



Welcome Seagate US, LLC

.....
COVERAGE EFFECTIVE : January 1, 2023

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 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. 4 Ever Life Insurance Company is an independent licensee of the Blue Cross and Blue Shield Association.

Brought to you by the international
healthcare experts at

GeoBlue



Agenda

WELCOME



BENEFIT OVERVIEW



MEMBER SUPPORT



DIGITAL TOOLS



CONTACT DETAILS





Welcome



Welcome to GeoBlue

OUR PURPOSE

To simplify the international healthcare experience.

OUR VISION

To build the healthcare services company most loved by the globally mobile.

LEADING Digital Tools



To help simplify the international healthcare experience



CONCIERGE LEVEL Customer Service



Through centralized tools and programs



BEST-IN-CLASS Networks



Through Blue Cross Blue Shield and Bupa Global




Finding and Choosing a Provider



Member ID Cards

INSIDE AND OUTSIDE THE U.S.

Inside
the U.S.

 **BlueCross
BlueShield
Global**


Company Name


**Jonathan
Smith
QHC000000000**

Group No. **99990483**

BIN **610020** Copay In Network, Inside U.S. **\$10**

PCN **PDMI** Copay Out of Network, Inside U.S. **\$0**

U.S. ONLY 

 **BlueCross
BlueShield
Global**

Members: See benefit booklet for services covered by your plan. Possession of this card does not guarantee eligibility for benefits.

Medical Claims incurred Inside the U.S., Puerto Rico, and U.S. Virgin Islands
Hospitals or Physicians: file claims with local Blue Cross and/or Blue Shield Plan.
Members: See benefit booklet for claims filing procedures or visit www.geo-blue.com.

Medical benefits are underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, an independent licensee of the Blue Cross and Blue Shield Association.

Blue Cross Blue Shield Global® is a Brand owned by the Blue Cross Blue Shield Association.
This Blue Cross Blue Shield Global product is delivered by the international healthcare experts at GeoBlue®.

www.geo-blue.com


24/7 Member Services
Toll Free Within the U.S. **1.888.304.8898**
Outside the U.S. **+1.610.230.2406**

24/7 Provider Services
Toll Free Within the U.S. **1.855.282.3517**
Pre-Authorization in U.S. **1.800.952.3404**

Prescription/Pharmacy Information
Pharmacy Help Desk **1.800.788.2910**

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.

Pharmacy benefits administrator.



Outside
the U.S.

 **BlueCross
BlueShield
Global**

Company Name

**BI-7000-0000-0000
Jonathan Lee Smith**

Product: Blue Cross Blue Shield Global Expat
Company: Sample Company Inc.

---Card for Use Outside of the United States---



Members
[24/7 Member Services](http://www.geo-blue.com)
Outside the U.S. **+1.610.230.2406**
www.geo-blue.com

Providers
Enquiries/Authorisation **+44 (0) 1273 718424**

Please call your service partner (if applicable) or the contact number above.

 **BlueCross
BlueShield
Global**

---Card for Use Outside of the United States---

This card remains the property of the insurer. Card validity is subject to the continuity of membership. 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. Medical benefits are underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, an independent licensee of the Blue Cross and Blue Shield Association.



Benefit Overview



Medical Benefit Overview

	Outside the U.S.	In-network (U.S.)	Out-of-network (U.S.)
Percentage of Covered Expenses the Plan Pays	100%	90%	70%
Individual Deductible (family 2x)	\$0	\$300	\$500
Out of Pocket Maximum (family 2x)	n/a	\$31,500	\$2,500
Office Visit	100% Covered	100%, No Deductible, \$15 copay	70%, After Deductible
Preventive Care	100% not subject to Plan Deductible or Copayments	100% not subject to Plan Deductible or Copayments	100%, No Deductible
Inpatient Hospital – Facility/Professional Charges	100% Covered	90%, After Deductible	70%, After Deductible
Hospital Emergency Room	100%	90%, After Deductible; Additional \$100 Copay per visit – waived if admitted	70%, After Deductible; Additional \$100 Copay per visit – waived if admitted
Urgent Care Facility	100%	100%, After Deductible, \$15 copay	70%, After Deductible

