before the applicable country code and phone number)

- Indicate who is expected to go to the hospital. You will need to have your group access code and the name of the hospital available to provide this to our contact center. Our Global Health and Safety team will identify a network provider, if needed. If medical reports are needed, our clinicians will contact your doctor for periodic updates.

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14. I lost medication during my trip and need a replacement- can GeoBlue?

- Replacement of lost or stolen prescription drugs is not covered under the plan, however you can visit a provider to seek a consultation and a new prescription for a local equivalent. As a convenient reference tool, you can check in our Member Hub under "Tools and Services" and "Medicine Equivalents". Prescription and over-the-counter medications are sold under different names in different countries. This tool can serve as a convenient reference, but it is always best to check with a local provider.

15. What is the Global Traveler Contact Center Phone Number?

- The Global Traveler dedicated phone numbers to call are:

  Inside the US (toll-free): 833-511-4760

  Outside the US: +1-610-263-2000
  ("+"= when calling from outside the US, you must first dial the country's exit code before the applicable country code and phone number)

16. Where can I access my benefits under the BCBS Global Traveler plan?

- BCBS Global Traveler plan benefits can be found in the member guide and in your certificate, which are both located on the portal in Member Hub: www.geo-blue.com and within the GeoBlue mobile app.

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Comparison with Global Core

17. What is the difference between Global Traveler and Global Core?

- You may have Global Core benefits as part of your domestic medical plan. Global Core benefits are determined by your Blue Cross Blue Shield plan. If you do have Global Core benefits, you would be subject to the same benefit levels, deductibles, coinsurance and in/out-of-network benefits of provided by your domestic medical plan, when traveling internationally.

- Your Global Traveler plan is separate from any benefits you may receive from Global Core. In fact, your Global Traveler policy becomes your primary medical coverage when you travel internationally. Global Traveler is designed to cover services that are essential when traveling such as medical evacuation and repatriation that may not be provided by your domestic plan. It also provides 24/7/365 service, support and does not require your Domestic Plan to approve services, unlike Global Core, therefore with Global Traveler there is immediate confirmation of benefits and coverage status.

18. Are benefits under the Global Traveler plan coordinated with primary domestic health plans or Global Core?

- Global Traveler is an independent product on its own certificate and thus benefits are not coordinated with Global Core or primary domestic health plans. If a member has an international claim while active in their Global Traveler plan, the claim is processed and paid by GeoBlue.

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