



Health issues can come up while you're traveling overseas. Blue Cross and Blue Shield of Illinois (BCBSIL) plans for individuals and families cover a base level<sup>1</sup> of emergency health care outside the U.S. Travel medical insurance policies, such as those offered by GeoBlue®, are designed to pick up where your primary domestic health plan leaves off. GeoBlue provides comprehensive plans that can provide added peace of mind when you travel abroad.

INTERNATIONAL COVERAGE COMPARISON			
	Blue Cross and Blue Shield of Illinois Typical health care coverage providing access to care outside the U.S.	GeoBlue   Voyager Enhanced coverage providing travel benefits and services outside the U.S.	GeoBlue   Xplorer Premium expatriate medical coverage and services for those living or working outside their home country for extended periods
<b>ELIGIBILITY</b>	Varies (note — individual domestic coverage typically terminates when moving abroad)	Trips from 1 day to 180 days (outbound from U.S.)	Living globally > 6 months (outbound from and inbound to U.S.)
<b>PAYMENT ABROAD</b>	Deductible and coinsurance apply	\$0 deductible, 100% <sup>5</sup>	\$0 deductible, 100% <sup>5</sup>
<b>MEMBER BENEFITS</b>			
U.S. Domestic Medical Coverage	✓	✗	✓ optional <sup>3</sup>
Emergency Medical Care	✓	✓	✓
Urgent /Acute Medical Care	Varies <sup>1</sup>	✓	✓
Routine Office Visits/Prescriptions	Typically not covered <sup>1</sup>	✓	✓
Mental Health, Physical Therapy	Typically not covered <sup>1</sup>	✓	✓
Medical Evacuation and Repatriation Coverage <sup>2</sup>	Typically not covered <sup>1</sup>	✓	✓
Coverage for Bedside Visits	Typically not covered <sup>1</sup>	✓	✓
Travel Accidental Death and Dismemberment	✗	✓	✓
<b>MEMBER SERVICES</b>			
24/7 Telephone Support	✓	✓	✓
Global Real-time Verification of Benefits	✗	✓	✓
Online and Mobile Tools	Provider Finder®	Global Provider Finder	Global Provider Finder
Online / Mobile Tools to Ease Access to Care Internationally	✗	✓	✓
Case Management	Varies <sup>1</sup>	✓	✓
Direct Settlement (outpatient)	Varies <sup>1</sup>	✓	✓
Destination Security Profiles and Health Alerts	✗	✓	✓
Global Second Opinion Service	✗	✗	✓
<b>SAMPLE RATES<sup>4</sup></b>			
19-29 years		\$1.80 per travel day	\$209 per month (outbound)
40-44 years		\$3.27 per travel day	\$393 per month (outbound)
50-54 years		\$4.41 per travel day	\$644 per month (outbound)

✓ = Included in coverage    ✗ = Not included in coverage

Not all domestic medical plans include basic international benefits. Check your health plan to confirm your benefits.

<sup>1</sup> Check your health plan to determine coverage options.

<sup>2</sup> Deductible variations available.

<sup>3</sup> Optional U.S. domestic coverage for Xplorer plan increases pricing more than two times the reflected outbound monthly rates. Coinsurance is 80% in network and 60% out of network in the U.S.; Preferred rates valid as of 7/1/18 and are subject to change without notice.

<sup>4</sup> Voyager rates reflect \$1 million medical limit (note – seven-day minimum charge). Frequent travelers may consider multi-trip coverage under the GeoBlue Trekker product (not shown). Rates subject to change.

<sup>5</sup> Coverage based on listed benefit in insurance certificate.

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

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. GeoBlue is the administrator of coverage provided under insurance policies issued by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association.

Blue Cross and Blue Shield of Illinois complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, or gender identity. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-710-6984 (TTY: 711).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-855-710-6984 (TTY: 711).