Benefit Overview

Prescription	Outside the U.S.	U.S. - Participating	U.S. - Non-Participating
Tier 1 - Generic	0% Copay	10% Copay. Deductible does not apply.	30% Copay, after Plan Deductible
Tier 2 - Brand	0% Copay	10% Copay. Deductible does not apply.	30% Copay, after Plan Deductible
Tier 3 - Non-Preferred Brand	0% Copay	10% Copay. Deductible does not apply.	30% Copay, after Plan Deductible
Mail Order	0% Copay	3x Retail Copay	3x Retail Copay

Vision Benefits

Vision

Exams: One Eye Exam every 12 consecutive months

100% coverage, not subject to any deductible

Lenses & Frames: One pair of glasses or contact lenses per 12 consecutive months

100% coverage, not subject to any Deductible, up to a Maximum Benefit of \$250

Prescription Benefits

COVERAGE INCLUDES BENEFITS FOR BOTH RETAIL PHARMACIES AS WELL AS TWO MAIL ORDER PRESCRIPTION DRUG PROGRAMS



RETAIL PHARMACIES

Inside the U.S., we partner with **Universal Rx** to provide prescription services. You have access to over 44,000 participating pharmacies within the U.S.



U.S. MAIL ORDER PROGRAM

Provided by **Elixir Pharmacy**. Customer care representatives and clinical pharmacists are available 24 hours a day.

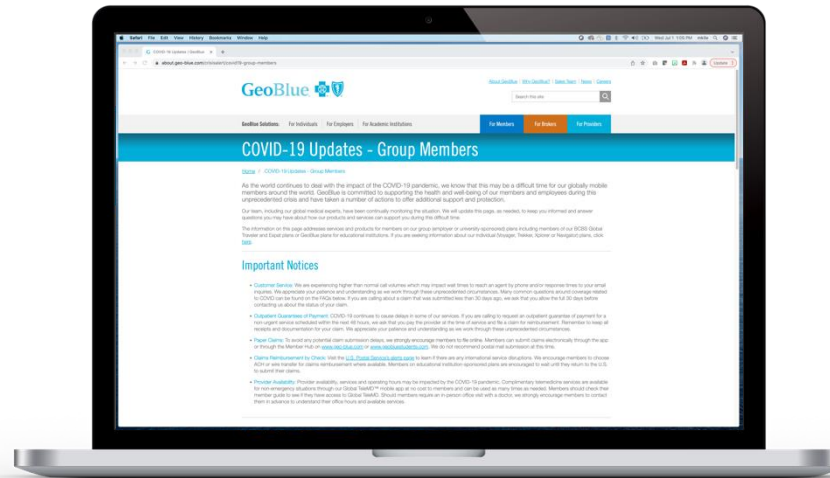


OUTSIDE THE U.S. MAIL ORDER PROGRAM

Provided by **Expatriate Prescription Services (EPS)**. EPS has a licensed pharmacy staff with a wealth of experience delivering medications to over 160 countries.

COVID-19 Updates

GROUP MEMBERS



<https://about.geo-blue.com/crisisalert/covid19-group-members>



Member Support



International EAP

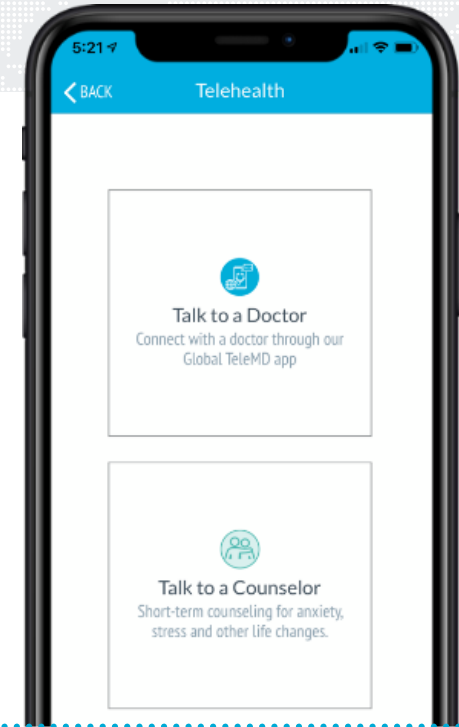
ON-DEMAND HELP. WHENEVER YOU NEED IT.

