



Coverage  
everywhere.

## Frequently Asked Questions

### NEW NETWORK OUTSIDE THE U.S.

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**We've united with Bupa Global to bring you one of the strongest, most recognized healthcare networks outside the U.S.**

While this transition will bring a few changes, you can still rely on us for the following:

- 24/7/365 Global Health and Safety team for support with urgent and routine medical needs
- 24/7/365 customer service team for questions about benefits, claims and other general inquiries
- Digital tools like the Member Hub, mobile app and our telemedicine service<sup>1</sup> via Global TeleMD™
- Familiar and easy claim submission process

To help with the transition, we've put together the following frequently asked questions. For any questions not addressed here, our customer service team is available via the number on the back of your ID card.



## GENERAL QUESTIONS

### Q: What is the new network?

**A:** Blue Cross Blue Shield (BCBS) Global® brings together two of the most recognized and trusted names in healthcare, BCBS and Bupa Global. Our new network delivers on this partnership, and is based on a two-card approach leveraging the network and brand strength of BCBS inside the U.S. and Bupa Global outside the U.S.

### Q: Have the phone numbers of who I call changed?

**A:** Yes. Customer service and our Global Health and Safety team will remain with GeoBlue; however, updated phone numbers for both are being issued on the ID cards and noted on the Member Hub and mobile app.



## ID CARDS

### Q: Will I receive new ID cards? When will I receive them?

**A:** Yes. You will receive two ID cards as part of our new network model. One card is for use when seeking care within the U.S. and one card is for use when seeking care outside the U.S. You can expect to receive your new ID cards soon. If coverage in the U.S. is excluded on your policy, you will only receive the ID card for use outside the U.S.

### Q: Is it possible that some members could have more than two ID cards?

**A:** Yes. At this time, members working and/or living in Australia, the Netherlands, Saudi Arabia and the UAE with coverage through a locally admitted policy will receive an additional ID card for use within that location.

### Q: Is GeoBlue providing the ID cards for members?

**A:** Yes, except for instances where you're required to have a locally admitted policy as noted in the question above. In these instances, the ID card(s) will be issued by the local insurer.

### Q: How will I receive the ID cards?

**A:** ID cards will be shipped to your address on file or directly to your Human Resources department as determined by your company/organization. In the case of a family, each family member will receive a separate ID card in a separate envelope. U.S. cards and non-U.S. cards will be provided together.

### Q: Are digital/electronic ID card(s) still available?

**A:** Yes. Electronic ID cards are available via the GeoBlue Member Hub and mobile app.

### Q: How do I request a replacement ID card?

**A:** Simply request replacement ID cards via the GeoBlue Member Hub, mobile app or by calling customer service.



## MEMBER HUB AND MOBILE APP

### Q: Does this new network model affect my access to the Member Hub or mobile app?

**A:** No. Your access and login details remain unchanged.

### Q: How can I find a provider in the Bupa Global network?

**A:** You will be able to search for providers via the GeoBlue Member Hub or mobile app.

### Q: Will provider profiles still be available on the Member Hub and app?

**A:** Yes, provider profiles will still be available.



## PROVIDER NETWORK

### Q: What type of providers are included in the new network?

**A:** Along with medical providers, dental, vision and specialty providers are available along with hospitals, clinics and other facilities.

### Q: Can I still see my same healthcare provider?

**A:** Yes. Many providers will directly settle with Bupa Global even if not in the network. You should always show your ID card upon check in and ask your provider if they will directly settle. If the provider declines, then you may have to pay up front for services and submit a claim for reimbursement. You can contact us 24/7/365 if you have questions or concerns regarding direct settlement.

### Q: If I have an appointment with my healthcare provider shortly after the transition date, what should I do?

**A:** Many providers will directly settle with Bupa Global even if not in the network. You should always show your ID card upon check in and ask your provider if they will directly settle. If the provider declines, then you may have to pay up front for services and submit a claim for reimbursement. You can contact us 24/7/365 if you have questions or concerns regarding direct settlement. We suggest that you check the provider directory on the Member Hub or mobile app.

### Q: What is the difference between a notable and preferred provider?

**A:** A preferred provider indicates the provider is contracted with Bupa Global. Providers shown in our directories without the 'preferred provider' tag are referred to as 'notable providers'. Notable providers have been identified as a facility that is reputable and provides care that meets the local standards of care. These providers do not have any affiliation with Bupa Global and are not obligated to accept direct settlement for inpatient or outpatient services.

**Q: What should I do if I am in the middle of a course of treatment?**

**A:** For inpatient services, a member that is admitted to a facility during the network transition will be serviced as if still part of the GeoBlue network until they are discharged. For ongoing outpatient services, you should contact us prior to your next appointment for support with direct settlement or finding a network provider.

**Q: Can I download a provider directory for a specific country or countries?**

**A:** No. This capability is the same as today's capability. You can search providers by country based on a variety of search criteria, but you cannot download a list of all providers for a country.

**Q: Is the Direct Pay or guarantee of payment (GOP) process changing?**

**A:** Typically, calling for a GOP is no longer necessary. Since many providers outside the U.S. are familiar with the Bupa Global brand, members will enjoy a simpler experience through direct settlement. You should always present your ID card upon arrival at the doctor's office or facility. In instances where a provider does not accept the ID card, we are available 24/7/365 for questions or concerns regarding direct settlement.

**Q: Will GeoBlue work with Bupa Global to identify and recruit additional providers into their network?**

**A:** We will continue to work with Bupa Global on identifying locations where the network should be strengthened based upon member needs. The true value of the Bupa Global brand is not the number of contracted relationships, but the familiarity with the brand by all providers, contracted and non-contracted, which results in overall higher direct settlement rates.

**Q: Can members nominate a provider for inclusion in the Bupa Global network?**

**A:** Yes. We will work with Bupa Global to determine if the provider should be added; however, as long as the provider is willing to accept direct settlement in the absence of a formal relationship, most member needs can be satisfied without formally adding the provider to the network.

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<sup>1</sup>Some self-funded groups may have opted out of this service. Please check your certificate of insurance for coverage details.

Telemedicine services are provided by Teladoc Health, directly to members. GeoBlue assumes no liability and accepts no responsibility for information provided by Teladoc Health and the performance of the services by Teladoc Health. Support and information provided through this service does not confirm that any related treatment or additional support is covered under a member's health plan.

Blue Cross Blue Shield Global is a brand owned by Blue Cross Blue Shield Association. Bupa Global is a trade name of Bupa, an independent licensee of Blue Cross Blue Shield Association, an association of independent 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 the Blue Cross and Blue Shield Association: 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.