

BlueCross BlueShield Global Solutions℠

Group Medical Coverage for Expats

Coverage built for *global assignments.*

Seamless. Simplified. Supportive.

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. Inside the U.S., members have access to the Blue Cross® and Blue Shield® network. Outside the U.S., they're covered by Bupa Global. Wherever your employees are in the world, they can access the strongest healthcare networks.

Support at every step: We're there for pre-trip planning to preventive care to after care—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.

Helping employees thrive, wherever the assignment takes them.

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

Supporting you and your people around the world.

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

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

Plan overview

Group Medical Coverage for Expats

Our group expat plan helps employees stay focused on their work and comfortable in their daily life abroad, knowing they have reliable healthcare that supports their total health and well-being.

The plan provides comprehensive medical benefits and services for international assignees and their families who are living outside their home country for six months or more.

- Available to groups of two or more members
- Serves as the primary medical plan
- Worldwide coverage
- Standard and custom plan options covering inpatient and outpatient care, preventive and maternity care and well visits
- Flexible coverage for U.S. employees abroad, foreign nationals on assignment in the U.S. and third-country nationals*
- Compliant solutions for regulated markets such as Saudi Arabia, the United Arab Emirates, Qatar and Oman
- Optional benefits including dental, vision and life insurance
- 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.

International EAP: Dedicated wellness support to help members adjust to life abroad. Includes emotional, practical and physical assistance to support successful assignments.

Specialty care: Family building, parenthood and hormonal health support for all stages of life. And a muscle and joint health program that helps keep pain and injuries at bay, increase productivity and reduce absenteeism.



Support designed to make healthcare easier.

Personalized member communications including welcome emails, how-to videos and a full suite of ongoing member materials

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

Wherever your people go. We've got them ***covered***.

Standard plan designs for Group Medical Coverage for Expats.

These snapshots summarize key plan features and are subject to the limitations and exclusions detailed in the full plan description.

Plan Design Options	Group Medical Coverage for Expats								
	Platinum			Premium			Plus		
	International	In-network U.S.	Out-of-network U.S.	International	In-network U.S.	Out-of-network U.S.	International	In-network U.S.	Out-of-network U.S.
Lifetime Maximum	Unlimited								
Deductible (Individual)	$0	$0	$0	$0	$100	$300	$0	$300	$600
Deductible (Family)	$0	$0	$0	$0	$200	$600	$0	$600	$1,200
Out-of-pocket (Individual)†	$0	$500	$1,500	$0	$600	$1,800	$0	$1,800	$3,600
Out-of-pocket (Family)†	$0	$1,000	$3,000	$0	$1,200	$3,600	$0	$3,600	$7,200
Office Visits – Physician, Specialist, Other	100%	100% after $10 copay	80%	100%	100% after $15 copay	70%	100%	100% after $20 copay	60%
Wellness	100%	100%	100%	100%	100%	100%	100%	100%	100%
Hospital/Inpatient/Mental Health/Alcohol & Drug Abuse Treatment	100%	100%	80%	100%	90%	70%	100%	80%	60%
Outpatient Mental Health/ Alcohol & Drug Abuse Treatment	100%	100%	80%	100%	90%	70%	100%	80%	60%
Prescription Drugs (Outside of U.S.)	100%	NA	NA	100%	NA	NA	100%	NA	NA

Plan Design Options	Group Medical Coverage for Expats					
	Select			Essential		
	International	In-network U.S.	Out-of-network U.S.	International	In-network U.S.	Out-of-network U.S.
Lifetime Maximum	Unlimited					
Deductible (Individual)	$250	$250	$500	$500	$500	$1,000
Deductible (Family)	$500	$500	$1,000	$1,000	$1,000	$2,000
Out-of-pocket (Individual)†	$1,500	$1,500	$3,000	$3,000	$3,000	$6,000
Out-of-pocket (Family)†	$3,000	$3,000	$6,000	$6,000	$6,000	$12,000
Office Visits – Physician, Specialist, Other	90%	100% after $20 copay	70%	90%	100% after $20 copay	70%
Wellness	100%	100%	70%	100%	100%	70%
Hospital/Inpatient/Mental Health/Alcohol & Drug Abuse Treatment	90%	90%	70%	90%	90%	70%
Outpatient Mental Health/ Alcohol & Drug Abuse Treatment	90%	90%	70%	90%	90%	70%
Prescription Drugs (Outside of US)	90%	NA	NA	90%	NA	NA

Medical Assistance Services	
Medical Evacuation	100% of the Actual Cost
Family Travel Arrangements‡	100% of the Actual Cost
Repatriation of Mortal Remains	100% of the Actual Cost

Benefits common to all plans[§]

(Subject to maximums, coinsurance and deductibles in your Certificate of Benefits.)