Before any work/life issue becomes a larger problem, we offer a variety of emotional, practical, physical and clinical support services to you and your dependents, helping make transitions more comfortable and assignments more successful.

Professionals are ready to assist with any issue.

Topics include, but are not limited to:

- Harmony between work and personal life
- Managing life changes
- Stress reduction coaching
- Managing anxiety and depression
- Health risk assessment and wellness coaching
- Work/life consultations and referrals, including financial and legal assistance



- ✓ Available 24/7/365 by phone, web or email
- ✓ Up to 5 telephonic counseling sessions per year
- ✓ Same day virtual appointments, available 24/7

- ✓ Information, resources, and counseling on any work, life, personal or family issue
- ✓ No additional cost to use
- ✓ Available in several languages



Telemedicine: No Cost or Claims

REMOTE ACCESS TO HEALTHCARE

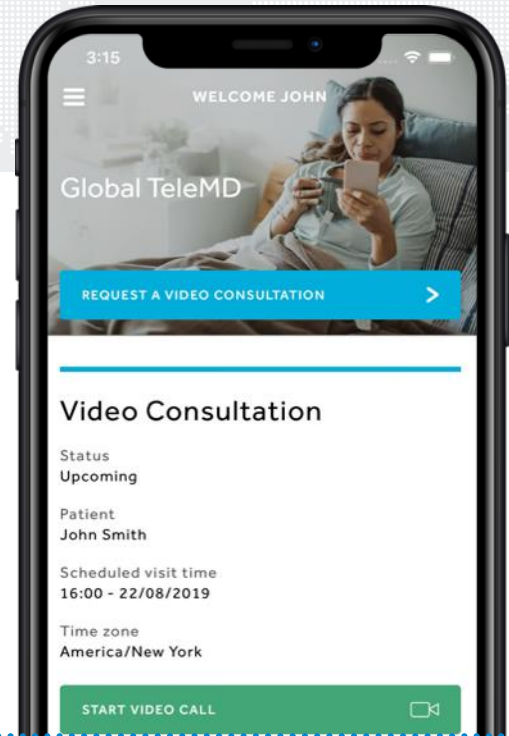
We know how important it is for you to get the healthcare you need, when you need it.

In addition to the worldwide network of healthcare professionals available through our health plans, we've teamed up with Teladoc Health to bring Global TeleMD, a new smartphone app at no additional cost, that provides unlimited, 24/7/365 access to doctor consultations by telephone or video.

Doctors are available worldwide. Prescriptions may also be provided, as appropriate.*



*Subject to local regulations



ALL AT THE TOUCH OF A BUTTON

- ✓ A global network of doctors
- ✓ Medical guidance
- ✓ Same day virtual appointments, available 24/7
- ✓ Multiple language options
- ✓ Consultation notes sent directly to phone
- ✓ Prescription and referral letters*



