

A GLOBAL HEALTH COVERAGE SOLUTION

Questions and answers about GeoBlue® group health plans

GEOBBLUE OFFERS TWO PLANS:

1 Blue Cross Blue Shield Global™ (BCBS Global™) Expat Health Plans and Services

International major medical insurance and assistance services. Benefits for this plan can be customized and are available for groups of two or more.

A great fit for: Expatriates and families on assignment or away from their home countries for six months or more.

2 BCBS Global Traveler Health Plans and Services

Group supplemental medical benefits and services for international business travelers.

A great fit for: U.S. and non-U.S. citizens outside their home countries on trips of less than 180 consecutive days.

Q. What is GeoBlue?

A. GeoBlue is a trade name for Worldwide Insurance Services, LLC, an independent licensee of the Blue Cross and Blue Shield Association. GeoBlue's group health plans combine unsurpassed service with state-of-the-art technology to help your business travelers, expatriates and their families conveniently access trusted doctors and hospitals around the globe.

GeoBlue provides international organizations with health care solutions that employees need across the globe through a Blue Cross and Blue Shield-branded global network.

Q. Why do I need international coverage through GeoBlue?

A. PEACE OF MIND — Traveling abroad can be stressful for your employees. Facing a medical situation while away overseas is even more traumatic. With GeoBlue, your employees can rest assured that they will get

the care they need in the event of a medical situation that happens while abroad. They'll also get unsurpassed service and state-of-the-art technology from GeoBlue to make their experience as easy as possible.

A WELLMARK SOLUTION — You already know the value Wellmark brings with your existing group plan that focuses on meeting your employees' needs in the United States. Now you have a Wellmark solution to meet the needs of your employees living or traveling abroad.

HASSLE-FREE ADMINISTRATION — GeoBlue handles all the administration, such as eligibility, ID cards and claims, so you don't have to.

Q. How will my employees benefit from GeoBlue?

A. GeoBlue helps employees and their families:

MINIMIZE THEIR OUT-OF-POCKET EXPENSES by using cashless access for all in-network services, which eliminates the need

to file reimbursement claims.

MAINTAIN THEIR QUALITY OF CARE while abroad.

HAVE PEACE OF MIND in knowing they have access to state-of-the-art technology, services and features that make their health care experiences easy, including access to Blue Cross and Blue Shield providers.

Q. What makes GeoBlue different?

A. 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, including:

- Chronic care support
- Maternity support

COVERAGE FOR ALL LEVELS OF CARE including:

- Inpatient and outpatient care
- Clinic and office visits
- Chronic health management, such as cancer, heart disease, behavioral conditions and sports injuries
- Emergencies

INNOVATIVE HEALTH CARE SOLUTIONS, INCLUDING THE FIRST-OF-ITS-KIND DOWNLOADABLE GLOBAL MOBILE APPLICATION. Available through GeoBlue, the mobile application provides access online or on-the-go that helps employees:

- Find doctors and clinics
- Schedule appointments
- Translate medical terms and medications
- Translate symptoms into action (determine level of care or urgency of care needed) using the triage tool
- Keep employees safe through global security intelligence. Employees have access to:
 - Daily alerts detailing the latest security and health issues in their area
 - City-level profiles on crime, terrorism and on the reliability of police, hotels and transportation

ACCESS TO THE FIRST GLOBAL CONTRACTED BLUE CROSS AND BLUE SHIELD-BRANDED NETWORK OF PROVIDERS.

- Exceptional global provider community selected from the world's top doctors
- Employees and their families have comfort in knowing they'll see providers who understand their medical needs and can explain a diagnosis in a way they'll understand.

Q. How do my employees use GeoBlue when they are abroad?

A. Your employees who will be traveling internationally for less than six months will be issued an ID card for the BCBS Global Traveler plan prior to departing. This plan-specific ID will grant your employees access to GeoBlue's benefits. It is very important that employees use this card when receiving services abroad in order to have their claims processed accurately and do not miss any additional benefits GeoBlue provides.

BCBS Global Expat is a separate policy from the domestic plan and will be easier to distinguish. Employees receive an ID

card from GeoBlue that can be used when receiving medical services. This plan-specific ID grants your employees access to all GeoBlue benefits, and if they are received in-network, out-of-pocket expenses and paperwork requirements will be minimal.

Q. What are other features of GeoBlue?

A. GLOBAL NETWORK with a presence in more than 200 countries. Regions and nations included in the GeoBlue network can be accessed online at the GeoBlue website, www.geo-blue.com/personalized destination.

CONVENIENT AND UNSURPASSED SERVICE (including employee assistance 24 hours a day, 7 days a week) that delivers highly trained and reliable customer service to assist your employees with their day-to-day questions and help them understand their plan benefits.

At no additional cost, GeoBlue offers global employee assistance programming (EAP) and wellness coaching. Additional health and wellness services include:

- Weight loss support
- Tobacco cessation support
- Stress management support
- Health assessments
- Health news
- Trends and advice on exercise, diet and stress reduction programming

Q. Do I already have international coverage with a Wellmark plan? What's the difference?

A. Yes. If you are a Wellmark group, you receive some international benefits through our BCBS Global Core. However, GeoBlue provides additional benefits your employees will find valuable.

Whether on assignment for six months or more, or traveling away from their home country on business, GeoBlue has a plan that delivers the care employees need when and where they need it.

Learn More To learn more about GeoBlue and what it can do for you and your employees, contact your Wellmark representative today!

Wellmark complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

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).



Wellmark Blue Cross and Blue Shield of Iowa, Wellmark Health Plan of Iowa, Inc., Wellmark Synergy Health, Inc., Wellmark Value Health Plan, Inc. and Wellmark Blue Cross and Blue Shield of South Dakota are independent licensees of the Blue Cross and Blue Shield Association.

Blue Cross®, Blue Shield® and the Cross® and Shield® symbols and GeoBlue® are registered marks of the Blue Cross and Blue Shield Association, an Association of Independent Blue Cross and Blue Shield Plans. Blue Cross Blue Shield Global™ is a trademark of the Blue Cross and Blue Shield Association, an Association of Independent Blue Cross and Blue Shield Plans.

Wellmark® is a registered mark of Wellmark, Inc. © 2017 Wellmark, Inc.

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 Wellmark Blue Cross and Blue Shield. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, NAIC #80985 under policy form series 54.1201.