



Travel the globe with Blue Cross Global

International health insurance and assistance services

Blue Cross Global solutions, available through GeoBlue®, provide a best-in-class, comprehensive suite of international products and services for people who live, work, and travel internationally, giving them confidence that quality care can be accessed wherever and whenever needed.

For more information, visit ibx.com/bluecrossglobal or contact your Independence Blue Cross account executive.

Blue Cross Global products to meet your travel needs

GeoBlue offers two products: Blue Cross Global Expat™ and Blue Cross Global Traveler™. Both plans are designed to provide your employees with coverage when and where they need it from doctors and hospitals.

Plans are underwritten by 4 Ever Life Insurance Company, which is rated “A-” (Excellent) by A.M. Best and has over 60 years of experience.

Blue Cross Global Traveler

A group travel medical plan that provides benefits and services for short-term travelers

- **Blanket policy:** For employees outside of their home country on trips shorter than 180 consecutive days
- **Easy administration:** No enrollment required so it is very easy for companies to administer
- **Rich benefits:** The plan covers everything from accident and illness to hospitalization and medical evacuation
- **Flexible coverage:** The plan covers anyone traveling outside of their home country including U.S. employees traveling outside the U.S., foreign nationals traveling into the U.S., and third-country nationals traveling from one non-U.S. country to another

Blue Cross Global Expat

A comprehensive international medical plan for long-term assignees and their families

- **Comprehensive plans:** Designed to cover international assignees and their families who are leaving their home countries for six months or more
- **Rich benefits:** The plan covers well visits, prescriptions, hospitalization, maternity, wellness, medical evacuation, repatriation, and employee assistance programs
- **Flexible coverage:** Customizable plans for U.S. employees outside the U.S., foreign nationals on assignment in the U.S., and third country nationals
- **Riders available:** Dental, vision, AD&D, life, and long-term disability

Health coordinators help your employees travel with confidence

With both plans, your employees benefit from a worldwide community of English-speaking, Western-trained physicians, and 24/7 concierge-level assistance. Members can travel with confidence, knowing an experienced GeoBlue global health coordinator will:

- Help locate a doctor and schedule appointments
- Guarantee payments for cashless access to care
- Arrange for any necessary follow-up treatment
- Provide reliable expertise and rapid response to deliver these services worldwide

Life and Long-term Disability coverage for expatriates

Blue Cross Global and Zurich American Life Insurance Company (Zurich) team up to offer life and LTD insurance to Blue Cross Global Expat customers that enable you to provide a more comprehensive benefits package to your employees who live and work internationally. The expatriate employee must be covered under your Blue Cross Global Expat policy. Ask your broker or Independence Blue Cross (Independence) account executive about adding Zurich Life and LTD to your policy today.

The EAP is staffed by completely independent professionals who are bound by strict confidentiality standards. EAP counselors are available for free, 24 hours a day, seven days a week.

Help your employees find a balanced approach to well-being

GeoBlue offers a global Employee Assistance Program (EAP) that helps expatriates work towards a balanced approach to well-being. Before a work or life issue becomes a larger problem, or for support when facing difficulties, employees can contact an EAP counselor, who is ready to assist with any issue, such as:

- Improving family communication
- Balancing work and home life
- Managing life changes
- Handling stress and managing workplace pressure
- Surviving the loss of a loved one
- Managing anxiety and depression
- Substance abuse
- Bullying and harassment
- Couples' support
- Parenting
- Caring for an elder
- Referrals to local resources, including attorneys and financial professionals

Global Wellness Coaches take your employees' health to the next level

GeoBlue Wellness Coaches — trained by the Mayo Clinic — help your employees assess their current levels of wellness and set achievable health goals.

A Wellness Coach can help your employees with challenging areas like:

- Weight loss
- Healthy eating
- Exercise and physical activity
- Quitting smoking
- Stress management
- Adapting to a healthier lifestyle

The Wellness Coaching program includes up to five phone sessions, and participants and family members can access this service any time, day or night.

Personal Solutions provides global health support

Personal Solutions from GeoBlue includes concierge-level services provided by a global health coordinator, as well as:

- Chronic care and maternity support
- Informed medical choice consultation
- Assistance in translating names of medications and medical terms
- Daily alerts detailing the latest security and health risks in your employees' destination

Personal Solutions also provides innovative mobile and online tools that empower employees to decide what level of care to seek and to quickly identify the best and most convenient options for them.

Your employees can download the GeoBlue mobile app, a tool that allows them convenient access to the best local doctors, hospitals, and resources anywhere in the world. Users can:

- Search for a physician, dentist, or specialist using GPS technology
- Request an appointment
- Arrange direct billing to secure cashless access to care
- Find generic and brand medications
- Translate medical terms and phrases for symptoms and situations
- Display an ID card or fax a copy directly to a provider's office

All they have to do is register on geo-blue.com, download the GeoBlue app on their smartphone from the app store, and log in with the email address and password created when registering on the website.

GeoBlue services will provide your employees with personalized solutions and coverage no matter where they are in the world.

Take care of employees around the world

Learn about GeoBlue health insurance and support services. Visit ibx.com/bluecrossglobal or contact your Independence account executive.



Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association.

Blue Cross Global is a brand owned by the Blue Cross Blue Shield Association, a national federation of 36 independent, community-based and locally-operated 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 Blue Cross Blue Shield Association and is 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.

4 Ever Life Insurance Company is an independent licensee of the Blue Cross and Blue Shield Association.

Zurich is an independent life insurance company and does not provide Blue Cross or Blue Shield products or services. Zurich is solely responsible for the obligations under the Group Life and Long Term Disability policies issued by Zurich.