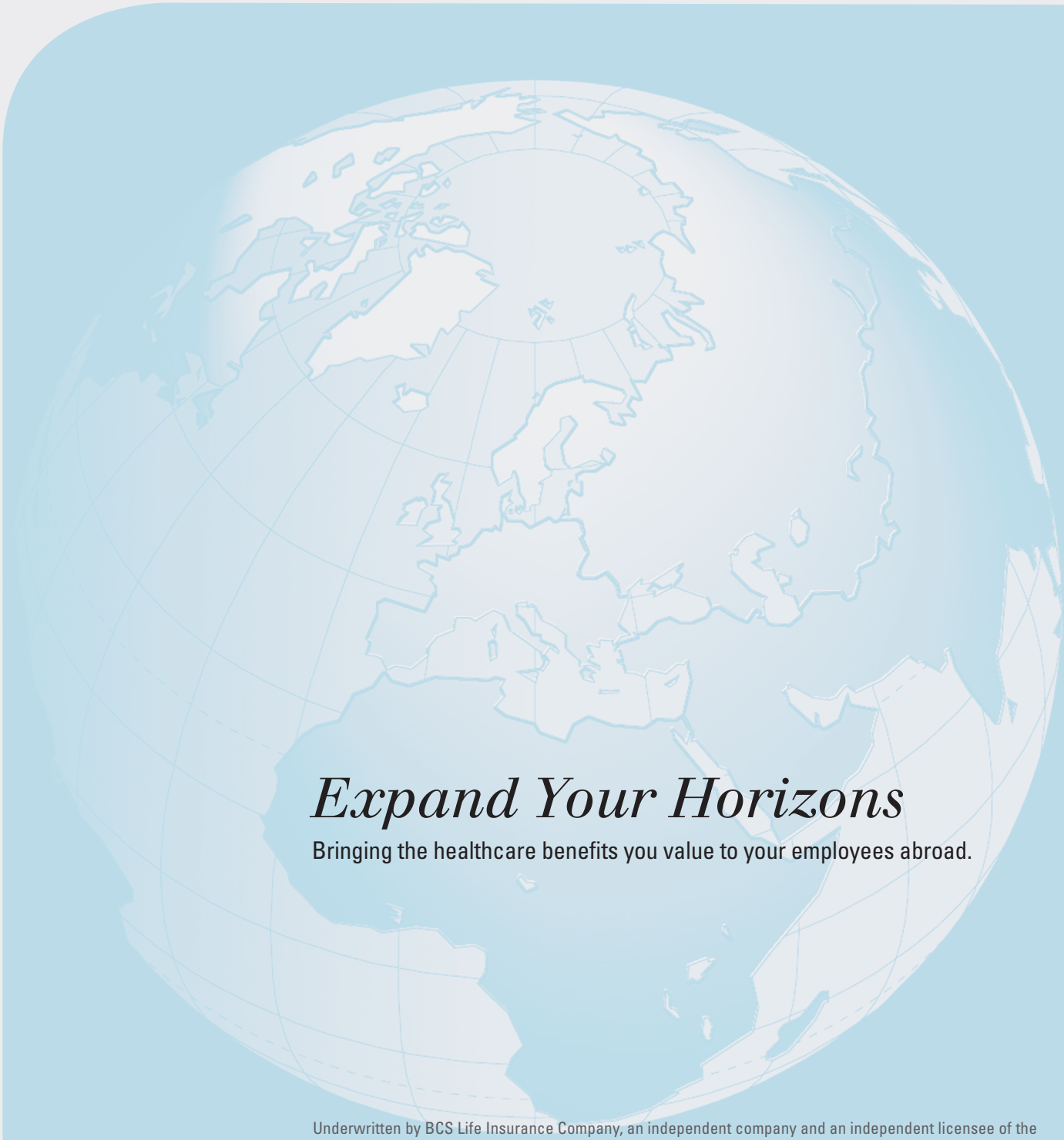
BlueWorldwide *Expat*℠

BlueCross BlueShield Association

An Association of Independent Blue Cross and Blue Shield Plans



Expand Your Horizons

Bringing the healthcare benefits you value to your employees abroad.

Underwritten by BCS Life Insurance Company, an independent company and an independent licensee of the Blue Cross and Blue Shield Association for the purposes of the BlueWorldwide Expat program.

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BlueWorldwide *Expat*℠

We Are Where You Are

Business as usual. This statement should be true wherever your company is. Need an experienced manager to head up the new office in Shanghai? Sending trusted employees to train the new staff in Geneva? Is your staff supporting the expansion in Bangalore? We are there. You need healthy, dependable employees to take care of your company abroad. Your employees need access to quality care.

In the past, the picture looked very different. Companies were focusing their efforts on home operations. The paradigm is shifting. Today, companies are multinational. Many U.S.-based businesses that were once local or regional are now extending their global reach, establishing offices in nearly every corner of the world.

Quality, reliability and strength you expect from Blue Cross and Blue Shield companies, spanning the entire globe.

BlueWorldwide Expat is an exclusive healthcare product that provides coverage for employees of U.S. companies who are working and living overseas.



If you have one expatriate employee or hundreds, BlueWorldwide Expat can fit your company's needs. Choose from Standard or High Option benefit plans and provide coverage for services such as:

- preventive care
- inpatient and outpatient hospital care
- emergency care
- prescription drugs
- maternity care
- dental care
- transplant services
- medical evacuation and repatriation
- mental health services

AXA Assistance USA is an independent company providing administrative services for BlueWorldwide Expat.









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Your people are what matter most. Whether your employees and their family members need routine medical check-ups, dental care, emergency medical attention or prescription drugs, give them the confidence of knowing they are valued. As they take care of business abroad, let us take care of their health.

BlueWorldwide Expat provides access to one of the largest medical networks worldwide.

Participating doctors and hospitals have been reviewed and qualified based on their medical capabilities, bringing members quality care, regardless of their location. BlueWorldwide Expat offers comprehensive benefits and quality customer support, backed by one of the most trusted names in healthcare. For more information on BlueWorldwide Expat, visit www.blueexpat.com.



BlueWorldwide Expat broadens the horizon of international healthcare. BlueWorldwide Expat understands your company's pressing need for quality in care and services. We have expanded our network of international medical providers and maintained our service hours through our arrangement with AXA Assistance USA. BlueWorldwide Expat exemplifies the Blues' commitment to serving customers through:

- a network of 100,000+ credentialed international doctors and hospitals
- healthcare coverage in every country, no exclusions
- destination reports with comprehensive country profiles
- customer service available 24 hours a day, every day
- multilingual medical assistance in over 60 languages
- centralized customer service and claims processing
- quick and timely claims administration
- currency conversion
- preauthorizations and payment guarantees
- flexible benefit designs for companies with 15+ expatriates

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