



Group Medical Coverage for Expats

Understanding your benefits.

Travel with confidence knowing we've got your back.

Ukpeagvik Inupiat Corporation (UIC)

01/01/2026

 **BlueCross BlueShield**
Global SolutionsSM

We'll take care of *you* while you take on *the world*.

Your plan: Group Medical Coverage for Expats

- For trips abroad 180 days or more
- Worldwide coverage

Welcome to your health plan!

Wherever the assignment takes you, Blue Cross Blue Shield Global SolutionsSM (BCBS Global SolutionsSM) has your back. Our plans are created for the unique needs of those living abroad. It's healthcare that's simple, easy to access and designed for you.

What your plan includes.*

- Coverage for you and your covered dependents
- Care for inpatient, outpatient and emergency visits
- Care for preventive and well visits
- Pre-departure program for health guidance before you travel
- Medically necessary evacuation and repatriation
- Assistance during political unrest or natural disasters (plan dependent)[†]
- Wellness programs to support physical and mental well-being
- Prescriptions
- Family building, parenthood and hormonal health support
- Emergency bedside visit from a family member or a loved one

3 easy ways to connect to care.



Telemedicine services at no cost, anytime, anywhere



Easy-to-use apps and online resources for managing your care



24/7/365 support from global health and safety experts

When you travel with us, you're not just covered—*you're cared for.*

*Subject to employer plan purchase. Refer to your plan coverage for your full list of benefits.

[†]Just call the number on your ID card if support is needed. View your Certificate of Coverage for exclusions and limitations.



Getting started with your plan.

Managing your health abroad doesn't have to be complicated. Our tools make it easy for you to access care so you can take charge of your health. Here's what you need to get started.

Make sure you have your two ID cards.

As a member of a Group Medical Coverage for Expats plan from BCBS Global Solutions, you'll receive two ID cards. You need to show your ID card(s) when you receive healthcare services.



If you're accessing care inside the U.S.
Show your BCBS Global Solutions ID card



If you're accessing care outside the U.S.
Show your Bupa Global ID card*

Here's how to access your ID cards:

Physical cards: You'll receive physical ID cards in the mail.

Digital cards: View electronic versions of your ID cards through the Member Portal or mobile app.

Replacement cards: Request replacement ID cards through the Member Portal and mobile app.



When you receive your ID cards, please check that your information is correct.
If you find any errors, please contact our Global Service Center.

*Some policies restrict areas of coverage. Please check your plan Certificate of Coverage for details, limitations, restrictions and exclusions.

Register to access our digital tools.

You can register for the Member Portal at bcbsglobalsolutions.com by clicking on Login. Or, you can register in our mobile app.

Just follow the easy step-by-step instructions. You'll have to verify your email address to complete your registration. After you register, you can use the same login for both the Member Portal and mobile app.

Use our digital tools to:



Access your Certificate of Coverage for details on your benefits.



View digital versions of your ID cards anytime.



Find and review profiles of preferred doctors and hospitals inside and outside the U.S.



Arrange direct payment to your provider for services you've received.

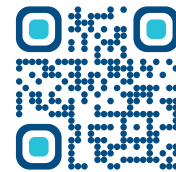


Follow your claim process and access your current benefit spend.

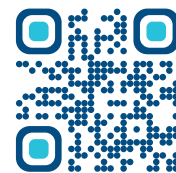


Access global health and safety tools including medical translations, medicine equivalents, news and safety information.

Download these apps to stay connected to care wherever you are.



Mobile app



Telemedicine app

Enter your certificate number when prompted on each app.

→ Important tips:

- You must register for the mobile app before the telemedicine app.
- Be sure to use the same email address to register for both apps.
- For the mobile app: if you're registering a dependent, enter both the subscriber's and dependent's policy numbers.





Remote and in-person care options

Accessing care outside of the U.S.

Getting care when you're outside the U.S. can feel a bit overwhelming. That's *why we're here*.

We understand how healthcare works in other countries. And we provide options that work within those systems—and with your lifestyle.

Want to get the care you need, when you need it?
No problem.

With our telemedicine services, you can talk to a doctor any time—day or night. There's no limit to how often you can use it, and many doctors speak different languages. Just call or video chat for help with non-urgent health needs.

Prefer an in-person visit? *We've got you.*

You have access to the Bupa Global provider network outside the U.S. It's one of the largest Direct Pay networks in the world.*



Here's how to start accessing the care you need.



Finding a provider.

1. Go to the Member Portal on bcbsglobalsolutions.com or open the mobile app.
2. First select Provider Finder. Then select International Provider Search. To select a Preferred Language Speaking Provider, click on Advanced Search.
3. Once you select your provider, contact them directly using the information in their profile to schedule your appointment.