Accessing Care

YOU HAVE CHOICES AND CAN SEEK CARE THAT IS MOST CONVENIENT FOR YOU

You present

ID card; provider confirms benefits



You pay

for services and file a claim for reimbursement



You contact

us by phone, email or through app



You use Global TeleMD

No cost to use or claims to file

24/7 in-House Global Service Center

AROUND-THE-CLOCK SUPPORT AT ALL STAGES OF THE MEDICAL JOURNEY



BEFORE

- Assistance locating providers
- Insight on local healthcare system

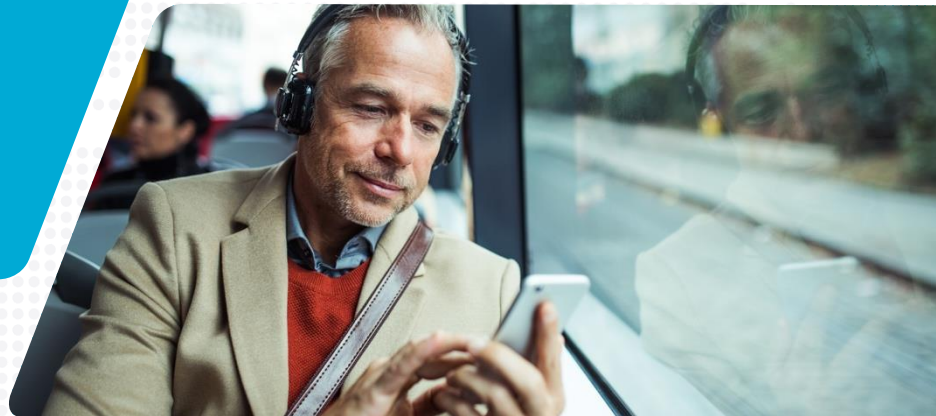


DURING

- Chronic condition and medical monitoring
- Prescription transfers
- Direct settlement



Digital Tools



WELCOME

You will receive a **welcome email** encouraging you to visit and register for the GeoBlue Member Hub or mobile app.

You will also receive your **ID cards** via regular mail.



REGISTER

Register online at **geo-blue.com** for easy access to the following information:

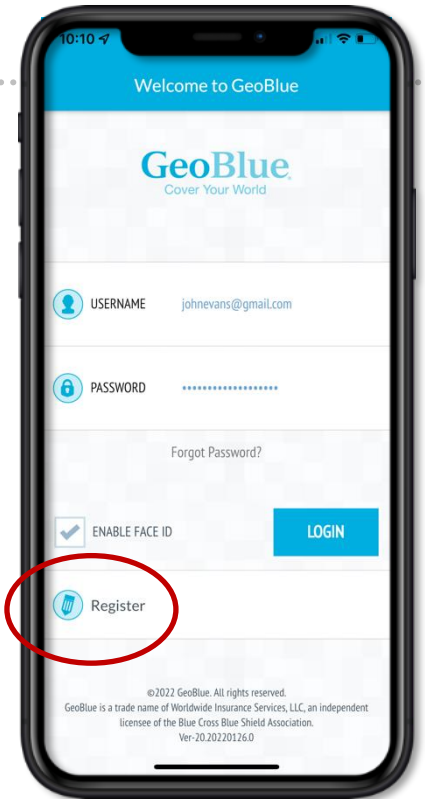
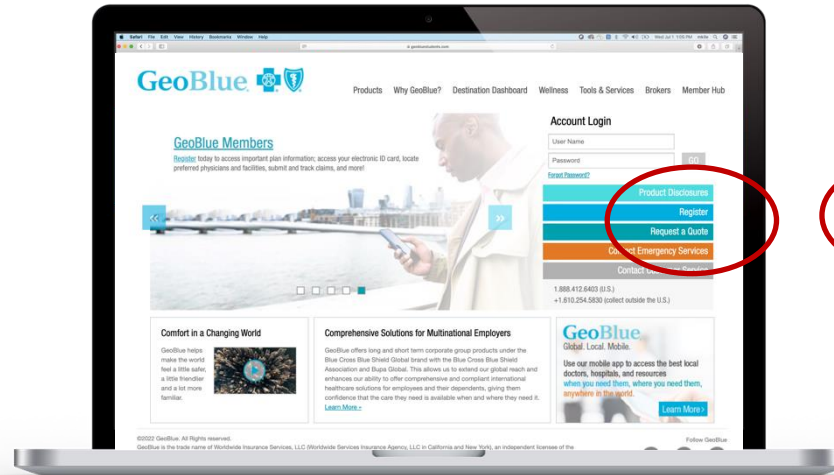
- Benefit information and plan documents
- Member Guide
- Electronic ID card(s)
- Claim forms, filing instructions and claim tracking
- Global provider directory
- Additional wellness resources and news and safety information



Registering for the Member Hub or Mobile App

Registering is easy!

