

Blue Cross Blue Shield Global[®] Traveler

FREQUENTLY ASKED QUESTIONS



The Blue Cross Blue Shield Global Traveler product is your primary medical insurance when you travel outside of your home country. It provides coverage for accidental injury and illness if you are travelling outside of your home country for up to 180 consecutive days. This plan does not cover routine or preventive care, vision or dental services. Please see your full certificate of coverage for more details on your benefits.

Q: How do I enroll in the traveler policy?

A: Blue Cross Blue Shield Global Traveler is a blanket policy, therefore, you do not need to complete any enrollment forms up front. You are covered on business travel outside of your home country while you remain an active employee of your employer who purchased this policy. Verification of your eligibility and enrollment occurs when you first use the insurance policy. At that time, your employer will be contacted to confirm that you're eligible to participate in the plan. You can contact our service teams if you need assistance. Any delay in the verification process should not affect your access to healthcare services. Please note that registering to use the GeoBlue Member Hub or mobile app does not confirm your eligibility.

Q: How do I get an ID card?

A: Your electronic ID card can be accessed through the GeoBlue Member Hub and/or mobile app. Your ID card displays your employer's name and group access code. It is not necessary to print your card but be sure to always present a printed or electronic version of your ID card when you receive healthcare services.

Q: Where can I find my group access code?

A: You can find your group access code in the member guide or ID card that is provided by your employer.

Q: How do I register for the GeoBlue Member Hub or mobile app?

A: From the [registration page](#), click register, enter the access code from your member guide and create a username and password. You can also register directly through the GeoBlue mobile app which is available on the Apple App Store and Google Play. You do not need to register if you have done so previously.

Q: Do I have access to telemedicine services?

A: Yes. We've teamed up with Teladoc Health to bring you Global TeleMD™, a remote consultation smartphone app for no additional cost. This app provides unlimited, 24/7/365 access to international doctor consultations by telephone or live video call. Doctors are available worldwide and you will not need to submit a claim for any remote consultations provided through the Global TeleMD app. Prescriptions may also be provided through this service, as appropriate (subject to local regulations). The Global TeleMD app is available through the Apple App Store and Google Play. You will need to create a profile when you first download Global TeleMD. Be sure to use the same email address and group access code you used when registering for the GeoBlue Member Hub or mobile app.

Q: What should I do if I need to speak with a medical provider?

A: When you're outside of your home country and you encounter a non-emergency medical concern (i.e. cold or flu-like symptoms, sore throat, rash, etc.), you have convenient access to complimentary remote doctor consultation(s) via our Global TeleMD telemedicine app. No claim submissions are required when using this service. If you have not already downloaded the app, Global TeleMD can be accessed through the GeoBlue mobile app which will lead you to the Apple App Store or Google Play where you can download it.

Q: If I do not wish to use telemedicine, can I choose to visit any medical provider?

A: You are free to choose your medical provider. If you receive care from an out-of-network provider, you may need to pay out of pocket and submit a claim for reimbursement. Please refer to your certificate of coverage for details, limitations, restrictions and exclusions. For any out-of-pocket costs, be sure to submit receipts and invoices along with a claim form for reimbursement according to the policy. The claim form should be completed in its entirety and a diagnosis code included on the medical documentation. You can access the claim form on the Member Hub.

Q: If I do not wish to use telemedicine, how do I find and access network providers outside the United States?

A: Use the global provider directory on the [Member Hub](#) or mobile app to review profiles of preferred doctors and hospitals to find the best match and view their contact details. Once you have scheduled your appointment, request Direct Pay through the Member Hub or mobile app at least 48 hours prior to your appointment; this applies to follow-up appointments as well. You can also request assistance by contacting our Global Health and Safety team at +1-215-798-3714 (collect calls accepted).

Q: If I do not wish to use telemedicine, how do I access network providers inside the United States?