In the Provider Finder, you'll see a Preferred Provider designation. This means the provider accepts Direct Pay for medical services.

- You're free to see any doctor in-network or out-of-network without a reduction in benefits.
- But if you choose to see a doctor out-of-network, you'll need to request Direct Pay before your appointment. If Direct Pay cannot be arranged, you will need to pay the provider directly and submit a claim for reimbursement.

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



Requesting Direct Pay.

Bupa Global offers access to one of the largest Direct Pay networks outside the U.S. However, if you choose to receive care from a provider outside of their network, you can still request Direct Pay before for your visit. Direct Pay ensures you don't have to pay upfront and file a claim for reimbursement.* To request Direct Pay:

- Use the Member Portal or mobile app to find a provider and schedule your appointment.
- Complete the Direct Pay form found in the quick links bar on the homepage.
- Or call the number on the back of your ID card.

Please contact us **at least 48 hours before your appointment**. This gives us time to arrange Direct Pay with your provider.



Show your Bupa ID card!

Make sure you present your blue Bupa ID card (hard copy or digital version) when you receive medical care. For most covered care, we pay the doctor or facility directly. They'll confirm your benefits and arrange Direct Pay. For outpatient (office-based) care, Direct Pay is offered at the provider's choice.



Using telemedicine.

With our telemedicine services, you can access care at a time and place that works for you. It's this easy:

1. Download our telemedicine app (via the Apple® App Store® or Google Play™ store).
2. Schedule a remote visit with one of our multilingual doctors for anyone in your family.
3. Providers are available around the clock for same-day appointments to address your non-emergency needs.
4. Prescriptions may also be provided, as appropriate (subject to local regulations).

Telemedicine puts high-quality medical care in the palm of your hand. And it's **free!**

*Hospitals/facilities with the Preferred Provider designation in their profile have agreed to accept Direct Pay for inpatient services. At their discretion, they may accept Direct Pay for outpatient services. Physicians and other non-facility providers will accept Direct Pay in most instances for their services.



Remote and in-person care options

Accessing care in the U.S.

Life is busy, and your needs can change day to day. That's why we provide care that fits **you**—not the other way around.

Want to see a provider in person? **No problem.**

You have access to the leading Blue Cross® and Blue Shield® network within the U.S., Puerto Rico and U.S. Virgin Islands. Providers are located across all areas including cities, suburbs and rural areas.

Prefer a remote visit? **We've got you.**

With our telemedicine services, you can talk to a doctor any time—day or night. There's no limit to how often you can use it, and many of the doctors speak different languages. Just call or video chat for help with non-urgent health needs.



Here's how to start accessing the care you need.



Finding a provider.

1. Go to the Member Portal on bcbsglobalsolutions.com or open the mobile app.
2. First select Provider Finder. Then select U.S. Provider Search. To select a Preferred Language Speaking Provider, click on Advanced Search.
3. Choose your provider. Then contact them using the information in their profile to schedule your appointment.

For most covered care, we pay the doctor or facility directly. In-network providers can check your plan details at the time of your visit. They'll confirm your benefits and arrange for direct payment. For outpatient (office-based) care, direct payment is offered at the provider's choice.

- You're free to see any doctor, but if you choose to see a doctor out-of-network, you'll need to pay out of pocket. Then you'll submit a claim for reimbursement.



Getting pre-certification.

Pre-certification, sometimes referred to as pre-authorization, means checking ahead of time if a procedure, treatment or service will be covered by your plan. It also helps make sure you get the right care in the right place. This can help you avoid paying too much—or paying for care you don't need.

Most of the time, an in-network provider will handle pre-certification for you. If you go to a provider who's not in our network, you'll need to start the process yourself.

- Need more information about pre-certification? See the Certification Requirements and Pre-certification section in your Certificate of Coverage which can be found in the Member Portal and mobile app.
- Need to request pre-certification? Contact us at 800 952 3404.



Dealing with a medical emergency.

If you have a medical emergency, go to the nearest doctor or hospital right away. Once you're safe, call us using the number on the back of your ID card. We'll monitor your case closely to make sure you get the right care and that local resources are available for you.

Using telemedicine.

With our telemedicine services, you can access care at a time and place that works for you. It's this easy:

1. Download our telemedicine app (via the Apple® App Store® or Google Play™ store).
2. Schedule a remote visit with one of our multilingual doctors for anyone in your family.
3. Providers are available around the clock for same-day appointments to address your non-emergency health needs.

Telemedicine puts high-quality medical care in the palm of your hand. And it's **free!**





Prescription benefits

Easy access to your prescriptions all over the world.

