

Expect More with Blue Cross Blue Shield Global®

EXPERIENCE PEACE OF MIND WITH OUR IN-HOUSE MEDICAL ASSISTANCE SERVICES



Brought to you by the international healthcare experts at



Our integrated Global Health and Safety (GHS) team provides 24/7/365 support and expert coordination around the world in the event of a medical emergency

When emergencies happen away from home, it takes an even greater level of expertise to effectively navigate the nuances of the local healthcare system and maintain global partnerships to transport members safely and efficiently. Our GHS model manages care across all stages of health – from routine needs to serious situations.

End-to-End Medical and Non-Medical Support

Support Before an Assignment

Pre-trip planning

Provider recruitment

Insight on local healthcare system

Support During an Assignment

Chronic condition and medical monitoring Prescription transfer and appointment scheduling

Direct payment

Support During a Crisis

Evacuations

Medical escort and bedside visits

Repatriation of mortal remains

Our medical assistance solution is unique to GeoBlue[®]. Our in-house GHS team works together with our operational teams to get members appropriate care in the most efficient way.

In addition, this team governs any activity delivered by independent assistance vendors and supports positive outcomes for shared clients.



24/7/365 support from a highly skilled team of doctors and nurses and more than 50 in-house medical assistance specialists



Resources strategically located around the world to help identify the best local medical care



Global network of carefully screened and credentialed doctors, hospitals, air ambulance providers, and medical escorts



Seamless coordination and management of all transportation logistics and transfer to receiving facility

An integrated solution results in fewer delays, greater cost containment and predictability.

We play a direct role in all medical evacuations through our integrated medical assistance team, enabling us to:



Focus on quality and continuity of care



Be flexible and engage the right resources at the right time depending on geography, time sensitivity and member-specific needs



Promptly review benefits and coverage information which reduces delays and misinformation

Cost Model Comparison

The value of GeoBlue's integrated fully insured solution

BCBS GLOBAL EXPAT PLAN

WITH GEOBLUE IN-HOUSE MEDICAL ASSISTANCE

Annual premiums set at start of policy year

Cost of all care paid by GeoBlue after plan deductibles which can be **as low as \$0**

GeoBlue works to deliver **optimized cost and quality** to maintain affordability of premiums and build business over multiple years

Risk spread across many clients

INDEPENDENT MEDICAL ASSISTANCE VENDOR

Annual access fee plus fee-for-service and out-of-pocket medical expenses at point of use

Actual evacuation cost: Can range from **\$25,000 - \$75,000+**

Guarantee of payment issuance to admitting facility: **\$25,000 or more**

Additional potential employer costs

Supplemental coordination fees, such as:

- Ground handling: **\$1,000 \$1,500**
- Medical escort(s): \$1,500 \$7,000 per day
- Medical monitoring: \$250 per day

POTENTIAL EMPLOYER COST
AT POINT OF USE:

\$30,000 - \$80,000

ESTIMATED COST ANALYSIS*

EMPLOYER COST AT POINT OF USE:

*Representative case scenario based on select case histories. Medical vendor costs are representative estimates based on industry intelligence.

Medical Evacuation Journey



Injured member seeks local care



Member or treating facility engages our GHS team



GHS team confirms member's eligibility, assesses their condition and facility capability



Treating physician and GHS team determine if medical evacuation is required



GHS team
coordinates
independent medical
escorts, ground and
air transport,
as appropriate



GHS team monitors the member throughout the transfer



Member is admitted to nearest medical center of excellence



GHS team manages the member's care until they are cleared for discharge or repatriated home



Ready to learn more?

Visit www.about.geo-blue.com or contact corporatesales@geo-blue.com



All services are provided through GeoBlue, an independent licensee of the Blue Cross Blue Shield Association. GeoBlue is owned and backed by market leaders, a consortium of Blue Cross Blue Shield plans and Bupa Global.

Blue Cross Blue Shield Global is a brand owned by the Blue Cross Blue Shield Association, a national federation of 36 independent, community-based and locally-operated Blue Cross and Blue Shield Companies. GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of Blue Cross Blue Shield Association and is made available in cooperation with Blue Cross and Blue Shield companies in select service areas. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, NAIC #80985.

