



INTERNATIONAL TRAVEL Healthcare Coverage Wherever You Go

Medical coverage for world travelers.



Before traveling outside of the country:

✓ **Contact Global Core Service Center at 1-800-810-2583, 24 hours a day, seven days a week to discuss medical care options.**

- Global Core Website: www.bcbsglobalcore.com
- Understand where you are with your deductible and out-of-pocket before leaving the country so you know what in-network and inpatient cost sharing would be.
- Global Core will provide guidance and recommendations about seeking care in the country and city you are traveling to. **This is an important step so you know your care options should you need them prior to traveling abroad.**

✓ **Take your Blue KC member ID card with you:**

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| MEMBER ID #: |
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✓ **Make a list of facilities or providers available in the country/city you are traveling to:**

✓ **Expectations when seeking care internationally at an in-network vs. out-of-network facility.**

- An in-network inpatient facility means you should not need to pay upfront for inpatient care except for non-covered services, deductible, copayment and coinsurance amounts you normally pay. The in-network facility should submit the claim on your behalf.
- An out-of-network facility means you may need to pay upfront. If seeking care with an out-of-network facility, contact Global Core immediately to determine if direct payment arrangements (Guarantee of Payment) can be made with the out-of-network facility. If direct payment arrangements cannot be made, be aware you will be required to make payment in full before discharge.
- The Global Core website, www.bcbsglobalcore.com, will designate if facilities, hospitals, and providers are in-network, designated by a "Network Provider" label. Preferred designation identifies facilities, hospitals, and providers that are not contracted but have previously accepted Guarantee of Payment with Global Core to minimize member out-of-pocket payment.

| Facility Doctor Name | Address | Phone Number | In-Network or Out-of-Network |
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✓ When seeking care internationally:

- Always call the Global Core Service Center at **1-800-810-2583**, 24 hours a day, seven days a week for support and guidance.
- **Hospitals or facilities in resort communities (Mexico, Central America, Dominican Republic, etc.) generally are out-of-network and will require member payment upfront and at discharge.**
- Global Core will contact an out-of-network facility for an inpatient stay to determine if they will accept a Guarantee of Payment regardless of contracted or non-contracted provider.
- For outpatient and doctor care, it is highly recommended to coordinate services through the Global Core Service Center. If this is not done, you may be required to pay upfront.
- When seeking care internationally, always request a detailed invoice and all medical records supporting the care received before leaving the facility or provider.

For healthcare services you had to pay for out-of-pocket, you will complete a Blue Cross Blue Shield Global Core International claim form and send it with the bill(s) to the Service Center (the address is on the form). You can also submit your claim online or through the Blue Cross Blue Shield Global Core mobile app. The claim form is available at:

- www.bcbsglobalcore.com
- BlueKC.com: www.bluekc.com/consumer/find-a-form/
- Blue KC Member Portal: member.bluekc.com/claims-and-usage/claim-forms

General Information:

Global Core fundamentally provides the ability for members to seek care wherever they want when travelling (in or out-of-network).

- When a member seeks care from an in-network facility, the facility will receive payment from Blue KC. The member will be responsible for cost share only. No claim or records submission is required on behalf of the member.
- When a member seeks care from an out-of-network facility and Guarantee of Payment is not secured, the member will pay the facility directly for services and submit a detailed invoice and all medical records supporting the care received for reimbursement.



Want more? Consider adding to your international medical insurance with GeoBlue.

As a Blue KC member, you can purchase single-trip, multi-trip, or long-term global coverage with GeoBlue.

To find a plan and get a quote, contact GeoBlue at:

- Visit geobluetravelinsurance.com
- Call 1-484-679-5649
- Email sales@geo-blue.com

GeoBlue provides:

- 24/7 phone, web, mobile and telemedicine support
- Prompt and convenient access to trusted doctors and hospitals
- Cashless appointments
- Appointment scheduling and support
- Paperless claims resolution
- Destination health intelligence