

Welcome to your Blue Cross Blue Shield Global SolutionsSM plan!

No matter where your travels take you, we've got your back. By combining digital innovation with human-centered care, we bring you international health coverage that's simple, accessible and designed for you.

Register now!

To get the most out of your plan, register on our app using the group access code listed on the front of your ID card. The mobile app is available on the Apple® App Store® or Google Play™ store.

Once you've registered, you can:

- View electronic ID card(s).
- Review your member guide and plan benefits under the Coverage & Benefits section.
- Access 24/7/365 telemedicine services.
- Search our extensive provider network to find a doctor or facility outside of the U.S.

About your Group Medical Coverage for Business Travel plan:

- Your plan covers you while on a business trip outside your home country.
- This coverage is supplemental to any existing coverage you may already have.
- Because we don't collect a list of all covered members from your group, your name is not listed on your ID card.
- Your plan covers most accidental injuries and illness without a deductible, copayment or coinsurance.
- Certain limitations and exclusions apply under this plan and may affect your coverage.

Accessing care while abroad:

- Take advantage of our free 24/7/365 telemedicine services for non-emergency medical needs. You can access telemedicine services through our app.
- Visit a provider within our network to avoid having to pay upfront and file a claim for reimbursement. You can find in-network providers in our mobile app and then request Direct Pay through the app.
- You may have to pay upfront and file a claim for any prescription medications you obtain outside your home country.

What to do in an emergency:

- Go immediately to the nearest physician or hospital and then contact our 24/7/365 Global Service Center using this phone number for emergencies: +1 484 218 4189 (collect calls accepted).

We're here for you 24/7/365. Contact our Global Service Center at +1 610 254 5830 (collect calls accepted) or log in to the app for immediate self-service.



By accepting this card and the benefits it provides, the cardholder recognizes that the plan associated with this card forms a contractual agreement between the group subscriber/participant and Blue Cross Blue Shield Global Solutions. Blue Cross Blue Shield Global Solutions is an independent corporation licensed to use the Blue Cross Blue Shield name and service marks in specific service areas by 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.

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Telemedicine services are provided by Teladoc Health, directly to members. Blue Cross Blue Shield Global Solutions 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. This service is not intended to be used for emergency or urgent treatment medical questions.

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 <p>BlueCross BlueShield Global Solutions</p> <hr/> <p>NORTHWESTERN EMPLOYEE PLAN</p> <hr/> <p>Group ID: QHG9999NWBTY</p> <hr/> <p>Copay Outside U.S. \$0</p> <hr/> <p>PPO</p>	 <p>BlueCross BlueShield Global Solutions</p> <p>bcbsglobalsolutions.com 24/7/365 Member Services Outside the U.S. +1 610 254 5830 Toll Free Within the U.S. 888 412 6403 24/7/365 Provider Services Outside the U.S. +1 484 218 4189</p> <p><small>Members: See benefit booklet for services covered by your plan. Possession of this card does not guarantee eligibility for benefits.</small></p> <p><small>All member claims and claims incurred Outside the U.S., Puerto Rico, and U.S. Virgin Islands and all Dental and Rx claims: File all claims with Blue Cross Blue Shield Global Solutions, Claims Department P.O. Box 1748, Southeastern, PA 19399-1748, USA.</small></p> <p><small>Visit bcbsglobalsolutions.com for instructions.</small></p> <p><small>Medical benefits underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, an independent licensee of the Blue Cross and Blue Shield Association.</small></p>
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