



**BlueCross BlueShield
Association**

An Association of Independent
Blue Cross and Blue Shield Plans

BlueWorldwide

*Expat*SM



Made available by participating Blue Plans

BlueWorldwide Expat is underwritten by BCS Life Insurance Company and claims administered by International SOS, Independent Licensees of the Blue Cross and Blue Shield Association.

BlueWorldwide *Expat*SM

is a comprehensive system of worldwide medical coverage for active workers doing business abroad.

*Designed to provide comprehensive healthcare coverage, **BlueWorldwide Expat** provides members with reliable access to medical coverage worldwide.*

Who qualifies for BlueWorldwide *Expat*?

Any U.S. corporation with new or existing Blue coverage, sending members to work and reside outside the United States for six months or more, is eligible for **BlueWorldwide Expat**.

Families of expatriates are covered if they relocate abroad with the expatriate member.

How BlueWorldwide *Expat* helps expatriates

- 24-hour medical and emergency assistance worldwide
- 30,000+ credentialed international providers
- Currency conversion
- Medical evacuation and repatriation
- Expedited claims processing
- Covered access to medical services while visiting the United States
- Cashless access for inpatient services
- Membership information pack for each expatriate
- Multilingual emergency assistance and claims handling services
- The assurance and confidence symbolized by the Blue Brands
- Flexible benefits

Information may also be made available to members online at blueexpat.bcbs.com. Inquire about this option.

A sure way to reassure expatriate employees

Few issues consume the attention of expatriate employees more than healthcare. In fact, a survey by Berlitz International showed that healthcare is the number one concern of expatriates — and is also the area of greatest dissatisfaction.

To retain and help manage the productivity of expatriate employees, **BlueWorldwide Expat** delivers a health insurance solution designed to:

- Provide access to local medical care providers
- Navigate the various structures of healthcare systems in foreign countries
- Manage the languages, time zones, and currencies involved in international healthcare
- Supply a single point of contact for expatriates seeking medical assistance while living abroad

The quality, reliability and strength you expect from your Blue Plan now spans across the entire globe. For U.S. employees and third-country nationals on global assignments, **BlueWorldwide Expat** promises to deliver a whole new level of assurance and peace of mind about the healthcare coverage they receive.



Select the level of benefits that's right for your expatriates.

BENEFITS OVERVIEW*	Standard Benefit (%)	High Benefit** (%)
Inpatient Hospital Care Full coverage for hospital accommodations, surgeons, anesthesiology fees and all nursing charges	80/20	100
Outpatient Hospital Care Any procedure performed on an outpatient basis where a period of recovery in the hospital is required	80/20	100 \$50 Copayment
Emergency Care Benefits Initial outpatient treatment of accidental injuries, including related diagnostic services	80/20	100
Organ Transplants Benefits for certain organ transplants will be limited to \$150,000	80/20	100
Cardiac Rehabilitation Services Limited to a maximum of 36 Outpatient treatment sessions within the six month period	80/20	100
Physician Home and Office Visits	80/20	100
Preventative Care	80/20	100
Inpatient Mental Illness	80/20	100
Outpatient Mental Illness 30 visits per calendar year	80/20	100
Inpatient Substance Abuse 30 days per calendar year	80/20	100
Outpatient Substance Abuse 30 hours of rehabilitation treatments	80/20	100
Maternity Service	80/20	100
Prescription Drugs	80/20	100 \$25 Copayment
Dental Care: Preventive Dental Services Primary Dental Services Major Dental Services Orthodontic Dental Service — subject to a 365 day waiting period	100 80/20 50/50 50/50 \$100 deductible per benefit period	100 100 100 100 \$100 deductible per benefit period
Parental Accommodation Where an insured child under the age of 12 is in the hospital	80/20	100
Medical Evacuation Where treatment is not available locally, full coverage for emergency medical evacuation to the nearest appropriate hospital where adequate treatment is available, including services of International SOS	100	100
Repatriation or Local Burial Local burial only applies outside the U.S.	100	100

What happens when covered expatriates temporarily visit the U.S.?

BlueWorldwide Expat members are covered throughout the United States whenever they travel home for visits of up to 45 days, regardless of whether their visits are for business or personal reasons.

Without affecting their expatriate status, employees covered within **BlueWorldwide Expat** receive access to care providers and facilities through the BlueCard® Program.



Subject to change. Please contact your local Blue Plan for the most recent summary of benefits provided by **BlueWorldwide Expat**.

Pre-Authorization by the **BlueWorldwide Expat** administrator is required before all non-emergency or non-maternity Inpatient treatments, MRI scans, nursing at home, rehabilitation treatment, outpatient medical aids, major dental services, orthodontic dental services, parental accommodation, mental illness services, community residential care services for substance abuse, some maternity stays, medical evacuation or repatriation of remains.

If Pre-Authorization is not obtained, Eligible Charges are paid at 50%.

Annual maximum coverage: \$1,500,000 for each person insured under the High Benefit.
Lifetime maximum coverage: \$1,000,000 for each person insured under the Standard Benefit.

* Company may choose either the Standard or High Benefit Option.

** Optional vision rider available on High Option.



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*Contact your local participating Blue Plan
representative for information regarding
BlueWorldwide ExpatSM.*