

# Frequently Asked Questions

## Blue Cross Blue Shield Global® Expat

### **Q: How do I register for the GeoBlue® Member Hub and mobile app?**

**A:** From the GeoBlue [registration page](#), enter your member number (alpha-numeric code), first name, last name and date of birth as they appear on your ID card. You can also register through the GeoBlue mobile app. Download it from the [Apple App Store](#) or [Google Play Store](#) and then click 'Register' from the home screen.

### **Q: How can I access the claims data and other medical information managed through GeoBlue for my spouse and/or dependent(s)?**

**A:** The Health Insurance Portability and Accountability Act (HIPAA) requires that any adult must provide written permission (an "authorization") in order for anyone else to access their personal health information (PHI) for any purpose.

If you would like to have access to claims data or any other medical information for your spouse or dependent(s), please have them, if over the age of 18, complete and submit the [HIPAA Release Form](#). Approved access can be revoked at any time by submitting a request to GeoBlue in writing. Please note that if a dependent turns 18 during the policy year, parent access to medical information will be suspended until a completed release is received.

### **Q: Is there a reduction in benefits for seeing a non-preferred provider outside the U.S.?**

**A:** For medical services received outside of the U.S., there will be no reduction in your benefits for seeing a non-preferred provider.

### **Q: Is there a reduction in benefits for seeing an out-of-network provider in the U.S.?**

**A:** Receiving medical services from an out-of-network provider in the U.S. typically results in higher coinsurance and may result in additional costs to you. If you receive care from an out-of-network provider, you may need to pay out of pocket and submit a claim for reimbursement. Please refer to your certificate of coverage for details, limitations, restrictions and exclusions.

### **Q: What is the process for finding and visiting a preferred provider outside the U.S.?**

**A:** Use the global provider directory on the [Member Hub](#) or mobile app to review profiles of preferred doctors and hospitals to find the best match and view their contact details.

We leverage the Bupa Global provider network outside the U.S. It's important to present your blue Bupa ID card (hard copy or electronic version) when seeking care. Once you have scheduled your appointment, many preferred providers will be able to arrange direct billing with Bupa without any action on your part. If you need to contact us, please use the number listed on the back of your ID card.

### **Q: Can I make my own appointment?**

**A:** Yes, we encourage members to make their own appointments. To schedule an appointment, choose a provider or hospital through the GeoBlue Member Hub or mobile app, and contact them directly using the information in their profile. Most eligible treatment is settled directly with the physician or facility without any action on your part.

### **Q: When should I request help making an appointment?**

**A:** If you are unsure about where to seek care, we can help point you in the right direction. You may have a new diagnosis, be in a remote area with limited options or in need of translation services. We can help you find the right options and make introductions.

### **Q: Do I have access to telemedicine services?\***

**A:** Yes. We have teamed up with Teladoc Health to bring you Global TeleMD™, a smartphone app at no additional cost, that provides unlimited, 24/7/365 access to international doctor consultations by telephone or video. Doctors are available within and outside the U.S. Prescriptions may also be provided, as appropriate (subject to local regulations). The Global TeleMD app is available through the Apple App Store and Google Play Store.

**Q: Where do I get a claim form?**

**A:** Claim forms are available for download on the Member Hub. Once you are logged in, click ‘Claims’ in the top right corner and then ‘How do you file a claim with GeoBlue.’ From there you’ll be able to file an eClaim or download a medical claim form.

**Q: How do I submit a claim?**

**A:** Members are encouraged to file eClaims directly through the Member Hub or mobile app.

If you prefer to submit a paper claim, send a legible, itemized bill from the provider, along with a completed medical claim form to GeoBlue:

Email: [claims@geo-blue.com](mailto:claims@geo-blue.com)

Fax: +1.610.482.9623

Postal Mail: GeoBlue, Attn: Claims Department  
P.O. Box 1748  
Southeastern, PA 19399-1748, USA

**Q: How can I view the status of my claim(s)?**

**A:** You can view the status of your claims in the ‘Claims’ section of the Member Hub or on the mobile app.

**Q: What is the process for finding and visiting a participating provider inside the U.S.?**

**A:** For plans that include U.S. coverage, you have access to the leading Blue Cross Blue Shield® network in the U.S., Puerto Rico and the U.S. Virgin Islands. Members can find a doctor or hospital in this network through the provider directory on the Member Hub and mobile app. If you are not logged in to the Member Hub or have not yet downloaded the mobile app, you can find a doctor or hospital by visiting the [Blue National Doctor and Hospital Finder](#). When accessing medical services within the U.S., be sure to present your BCBS Global ID card (hard copy or electronic version) at the time of service. This card says “U.S. only” on the front.

**Q: How do I access participating pharmacies?**

**A:** Not all members have access to all prescription drug services. We suggest that you review your certificate of coverage for details, limitations, restrictions and exclusions.

Inside the U.S., present your ID card at any participating pharmacy and you will be charged the copayment applicable to your plan benefits. Outside the U.S., utilize the international mail order process to fill your prescription, or pay for your prescription at a pharmacy and submit a claim form for reimbursement. You can find more information by clicking ‘Prescription Benefits’ under the ‘Coverage and Benefits’ section of the Member Hub.

**Q: How can I obtain a new ID card?**

**A:** You are able to download a PDF ID card from the Member Hub or mobile app. You can then fax it or email it as necessary. You can print or order a new ID card from the ‘Coverage and Benefits’ section of the Member Hub.

**Q: Who do I contact if I have questions about my benefits?**

**A:** You can view and download a copy of your certificate of coverage and member guide from the Member Hub. If you have questions about your benefits and you would like to speak to a customer service representative, they are available 24/7/365 via the telephone number on the back of your ID card.

**Still have questions?** Contact customer service via the number on the back of your ID card. Our teams are available 24/7/365.

*\*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. This service is not intended to be used for emergency or urgent treatment medical questions.*

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