

## Blue Cross Blue Shield (BCBS) Global Core Overseas Assistance

### Seeking general medical services For Highmark BCBS Coverage Overseas

- Members have desktop and mobile app access to [BCBSGlobalCore.com](https://www.bcbsglobalcore.com), where they can look for physicians and providers, access claim forms, file claims electronically, research destination profiles, find medical translations, and learn various medical-related travel tips.
- Members must register for **Highmark Blue Cross Blue Shield® (BCBS)** if they have not previously done so by going online to [MyHighmark.com](https://www.myhighmark.com). Select “Register” and follow the instructions. (This website will most likely be blocked to foreign IP addresses.)
- Members will need to register for **BCBS Global Core** if they have not previously done so by going online to [BCBSGlobalCore.com](https://www.bcbsglobalcore.com). Select “Register” for access and follow the instructions.
- Members can print off their Highmark BCBS insurance card by:
  1. Logging into your account at [MyHighmark.com](https://www.myhighmark.com) (May not be accessible overseas)
  2. Select “ID CARD”
  3. Click “PRINT”
- Members can find overseas physicians\* and hospitals by:
  1. Starting at [BCBSGlobalCore.com](https://www.bcbsglobalcore.com)
  2. Selecting “I accept the terms and conditions described above”
  3. Typing “CQM” in the box below and select “Go”
  4. Selecting the “Provider Search” tab,
  5. Searching according to country, city and distance as needed

\*Physician “type” in the U.S. may be different overseas
- Providers may:
  - Accept direct payment or advanced guarantees from Highmark.
  - Require payment at the time of service.
  - Allow members to file a claim(s) later.
- Coverage questions can be directed to the phone number on the ID card (**1-866-472-0924**) Monday through Friday from 8:00 a.m. to 5:00 p.m. EST or by emailing our dedicated unit at [HighmarkInternationalinquiries@Highmark.com](mailto:HighmarkInternationalinquiries@Highmark.com).

## Medical claim reimbursements for Highmark BCBS Coverage

To file a medical claim, please follow the steps below via [BCBSGlobalCore.com](https://www.bcbsglobalcore.com) or the BCBS Global Core mobile app.

### BCBSGlobalCore.com

1. Make sure you are registered at both the Highmark BCBS and BCBS Global Core websites.
2. Log into [BCBSGlobalCore.com](https://www.bcbsglobalcore.com) with your username and password.
3. Submit a claim in one of two ways:
  - a. **Online:** Go to the "Claims" tab and file an eClaim by following the instructions.
  - b. **Mail:** File a claim via mail by downloading the claim form, completing it, and following the instructions.

### BCBS Global Core Mobile App

1. Make sure you have registered accounts for both Highmark BCBS and BCBS Global Core.
2. Download the BCBS Global Core app to your smartphone.
3. Log in using your username and password.
4. Select "Select International Location" instead of "Find Location Using GPS".
5. Submit a claim.
  - a. Select the eClaims option.
  - b. File an eClaim by following the instructions.

## Prescriptions and prescription reimbursements for Highmark BCBS coverage

**To obtain medications overseas, seek regular local routes.**

Keep in mind:

- ✓ You will need to fill the prescription in the country where the prescription was written.
- ✓ Payment will be required at the time medications are dispensed.

### To submit a prescription claim:

1. Register at [Express-Scripts.com](https://www.express-scripts.com)
2. Complete and submit the claim form (This form is not internationally friendly; please complete it as thoroughly as possible)
3. Scan and submit to [GS-ForeignClaims@Express-Scripts.com](mailto:GS-ForeignClaims@Express-Scripts.com)

Keep in mind that medication reimbursements must be made in U.S. dollars by check and mailed to a domestic address.

## Seeking emergency care overseas for Highmark BCBS coverage

1. The member should seek local emergency services.
2. Notify BCBS Global Core, which can be done by a medical facility, physician, member or family member at **1-800-810-2583** or collect at **1-804-673-1177**, 24 hours a day, seven days a week.
3. Assistance needs and urgency will be accessed.
4. A treating medical team must provide clinical details to assess need and urgency. Insufficient diagnostic equipment/services will be a consideration in evacuation assessment.
5. While the clinical condition is accessed, concurrent confirmation of eligibility will occur (can take 1-2 hours) if outside business hours at Highmark BCBS.
6. BCBS Global Core and the local medical team will determine if the transport is necessary based on the appropriateness of local care in relation to medical needs. They will also determine the type of transport and location based on medical needs.
7. In the event medical evacuation is required, BCBS Global Core will begin the arrangement of medical transport during assessment by obtaining multiple quotes from available vendors to obtain the best fit for transport needs.
8. For emergency evacuations, the location will likely be the closest facility to meet the patient's medical needs. For longer-term rehabilitation, repatriation may be considered as determined appropriate by BCBS Global Core.