- 1 Visit www.geo-blue.com or download the GeoBlue app from your app store
- 2 Click “Register”
- 3 Enter your certificate number (located in your welcome email and on your member ID card)
- 4 Enter your name and date of birth
- 5 Create a username and password



Destination Dashboard

The **Destination Dashboard** provides centralized, **one-click** access to city-specific tools:



News alerts



Translation tools



Security profiles



Provider directory



Built to help the globally mobile manage medical conditions and health and safety risks in hundreds of important destinations.



Information available includes the health atlas, provider finder and security profiles for urban and rural locations around the world.

HOME COUNTRY GERMANY

Worms Germany

Germany TRAVEL SECURITY PROFILE

LOW RISK

SEE FULL COUNTRY PROFILE

News Alerts GERMANY

Protesters to gather in Berlin October 10
10 Oct 2020

Protests linked to planned evict in Berlin possible October 8
08 Oct 2020

24-hour transport strike scheduled in Berlin for October 9-10
09 Oct 2020

SEE MORE

Currency EUR

EUR 1.00

1.00

EUR

ABOUT CURRENCY CONVERSIONS

Emergency Contact Information GERMANY

Ambulance 112

Health Atlas GERMANY

SEE DEFINITIONS

Contact Customer Service

1.888.412.8403 or 1-800-828-6262
+1 810.254.5630 contact available in the U.S.

EMAIL CUSTOMER SERVICE

Vaccination and Health Risks GERMANY

SEE RISK DETAILS

ADVIL

ENTER A DRUG BRAND NAME to see how it's sold in Germany

SEE ALL DRUG EQUIVALENTS

14 Hospitals & Clinics 25 MILE RADIUS

Klinikum Ludwigshafen 49.621.50.30 10.47 mi / 16.85 km

Universitätsmedizin Mannheim 49.621.3530 11.04 mi / 16.52 km

Theresienkrankehaus und St. Hedwig-Klinik 49.621.4240 11.58 mi / 18.85 km

Klinikum Darmstadt Eberstadt 49.6151.1070 17.7 mi / 28.48 km

SEE MORE

ADJUST SEARCH OPTIONS

Pharmacies & Travel Clinics 25 MILE RADIUS

Turn Apotheke 49.6150.561.3333 21.77 mi / 35.04 km

Expanded Search

Adult Primary Care Providers 25 MILE RADIUS

Jan Doubravsky, MD Dr. Jan Doubravsky 19.5 mi / 31.39 km NETWORK PROVIDER

Andreas Schwarz, MD Gemeinschaftspraxis Dr. Loeffler und Dr. Schwarz 21.11 mi / 33.99 km NETWORK PROVIDER

Dieter R. Jung, MD Praxis Dres. Jung 22.00 mi / 35.52 km NETWORK PROVIDER

Gabriele Jung, MD 22.00 mi / 35.52 km NETWORK PROVIDER

SEE MORE

ADJUST SEARCH OPTIONS

GeoBlue Mobile App

HEALTHCARE RIGHT IN YOUR HANDS



PROVIDER DIRECTORY

Review profiles of preferred doctors and hospitals to find the best match, view their contact details and locate the office



CLAIM SUBMISSION AND STATUS

Submit and track the status of claims



MEDICINE EQUIVALENT TOOL

Find country-specific equivalents for prescription and over-the-counter medications



MEDICAL TERM TRANSLATIONS

Translation tool for common healthcare terms and phrases



NEWS AND SAFETY INFORMATION

Receive push notifications and alerts detailing the latest security and health issues based on user's location. You can also view country or city profiles on crime, terrorism and natural disasters



