

DEPENDABLE COVERAGE WORLDWIDE

Select international coverage that suits your employees

LIVING OR TRAVELING ABROAD CAN BE BOTH STIMULATING AND CHALLENGING.

To prevent unforeseen medical issues from adding to the excitement, make international health coverage available to your employees who travel outside the United States for business or pleasure.

A GLOBAL SOLUTION THROUGH YOUR LOCAL PLAN

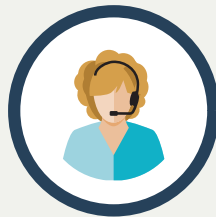
You already know the value the Blue Cross Blue Shield (BCBS) brand brings to your Wellmark plan. With a BCBS Global™ product, your employees will experience the same convenience and unsurpassed service abroad they've come to expect from their stateside coverage. Benefits include:



COVERAGE BEYOND EMERGENCIES, including clinic and office visits, inpatient and outpatient care, and chronic condition management.



CASHLESS ACCESS for all in-network services that eliminates the need for members to file for reimbursement when services are received.



CONCIERGE SERVICE 24 HOURS A DAY, 7 DAYS A WEEK, that delivers informed consultations to guide and assist employees in understanding their local, regional and international treatment options.



BCBS GLOBAL PROVIDES:

- Coverage for U.S.-based employees traveling or working in other countries.
- Access to services in 190 countries and territories worldwide.
- Opportunities for employers and individuals to “buy up” to meet their unique coverage needs.
- Coverage for your foreign national employees when traveling or working in the U.S. and other countries.

PORTFOLIO COMPARISON¹

With Wellmark, your employees already have basic international coverage through Global Core. Give them even more peace of mind by considering Traveler or Expat coverage to pay for things like emergency evacuation, preventive services and more. Here's a comparison of all three.

HASSLE-FREE ADMINISTRATION

BCBS Global™ products are administered by Worldwide Insurance Services, LLC, an independent BCBS licensee. Operating under the trade name GeoBlue®, they handle everything from enrollment and ID cards, to eligibility and claims processing so you don't have to.



Let BCBS Global help you meet the needs of your globally mobile workforce and their family members. Contact your Wellmark representative today.

	BCBS Global Core Basic health care coverage providing employees with access to care outside the U.S.	BCBS Global Traveler Enhanced coverage with additional travel benefits and services in foreign countries	BCBS Global Expat Premium major medical coverage and services while living or working abroad for extended periods
Eligibility	Restrictions apply	Trips up to 180 days (outbound, inbound and country-to-country)	Living or working abroad for more than six months
Payment abroad	Deductibles, copays and coinsurance apply	100%	100% ²
U.S. domestic medical coverage ³	✓	✓	✓
24/7 telephone support	✓	✓	✓
Global provider finder & translation tools	✓	✓	✓
Case management and direct settlement (inpatient)	✓	✓	✓
Emergency medical care	Restrictions apply	✓	✓
Urgent /Acute medical care	Restrictions apply	✓	✓
Routine/Office visits and prescriptions	Restrictions apply	✓	✓
Mental health, physical therapy	Restrictions apply	✓	✓
Direct settlement (outpatient)	Restrictions apply	✓	✓
Medical evacuation & repatriation coverage ⁴		✓	✓
Coverage for bedside visit		✓	✓
Accidental death and dismemberment		✓	✓
Telehealth support (remote consultations)		✓	✓
Second opinion for international treatment		✓	✓
Personalized health provider recruitment		✓	✓
Security profiles and health alerts		✓	✓
Emergency cash, document replacement and lost baggage assistance		✓	✓
Preventive services			✓
Employee assistance program			✓

¹ Comparison chart updated to reflect local BCBS Core coverage in each Plan's service area.

² Customized plans with deductibles and copays are also available.

³ Domestic coverage prerequisite — BCBS Global Core provided in conjunction with applicable BCBS domestic policies.

⁴ Coverage based on listed benefit in insurance certificate.

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 ATENCIÓN: Si habla español, los servicios de asistencia de idiomas se encuentran disponibles gratuitamente para usted. Comuníquese al 800-524-9242 o al (TTY: 888-781-4262).

注意：如果您说普通话，我们可免费为您提供语言协助服务。请拨打 800-524-9242 或（听障专线：888-781-4262）。

ACHTUNG: Wenn Sie deutsch sprechen, stehen Ihnen kostenlose sprachliche Assistenzdienste zur Verfügung.
 Rufnummer: 800-524-9242 oder (TTY: 888-781-4262).



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