

Group Medical Coverage for Business Travel

Seamless health coverage for short trips abroad.

We make it our business to support yours.

At Blue Cross Blue Shield Global Solutions℠ (BCBS Global Solutions℠), we believe international healthcare shouldn't be complicated. That's why we focus on making it easier—from plan options to administration to customer service. By combining digital innovation with human-centered care, we simplify the experience for you and your employees.

We're in your corner. All over the world.

Global network: It's about healthcare without barriers or borders. Wherever your employees are in the world, they can access the strongest healthcare networks. In the U.S., members can access the industry-leading Blue Cross® and Blue Shield® PPO network. Members outside the U.S. have access to our large network that spans 190+ countries.

Support at every step: We're there for pre-trip planning to unexpected illness to hospitalization—and everything in between. Members never have to navigate care alone.

A trusted guide: Members can feel comfortable and confident, knowing we've been experts at international healthcare for over 25 years. We've got their back...and yours.

Supporting you and your people around the world.

- Quality global network
- Easy-to-access mobile app
- 24/7/365 support
- Intuitive administrator portal
- Cost-conscious solutions

Our plans protect their health and agenda.

Our goal is to make sure your people feel protected, supported and confident by providing seamless access to quality care and boundless solutions to the unique needs of your organization.

When your people go abroad with us, they aren't just covered—***they're cared for.***

Plan overview

Group Medical Coverage for Business Travel

Our business travel plans help employers and employees stay focused on their goals, without worrying that an unexpected accident, illness or injury could jeopardize their business plans.

Plans provide group medical benefits and services for business travelers outside of their home country for trips up to 180 days.

- Available to groups of two or more individuals
- Supplemental coverage
- Simple implementation process and easy-to-administer coverage
- Comprehensive plans including medical evacuation, hospitalization and sick visits
- Custom plan options to address specific needs
- Coverage for U.S. and non-U.S. citizens traveling outside their home country including foreign employees visiting the U.S. on business
- Optional Political Emergency and Natural Disaster (PEND) coverage

Value-added services—with no added costs.

Pre-Departure Program: Expert guidance helps members prepare for their assignment. Includes support with navigating local healthcare systems and personalized recommendations based on medical needs.

Telemedicine: 24/7/365 access to licensed, multilingual doctors through a global telemedicine solution powered by Teladoc Health. Includes the ability to receive prescribed medications, where legally permitted. Note that telemedicine providers cannot prescribe controlled substances such as opioids and anti-depressants.



Support designed to make healthcare easier.

Seamless digital tools that put global healthcare access at members' fingertips

24/7/365 support and expert coordination for all medical evacuations through our integrated medical assistance team

Travel without uncertainty. We've got your team ***covered***.

Standard plan designs for Group Medical Coverage for Business Travel.

	1 Million	350k	100k
Trip Period Maximum Benefits	$1,000,000	$350,000	$100,000
Period of Insurance Maximum Benefits	$1,000,000	$350,000	$100,000
Deductible	$0	$0	$0
Coinsurance (paid by plan)	100%	100%	100%
Professional and Inpatient Hospital Services	100%	100%	100%
Prescription Drugs (outpatient prescribed)	100%	100%	100%
Dental Care Required Due to an Injury	100%	$1,000	$1,000
Dental Care for Relief of Pain	$1,000	$1,000	$1,000
Medical Evacuation Maximum	$500,000	$250,000	$100,000
Repatriation of Mortal Remains	$50,000	$50,000	$50,000
Accidental Death & Dismemberment (AD&D)	$100,000	$100,000	$100,000
Eligibility and Extras Included			
Age Limit	Under age 70	Under age 70	Under age 70
Dependents (spouse and children age 26 or younger)	Covered	Covered	Covered
Telemedicine Services (available inside and outside the U.S.)	Complimentary	Complimentary	Complimentary
Pre-Departure Program (pre-travel questionnaire)	Complimentary	Complimentary	Complimentary
Type of Travel	Business & Sojourn	Business & Sojourn	Business & Sojourn
Self-Service Tools	Member Portal and Mobile App Medicine Equivalents Medical Translations Provider Finder	Member Portal and Mobile App Medicine Equivalents Medical Translations Provider Finder	Member Portal and Mobile App Medicine Equivalents Medical Translations Provider Finder
Optional Features			
Political Evacuation & Natural Disaster Assistance PEND is offered through a separate, third party and is not an insured benefit of 4 Ever Life Insurance Company.			
All Travel (includes leisure travel not in conjunction with a business trip)			

Learn more Contact Justin Atwater, BCBS Global Solutions: jatwater@bcbsglobalsolutions.com

Products and services may not be available in all jurisdictions and are expressly excluded where prohibited by applicable law.

This is intended to be a sample benefit schedule. Changes may occur to benefits, rates and terms.

Blue Cross Blue Shield Global Solutions is the trade name of Worldwide Insurance Services, LLC (Blue Cross Blue Shield Global Solutions Insurance Services in California and BCBS Global Solutions Insurance Services in New York), an independent licensee of the Blue Cross and Blue Shield Association and is made available in cooperation with Blue Cross and Blue Shield companies in select service areas. Blue Cross Blue Shield Global Solutions is a Brand owned by the Blue Cross and Blue Shield Association. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, NAIC #80985 under policy form series 54.1215/54.1205. 4 Ever Life Insurance Company is an independent licensee of the Blue Cross and Blue Shield Association.

Telemedicine services are provided by Teladoc Health, directly to members. Blue Cross Blue Shield Global Solutions assumes no liability and accepts no responsibility for information provided by Teladoc Health and the performance of the services by Teladoc Health. Support and information provided through this service does not confirm that any related treatment or additional support is covered under a member's health plan. This service is not intended to be used for emergency or urgent treatment medical questions.

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