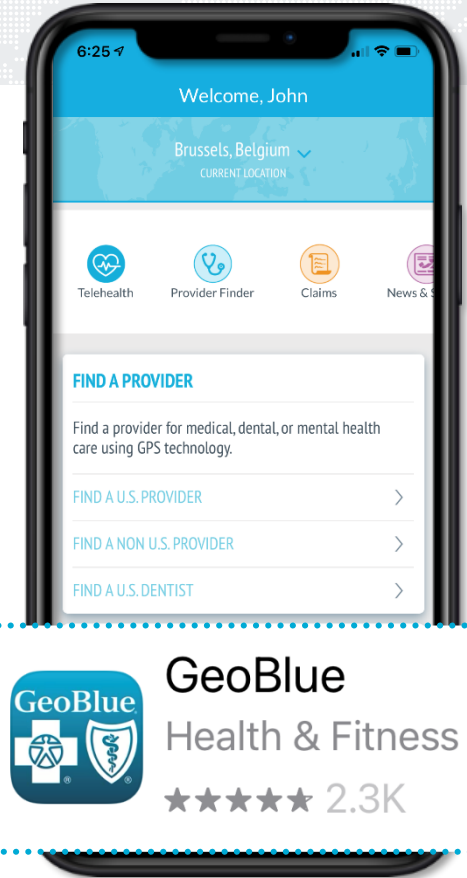
MOBILE ID CARD(S)

Obtain and electronic copy of your ID card(s) and request replacements



RESOURCES AND DOCUMENTS

View member guides and other important resources



Claim Submission

Claim forms and filing instructions can be accessed on the Member Hub or app.

Members may be required to file a claim for reimbursement when seeking care from a non-preferred provider.

CLAIM FILING OPTIONS



Electronic claim
(via web and
mobile app)



Email
claim form



Fax
claim form

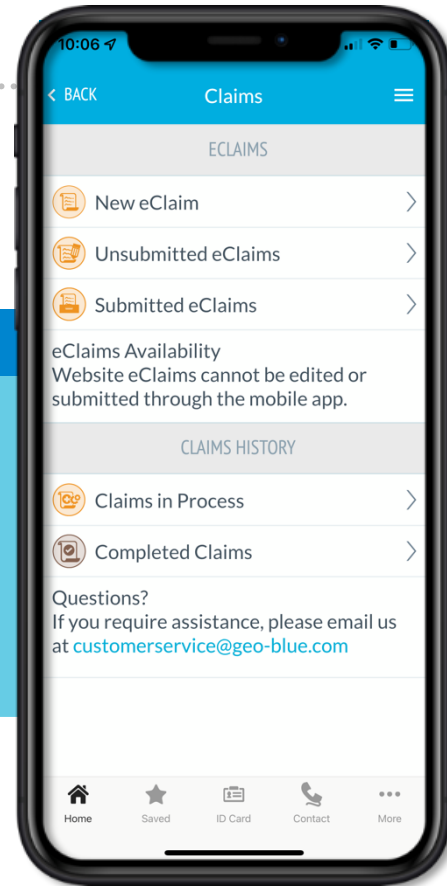


Mail
claim form



Reimbursement to members can be provided via USD check or wire transfer in any currency.

90% of claims are processed within 10 business days.





Contact Details



Contact Us Anytime, Anywhere!

AVAILABLE AROUND THE CLOCK

Customer service is available worldwide 24/7/365

Reach us via the telephone numbers listed on the back of your ID card(s)



You can email us through the GeoBlue Member Hub or mobile app



We understand that health insurance can be complicated

Contact customer service if you need assistance finding a provider, have questions about your coverage or benefits, need guidance on where to seek healthcare services or if you (or a dependent) need a replacement ID card.



When calling customer service, please have your alpha-numeric member ID number available, which is listed on your ID card.



Thank You






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. Apple and iTunes are trademarks of Apple, Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are trademarks of Google Inc.

