

Below is a comparison of the Blue Cross Blue Shield international solutions available.

	 Core Core healthcare coverage providing access to care outside of the U.S. Included with certain plans	 Voyager Enhanced coverage providing excess travel benefits and services outside the U.S.	 Xplorer 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 ^{***}
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 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. GeoBlue is the administrator of coverage provided under insurance policies issued by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association.

Blue Cross Blue Shield 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.

Thank you for your continued support!

Questions?

Contact Partner Program

1-855-481-6647 • partnerprogram@geo-blue.com