- Physician's services
- Inpatient hospital (facility)/professional charges
- Advanced radiological imaging (MRIs, MRAs, CAT scans and PET scans)
- Acupuncture
- Diabetic treatment
- Psycho-educational testing
- Hospice care services
- Preventive care
- Inpatient services at other healthcare facilities
- Maternity care/obstetrical services
- Chiropractic/spinal manipulations
- Durable medical equipment
- Substance health abuse treatment
- Infusion therapy
- Travel immunizations
- Ambulatory surgical services
- Termination of pregnancy
- External prosthetic appliances
- Hearing benefit
- Short-term rehabilitative therapy
- Mammograms, PSA, pap smear and colorectal screenings
- Emergency and urgent care services
- Basic infertility expenses
- Nutritional evaluations
- Dental services due to injury[§]
- Wigs (for hair loss due to alopecia areata or cancer treatment)
- Hearing aid benefit
- Lead poisoning screening tests for children under age 6
- Laboratory and radiology services
- Family planning/contraception management
- Nutritional formulas
- TMJ treatment
- Mental health
- Home healthcare services
- And more...

U.S. Pharmacy Plan Design Options**	U.S. Pharmacy Services									
	Platnium		Premium		Plus		Select		Essential	
	Participating	Non-participating	Participating	Non-participating	Participating	Non-participating	Participating	Non-participating	Participating	Non-participating
Generic 30-day via retail	$5 copay	30% copay	$5 copay	40% copay	$5 copay	50% copay	$5 copay	50% copay	$5 copay	50% copay
Brand 30-day via retail	$20 copay	30% copay	$20 copay	40% copay	$30 copay	50% copay	$30 copay	50% copay	$30 copay	50% copay
Non-Preferred Brand 30-day via retail	$40 copay	30% copay	$40 copay	40% copay	$120 copay	50% copay	$120 copay	50% copay	$120 copay	50% copay
Generic 90-day via retail or home delivery (in-network only)	$15 copay	30% copay	$15 copay	40% copay	$15 copay	50% copay	$15 copay	50% copay	$15 copay	50% copay
Brand 90-day via retail or home delivery (in-network only)	$60 copay	30% copay	$60 copay	40% copay	$90 copay	50% copay	$90 copay	50% copay	$90 copay	50% copay
Non-Preferred Brand 90-day via retail or home delivery (in-network only)	$120 copay	30% copay	$120 copay	40% copay	$360 copay	50% copay	$360 copay	50% copay	$360 copay	50% copay

Optional Benefits	
Vision Benefits	
Examinations One Eye Exam every 12 Consecutive months	100% coverage, not subject to any Deductible
Lenses & Frames One pair of glasses or contact lenses per 12 Consecutive months	100% coverage, not subject to any Deductible, up to a Maximum Benefit of $250
Dental Benefits	
Policy Year Maximum Combined Benefit for Diagnostic and Preventive Service, Basic Services and Major Services	$1,500
Orthodontic Lifetime Maximum Limited to Covered Person's under age 19	$1,500
Per Person Policy Year Dental Deductible Not applicable to Diagnostic and Preventive Services Family Maximum	$50 $150
Diagnostic and Preventive Services	100%
Basic Services	20% member co-insurance
Major Services	50% member co-insurance
Orthodontic Services Limited to Covered Person's under age 19	50% member co-insurance

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

* If you are interested in plan designs that do not include U.S. coverage and are specific to third country nationals (non-U.S. citizens), please reach out to your sales representative for more information about our Group Medical Coverage for Expats plans for non-U.S. citizens.

† True OOP Max (Deductible, Coinsurance, Copay, Rx Copay).

‡ Economy round-trip airfare to the place of hospitalization for one family member for hospitalizations in excess of seven (7) days.

§ See certificate of benefits for greater detail.

**Pharmacy plan must align with the medical benefit plan selected.

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. Bupa Global is a trade name of Bupa, an independent licensee of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield companies.

Family planning and hormonal health services are provided by Carrot. Blue Cross Blue Shield Global Solutions assumes no liability and accepts no responsibility for information provided by Carrot or for the performance of the services by Carrot. Support and information provided through this service does not confirm that any related treatment or additional support is covered under a health plan.

International EAP services are provided by WorkPlace Options, an independent company that is not affiliated with Blue Cross Blue Shield Global Solutions and does not provide Blue Cross or Blue Shield products or services. WorkPlace Options is solely responsible for referring participants for counseling, coaching and work-life services and health assessments by providers who are appropriately licensed by local authorities. The evaluation and efficacy of any service delivered by a provider lies solely with the employee, spouse, dependent or other authorized party who inquires on behalf of those or other participants. Blue Cross Blue Shield Global Solutions shall have no responsibility or liability whatsoever for any aspect of the provider counseling, coaching, work-life services and health assessments or other similar services, or the counselor/participant relationship.

The Muscle and Joint Health Program is provided by Sword Health ("Sword"). Sword is available at no additional cost to Blue Cross Blue Shield Global Solutions members aged 18 and over as part of their health plan benefits. Thrive Global is designed for general wellness, movement guidance, and mobility support and is not intended to diagnose, treat, cure, mitigate, or prevent any medical condition. Blue Cross Blue Shield Global Solutions assumes no liability and accepts no responsibility for information provided by Sword or for the performance of Sword's services. Support and information offered through this program do not guarantee that any related treatment or additional services are covered under a health plan.

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.

BlueCross BlueShield Global Solutions℠