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GeoBlue

Where to Go for Care in the U.S.

Symptoms	Care Setting	Availability	Average Cost
Allergies, cold/flu, depression, insect bites, rashes, sinusitis, urinary tract infection (UTI)	 Remote Visits¹ <p>With the Global TeleMD™ smartphone app, get the healthcare you need when you need it. Telemedicine offers a global network of doctors available for medical guidance and consultations with same-day remote appointments available.</p>	Telemedicine services are available 24/7 with multiple language options.	No Cost
Colds, earaches, fever, flu, sore throat, stomachache, wellness visits	 Doctor's Office <p>Your doctor's office should be visited when you are in need of non-emergency, routine or preventive care. Also known as a primary care physician, your doctor will have your up-to-date medical history in order to treat you more effectively.</p>	Hours vary by office and appointments are typically required.	\$
Infections, minor injuries or pain, sore and strep throat	 Retail or Convenient Care Clinics <p>For minor medical ailments, a retail clinic, also called convenient care clinics, are usually staffed by nurse practitioners² instead of doctors.</p>	Appointments are not required but wait times and hours of operation vary by location and may include evenings and weekends.	\$

Where to Go for Care in the U.S.

Symptoms	Care Setting	Availability	Average Cost
Cuts that need stitches, migraines or headaches, back pain, sprains or strains, animal bites, tolerable pain	 Urgent Care Centers Urgent care centers are available for immediate, acute, non-life-threatening conditions. Staffed by physicians, nurses and other medical assistants, urgent care locations can provide diagnoses and x-rays, but no surgical services.	Appointments are not required, and patients are typically treated in order of arrival or severity of condition. Hours vary by location, but typically include evenings, weekends and holidays. Some are open year-round.	\$\$
Heart problems, heart attack, chest pain, stroke, breathing problems, heavy bleeding, broken bones, sudden or severe pain	 Hospital Emergency Room For emergency treatment of any life-threatening or disabling condition, the ER has a full staff of medical professionals trained in emergency medicine, with access to specialists.	The ER is available 24/7/365. Appointments are not required, and patients are treated in order of arrival or severity of condition.	\$\$\$

FAQ

COMMON QUESTIONS



When is my new coverage effective?



Your coverage begins January 1, 2023 at 12:01 a.m. in your local time zone. Any claims for healthcare services obtained after this date should be submitted to GeoBlue. Provide your new BCBS Global ID card to your licensed provider and let them know about the change.

What if my provider is not in the international network?



You are free to see any licensed medical provider outside the U.S., without a reduction in benefits. We encourage you to call GeoBlue prior to your appointment so that we can issue a letter of authorization to the provider directly.

What if I have a medical emergency?



If you experience a serious health event, go to the nearest hospital and contact our global service center once you are stable. Our team can help you coordinate care and any payments to the physician and/or facility.



What do I do if I am in the middle of receiving care/treatment?

Outside the U.S.: You are free to see any provider you choose outside of the U.S. If you receive services from a preferred provider we will arrange for direct settlement, so you do not have to pay for services up front. Verify if your provider is a Preferred Provider through the provider search on the GeoBlue Member Hub at www.geo-blue.com or call us 24/7 and we can verify for you. If your current provider is not listed as a Preferred Provider and you would like to arrange for direct settlement, call us and we will coordinate with your provider. If you would like to set up a call with someone from our Global Service Center to discuss a current medical situation in more detail, please let us know and we can arrange a call.

Inside of the U.S.: Receiving services from an out-of-network provider will result in higher out-of-pocket costs for you. Verify if your provider is in network through the provider search within the member hub on www.geo-blue.com, call your provider directly, or call us 24/7 and we can verify for you. Transition of care coverage, within the U.S., allows you to continue to receive services for specified medical conditions for a defined period of time with providers who do not participate in the Blue Cross Blue Shield network. You must apply for Transition of Care at enrollment, but no later than 30 days after the effective date of your coverage, by completing the Transition of Care form.