

ACCESSING CARE

FIND HEALTHCARE PROFESSIONALS AND SCHEDULE APPOINTMENTS



Find a Provider

By using your Bupa Global ID card, you have access to one of the largest direct settlement networks.* Simply present your ID card at the point of treatment.

To find a nearby doctor or facility, visit the **“Find Doctors and Hospitals Outside the U.S.”** section of the Member Hub on www.geo-blue.com or select **“Provider Finder”** in the app.

You are free to see any physician you choose without a reduction of benefits. If you see a provider outside of the preferred provider** network, you may have to pay out of pocket for treatment and submit a claim for reimbursement.



Schedule an Appointment

To schedule an appointment, choose a provider or hospital through the Member Hub or mobile app. Contact them directly using the information in their profile. Most eligible treatment is settled directly with the physician or facility behind the scenes. Preferred providers have tools at the point of service to confirm your eligibility and benefits and facilitate direct payment. Direct settlement for outpatient (office-based) services is always at the option of the preferred provider.



YOUR ID CARD

For illustration purposes only



FIND PROVIDER



PRESENT ID CARD



GET CARE

Global TeleMD



We know how important it is to get the healthcare you need, when you need it. In addition to the worldwide network of healthcare professionals available through your health plan, we’ve teamed up with Teladoc Health to bring you 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).

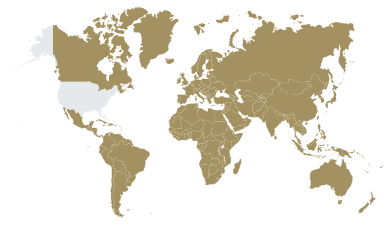
*You are required to pay any applicable copayments, coinsurance or deductibles at the time of service.

**Hospitals/facilities with this designation have agreed to accept direct settlement for inpatient services and may at their discretion accept direct settlement for outpatient services. Physicians and other non-facility providers will accept direct settlement in most instances for their services.

24/7/365 multilingual support when you want it, help when you need it

CONTACT US ANYTIME FOR:

- Help locating providers
- Questions about accessing care or health concerns
- Medical evacuation/repatriation coordination
- Pre-departure assistance



ACCESSING CARE

PRESCRIPTION MEDICATIONS, ASSISTANCE AND OTHER SERVICES OUTSIDE THE U.S.

Dental and Vision Services*

You are free to see any dental or vision care provider you choose. Check with your provider's office to see if they are willing to bill us directly. If so, they should send the claim form and invoice to:

GeoBlue, Attn: Claims Department, P.O. Box 1748, Southeastern, PA 19399-1748, USA.
Email: claims@geo-blue.com
Fax: +1-610-482-9623

If direct settlement is not an option, provide payment directly to the provider's office and then submit a claim for reimbursement.

Prescription Benefits

Prescription benefit coverage provided under the plan includes benefits for both retail pharmacies and a mail order prescription drug program. Use the international mail order program to fill your prescription medication(s), or pay for your prescription up front at a pharmacy and submit a claim for reimbursement. Not all members have access to all prescription drug services. Review your Certificate of Coverage for detailed benefit information. To learn more and download the appropriate forms, visit "**Prescription Benefits**" in the "**Coverage & Benefits**" section of the Member Hub at www.geo-blue.com.

Informed Choice Consultation

When unexpected medical complications affect our lives, sometimes a second opinion may confirm a diagnosis or treatment recommendation. Members can submit an Informed Choice request for additional medical advice from any of our local medical resources around the world.

Visit the "**Informed Choice**" section of the Member Hub at www.geo-blue.com.

Chronic Care and Maternity Support

Let us arrange the best local resources to help manage cancer, heart disease, sports injuries, behavioral conditions and maternity.

Contact us 24/7/365 via the telephone number on the back of your ID card.

*Not all plans include benefits for dental and vision services. Please check your Certificate of Coverage which is available on the Member Hub.

Important Terms

- **Coinsurance:** The percentage of the cost you are responsible for.
- **Coinsurance Maximum:** The maximum amount of coinsurance a member pays during the policy year for covered expenses. Limitations may apply.
- **Copay or Copayment:** The specific dollar amount you will pay at the time of service.
- **Deductible:** An amount you are responsible to pay for eligible expenses before the plan begins to pay.
- **Explanation of Benefits (EOB):** An EOB is not a bill, but a summary of how your claims were processed and what you may owe. Your healthcare professional may bill you directly for the remainder of what you owe.
- **Out-of-Pocket Maximum:** The most you pay during a policy period (usually a year) before your health insurance or plan begins to pay 100% of the allowed amount.

See your Certificate of Coverage for more details.

Medical Emergency?

In the event of a medical emergency you should go to the nearest physician or hospital immediately and present your ID card. **We're available 24/7/365** if you have any questions about your benefits or need assistance.