A: For plans that include U.S. coverage*, members have access to the leading Blue Cross Blue Shield network in the U.S., Puerto Rico, and the U.S. Virgin Islands. Members can find a doctor or hospital in this network through the provider directory on the Member Hub and mobile app. When accessing medical services within the U.S., be sure to present your ID card at the time of service.

*Some plans may exclude coverage in the U.S. Please check your certificate of coverage or contact your HR or benefits department.

Q: What is Direct Pay and how do I request it?

A: Direct Pay means that the provider has agreed to bill GeoBlue directly. To facilitate Direct Pay, GeoBlue issues a Guarantee of Payment (GOP) to network providers outside the U.S. to cover medical treatment. In many countries, providers require this at the time of the visit. If this guarantee is not arranged prior to the visit, the provider may require payment up front from you that you can submit for reimbursement. For assistance, please contact our Global Health and Safety team, available 24/7/365 at +1-215-798-3714 (collect calls accepted).

Q: What is a Guarantee of Payment (GOP)?

A: The Direct Pay process generates a GOP. GeoBlue issues a GOP to define the charges GeoBlue has agreed to pay for medically-necessary services. Contracted providers may contact GeoBlue directly for a GOP prior to providing medical treatment.

Q: What should I do if I encounter an emergency?

A: Go immediately to the nearest physician or hospital and then call our Global Health and Safety team who will work to arrange Direct Pay. This team is available 24/7/365 at +1-215-798-3714 (collect calls accepted). To ensure you are prepared in the event of an emergency, be sure to access your electronic ID card before you travel by registering for the mobile app and/or the Member Hub at www.geo-blue.com.

Q: How do I submit a claim for reimbursement?

A: Claim forms are found on the Member Hub and mobile app. Claims can be submitted via email, mail or fax. Send a legible, itemized bill from the provider, along with the completed member claim form and receipts to GeoBlue:

Email: claims@geo-blue.com

Fax: +1-610-482-9623

Q: Is any type of travel covered under the policy if I need medical attention (i.e. business, sojourn, leisure)?

A: Your policy may restrict coverage during business travel only. Other forms of travel that may or may not be covered include:

1. Sojourn: Leisure travel connected to a business trip
2. Leisure: All travel

Please check your certificate of coverage or contact your HR or benefits department to confirm.

Q: Are medical services used on a cruise ship or during a cruise trip covered under Blue Cross Blue Shield Global Traveler policies?

A: Yes, but only when there is an international (non-U.S.) destination and treatment is charged by the cruise line or, if treatment was requested on land outside of the U.S. Please note, the U.S. Virgin Islands and Puerto Rico are both considered U.S. territories.

Examples:

- ✓ Cruise from U.S. to non-U.S. location: Miami to the Bahamas
- ✗ Cruise from U.S. to an onshore U.S. location: Miami to NYC
- ✗ Cruise from U.S. to another U.S. location offshore: Miami to U.S. Virgin Islands

Q: Where can I learn more about my benefits and coverage under the Blue Cross Blue Shield Global Traveler plan?

A: Blue Cross Blue Shield Global Traveler plan benefits can be found in the member guide and in your certificate of insurance. Both documents are accessible through the [Member Hub](#) or the mobile app.

Questions?

Contact Customer Service for assistance. Available 24/7/365. +1-610-254-5830 (collect calls accepted).

.....

Telemedicine Services are provided by Teladoc Health, directly to you. GeoBlue 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 your health plan. To discuss the coverage under your health plan, please contact us using the number on your ID card. This service is not intended to be used for emergency or urgent treatment medical questions.

Apple and iTunes are trademarks of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are trademarks of Google Inc. All other trademarks are property of their respective owners.

Blue Cross Blue Shield Global is a brand owned by Blue Cross Blue Shield Association. 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: made available in cooperation with Blue Cross and Blue Shield of Texas. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, NAIC #80985 under policy form series 55.202.

4EL-BCBSGBTFAQ0820

Brought to you by the international
healthcare experts at

GeoBlue