

BCBS international insurance coverage solutions are now under one unifying brand, **Blue Cross Blue Shield Global**. This portfolio of international health insurance products provides a comprehensive approach for BCBS Plans to meet the needs of globally mobile individuals and businesses worldwide.

BLUE CROSS BLUE SHIELD GLOBAL SOLUTIONS: PORTFOLIO COMPARISON¹

	 Core Core healthcare coverage providing employees with access to care outside of the U.S.	 Traveler Enhanced coverage providing excess travel benefits and services outside your home country	 Expat Premium major medical coverage and services for anyone living or working overseas for extended periods of time
ELIGIBILITY	Varies (some restrictions may apply)	Trips up to 180 Days (Outbound, inbound, and country-to-country)	Coverage for > 6 months abroad
PAYMENT ABROAD	Deductibles, co-pays, and co-insurance apply	100%	Typically 100%*
MEMBER BENEFITS			
U.S. domestic medical coverage	√ ²	√ US inbound only	√ optional
Emergency Medical Care		√	√
Urgent /Acute Medical Care		√	√
Routine/Office Visits/Prescriptions		√	√
Mental Health, Physical Therapy		√	√
Medical Evacuation & Repatriation Coverage **	Not Typically Covered	√	√
Coverage for Bedside Visit	Not Typically Covered	√	√
Preventative, Employee Assistance Program	Not Typically Covered		√
Travel Accidental Death and Dismemberment		√	√
MEMBER SERVICES			
24/7 Telephone Support	√	√	√
Global Provider Finder & Translation tools	√	√	√
Case Mgmt and Direct Settlement (inpatient)	√	√	√
Direct Settlement (outpatient)		√	√
Telehealth Support (remote consultations)		√	√
Second Opinion Service for international treatment		√	√
Personalized Health Provider Recruitment		√	√
Security Profiles And Health Alerts		√	√
Emergency Cash Advance, Replacement Key Documents, Lost Baggage Assistance		√	√

* Variations available

**Coverage based on listed benefit in insurance certificate

¹ Comparison chart updated to reflect local Blue Cross Blue Shield Core coverage in each Plan's service area

² Domestic coverage prerequisite – Blue Cross Blue Shield Global Core provided in conjunction with applicable BCBS domestic policies

√ = Included in coverage