

## **How to Use Blue Cross Blue Shield (BCBS) Global® Core to Obtain Medical Assistance Outside the United States**

To qualify for Blue Cross Blue Shield (BCBS) Global Core Overseas Assistance, the member must be a full-time missionary and participant in the BCBS Global Core program.

For qualifying members:

- BCBS will cover 100% of qualified medical treatment-incurred overseas.
- Operation Mobilization (OM) USA will reimburse 80% of qualified out-of-pocket prescription expenses incurred overseas.

For information regarding specific coverage, visit [GuideStone.org/OMStaff](https://www.GuideStone.org/OMStaff).

### **HOW TO OBTAIN GENERAL MEDICAL SERVICES OUTSIDE THE UNITED STATES USING BCBS GLOBAL CORE COVERAGE**

- 1) Members have access to [BCBSGlobalCore.com](https://www.BCBSGlobalCore.com) — both the website and the mobile app — which they can use to find physicians/providers, access claim forms, file claims electronically, research destination profiles, find medical translations and access various medical-related travel tips while in the states. You will need your Highmark BCBS card number to register for BCBS Global Core.
- 2) Members can find overseas physicians and hospitals online by:
  - a. Visiting [BCBSGlobalCore.com](https://www.BCBSGlobalCore.com)
  - b. Selecting “I accept the terms and conditions described above”
  - c. Typing “CQM” in the box and then selecting “Go”
  - d. Selecting the “Provider Search” tab
  - e. Noting that a “type” of physician in the U.S. may have a different description in another country
  - f. Searching by country, city or distance as needed
- 3) Members can find overseas physicians and hospitals in the BCBS Global Core app by:
  - a. Downloading the BCBS Global Core app
  - b. Accepting the terms and conditions
  - c. Typing “CQM” in the box and then selecting “Go”
  - d. Selecting a location
  - e. Selecting “Provider Finder”
- 4) Some providers may accept payments directly from insurance providers, while others may require payment at the time of service and have members file claims later.
- 5) Coverage questions can be directed to the phone number on the ID card — 1-866-472-0924 — during the Central time zone business hours or by emailing the dedicated GuideStone® unit at [HighmarkInternationalInquiries@Highmark.com](mailto:HighmarkInternationalInquiries@Highmark.com).

### **HOW TO FILE MEDICAL CLAIM REIMBURSEMENT REQUESTS FROM HIGHMARK BCBS**

Follow the steps below to file a claim via [BCBSGlobalCore.com](https://www.BCBSGlobalCore.com) or the BCBS Global Core mobile app.

## **BCBSGlobalCore.com**

- 1) Make sure you are registered for both Highmark BCBS and BCBS Global Core.
- 2) Log into [BCBSGlobalCore.com](https://BCBSGlobalCore.com) with your username and password.
- 3) Submit a claim online by:
  - a. Going to the "Claims" tab
  - b. Filing an eClaim online by following the instructions
- 4) Submit a claim via mail by:
  - a. Downloading the claim form
  - b. Following the instructions to fill in the form
  - c. Mailing the claim form to the address noted on the form

## **BCBS Global Core mobile app**

**Please note that the app does not work within the United States.**

- 1) Make sure you are registered for both Highmark BCBS and BCBS Global Core.
- 2) Download the BCBS Global Core app to your cell phone.
- 3) Log in using your username and password.
- 4) Select "International Location."
- 5) Submit a claim by:
  - a. Selecting the eClaim option
  - b. Filing an eClaim by following the instructions

## **HOW TO OBTAIN PRESCRIPTIONS AND PRESCRIPTION REIMBURSEMENTS USING HIGHMARK BCBS COVERAGE**

- 1) Follow normal local practices to obtain medication.
- 2) Pay as required at the time medications are dispensed.
- 3) Submit a prescription claim by:
  - a. Registering at [Express-Scripts.com](https://Express-Scripts.com)
  - b. Completing and submitting a claim form
    - i. While this form is not international-friendly, please complete it as thoroughly as possible.
    - ii. Scan and submit the completed form to [GS-ForeignClaims@Express-Scripts.com](mailto:GS-ForeignClaims@Express-Scripts.com).
  - c. Printing your verification document from Express Scripts (ESI) after your claim has been processed
    - i. You will receive an *Explanation of Benefits* (EOB) from ESI.
    - ii. Upon receipt, please print and forward all the EOB pages to [Personnel.US@OM.org](mailto:Personnel.US@OM.org).
  - d. Receiving a reimbursement from OM
    - i. You will receive an email notifying you when the claims are received. Reimbursements are processed within three days, and payments are deposited within 10 days.

- 4) Provide a domestic address in order to receive medication reimbursements, which will be paid by check in U.S. dollars.

Should medical supplies be obtained directly from a pharmacy when overseas, those charges will be covered under the medical benefit and submitted to Highmark/Global Core (only prescription drug benefits will be reimbursed ESI for the Global Core plan).

#### **HOW TO SEEK EMERGENCY CARE OVERSEAS USING HIGHMARK BCBS COVERAGE**

- 1) The member should seek local emergency services.
- 2) The BCBS member, a family member, the physician or the treating facility must notify BCBS Global Core by calling 1-800-810-2583 or collect calling 1-804-673-1177, which is available 24 hours a day, seven days a week.
- 3) BCBS will assess the needs and urgency.
- 4) The treating medical team must provide clinical details to assess need and urgency. Insufficient diagnostic equipment/services will be a consideration for an evacuation assessment.
- 5) While the clinical condition is assessed, confirmation of eligibility will occur, which can take one to two hours. If the emergency occurs outside business hours at Highmark, an emergency phone tree is in place to ensure BCBS Global Core can contact GuideStone for after-hours eligibility confirmation.
- 6) BCBS Global Core and the local medical team will determine if transport is necessary based on the appropriateness of local care in relation to medical need. The team will also determine the type of transport and location based on the medical need.
- 7) In the event a medical evacuation is required, BCBS Global Core will begin arrangement of medical transport details during the assessment by obtaining multiple quotes from available vendors to determine the best fit for the needs of the member.
- 8) For emergency evacuations, location will likely be to the closest facility able to meet the medical needs of the member. For longer-term rehabilitations, repatriation may be considered as determined appropriate by BCBS Global Core.

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#### **A NOTE FOR EMPLOYEES WHO ARE MEMBERS OF THE CIGNA INTERNATIONAL PLANS (NON-HIGHMARK BCBS PLANS):**

Please visit [GSFRInternational.org](https://www.gsfrinternational.org) for additional information, including claim submission. Members can find claim forms and instructions under “Cigna Resources & Forms”.