



Blue Cross Blue Shield offers a comprehensive portfolio of international health insurance products that enable BCBS Plans to meet the needs of globally mobile individuals worldwide.

Many products offered through domestic BCBS Plans include a base level of international coverage and member access to providers through the Blue Cross Blue Shield Global Core program. For those seeking more coverage and more convenient access to care during trips abroad, or while living outside of the U.S. for an extended period, GeoBlue offers extended coverage through the Voyager and Xplorer products.

BLUE CROSS BLUE SHIELD INTERNATIONAL SOLUTIONS: INDIVIDUAL PORTFOLIO COMPARISON

| |  Core healthcare coverage providing access to care outside of the U.S. Included with certain plans |  Enhanced coverage providing excess travel benefits and services outside the U.S. |  Premium expat medical coverage and services for those living or working outside their home country for extended periods |
|---|--|--|--|
| ELIGIBILITY | Varies (note - individual domestic coverage typically terminates when moving abroad) | Trips from 1 Day to 180 Days (outbound from U.S.) | Living Globally > 6 months (outbound from and inbound to U.S.) |
| PAYMENT ABROAD | Deductible and co-insurance apply | \$0 Deductible, 100% ² | \$0 Deductible, 100% ² |
| MEMBER BENEFITS | | | |
| U.S. Domestic Medical Coverage | √ ¹ | X | √ optional ^{1***} |
| Emergency Medical Care | Varies* | √ | √ |
| Urgent /Acute Medical Care | Varies* | √ | √ |
| Routine/Office Visits/Prescriptions | Varies* | √ | √ |
| Mental Health, Physical Therapy | Varies* | √ | √ |
| Medical Evacuation & Repatriation Coverage ** | Not Typically Covered* | √ | √ |
| Coverage for Bedside Visit | Not Typically Covered* | √ | √ |
| Travel Accidental Death and Dismemberment | X | √ | √ |
| MEMBER SERVICES | | | |
| 24/7 Telephone Support | √ | √ | √ |
| Global Provider Finder & Translation tools | √ | √ | √ |
| Case Mgmt and Direct Settlement (inpatient) | √ | √ | √ |
| Direct Settlement (outpatient) | Varies* | √ | √ |
| Security Profiles And Health Alerts | X | √ | √ |
| Second Opinion Service & Provider Recruitment | X | X | √ |
| SAMPLE RATES**** | | | |
| 19-29 years | Included with certain plans | \$1.80 per travel day | \$174 per month (outbound) |
| 40-44 years | Included with certain plans | \$3.27 per travel day | \$328 per month (outbound) |
| 50-54 years | Included with certain plans | \$4.41 per travel day | \$537 per month (outbound) |

√ = Included in coverage X = Not Included in coverage

* Check with Local Plan to determine coverage options

** Deductible variations available

*** Optional U.S. domestic coverage for Xplorer plan increases pricing more than 2 times the reflected outbound monthly rates. Coinsurance is 80% in-network and 60% out of network in the U.S.; Preferred rates valid as of 7/1/17 and are subject to change without notice

**** Voyager rates reflect \$1M medical limit (note - 7 Day minimum charge). Frequent travelers may consider multi-trip coverage under the GeoBlue Trekker product (not shown)

1 Domestic coverage prerequisite - Blue Cross Blue Shield Global Core provided in conjunction with applicable BCBS domestic policies

2 Coverage based on listed benefit in insurance certificate

GeoBlue sells international health insurance products under the Blue Cross Blue Shield Global brand. 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 under policy form series 54.1201.

Blue Cross Blue Shield Global is a brand owned by the Blue Cross and Blue Shield Association.

Blue Cross Blue Shield Association is an association of independent Blue Cross and Blue Shield companies