As part of your coverage, you may have access to retail pharmacy and mail order prescription benefits. You can use these services both inside and outside the U.S. They're available through our partner, Universal Rx.*

Just present your ID card at any participating pharmacy. You'll be charged according to your plan benefits. To locate a provider, use our Provider Finder on the Member Portal or in the mobile app.

Prescription benefits inside the U.S.

Go to over 70,000 participating pharmacies in the U.S. Show your ID card to get medication at a discounted rate. The pharmacist will file the claim for you.

The pharmacy may ask for these numbers or codes.

- Processor Control Number (PCN): **PDMI**
- Bank Identification Number (BIN): **610020**
(it's located on your ID card)

How to use mail order in the U.S.

You can also have your prescriptions delivered to your home. This service is offered through the Universal Rx Birdi® mail order program. It's important to set up a mail order account before you order. To do this, go to Birdi's website, birdirx.com, and follow the steps to create your account. Once your account is ready, you can start using the service to order your medicine.

- Place a new order or reorder your prescriptions through Birdi's website.
- Call 1 855 247 3479 toll free within the U.S. 24 hours daily.
- Mail your prescription(s) to: BirdiRx, 43811 Plymouth Oaks Blvd, Plymouth, MI 48170.

Make sure to check your benefits. Copayments and coinsurance may apply.

Prescription benefits outside the U.S.

Expatriate Prescription Services (EPS) sends prescriptions to more than 200 countries. Note that they can't ship to Belarus, Mexico, Moldova, Peru or Sweden.

How to use mail order outside the U.S.

- Complete the online order form at expatps.com.
- Email your prescription request to eps@universalrx.com.
- Call +1 540 777 1450 (8:30 a.m. – 5:00 p.m. ET, U.S.)
- Fax your prescription details to +1 540 777 7184.



Note: If you use a pharmacy outside this program, or if EPS can't ship to your location, you'll have to pay upfront for the prescription. Then you'll submit a claim for reimbursement. Submit your claim directly to us through the Member Portal, mobile app or the mail.

*Not all members have access to all prescription drug services. If you do have access, there may be limits or rules that affect your coverage. Want to learn more? Check your Certificate of Coverage on the Member Portal at bcbglobalbsolutions.com or in the mobile app.

Dental and vision services

Quality care, wherever you are.

Great news! Your plan provides worldwide coverage for both dental and vision services. Here's how to access the care you need.

Dental

For dental services in the U.S., we've teamed up with United Concordia Dental®. Their Advantage Plus network covers all 50 states. When seeking dental care outside of the U.S., you are free to see any dental provider you choose. This means you can find affordable, quality dental care no matter where you live, work or travel.

How to find an Advantage Plus network dentist in the U.S.

Log in to the Member Portal or mobile app

- Go to the Provider Finder page and select U.S. Dental Search.
- Click on Launch U.S. Dentist Search Website.

Note that you can choose to see an out-of-network dentist. But you'll likely pay more out of pocket. Please be sure your dentist contacts BCBS Global Solutions to verify your eligibility and benefits and where to submit your dental claim.

Vision

We don't work with a specific network of vision care providers. That means you're free to see any vision care provider, worldwide, you choose. If you need help finding a provider, use our Provider Finder in the Member Portal or mobile app.

Billing for out-of-network dental care and all vision care services.

Check with your provider's office to see if they will bill us directly. If so, they should send the claim form and invoice to:

Blue Cross Blue Shield Global Solutions
Attn: Claims Department
P.O. Box 1748
Southeastern, PA 19399-1748, USA

Email: claims@bcbsglobalsolutions.com

Fax: +1 610 482 9623

If direct billing isn't an option, you can still see that provider. But you'll have to pay for services upfront at the provider's office. Then you'll submit a claim for reimbursement.



Don't forget!

Always present your ID card at the time of services for both dental and vision care.

Wellness services

Whole-health support when you're abroad.

Life's challenges can affect your health, work and personal life. We're here to support you and your family. And help you manage these challenges in a way that works for you.

We offer short-term counseling with a goal of finding solutions. These services are designed to give you the support, tools and confidence to move forward and make things better.

Help with emotional, physical and practical issues.*



Emotional

Everyone needs help with their feelings sometimes. It often helps to talk to a counselor or get some coaching. Emotions like anxiety, stress and anger can make problems worse. It's better to deal with them before they become more serious. You may need help with things like:

- Workplace conflicts
- Change in the workplace
- Death of a loved one
- Traumatic event
- Expecting a child
- Holidays and gatherings
- Illness



Physical

Many people have trouble with nutrition, fitness and managing stress. Our physical health can affect our mental well-being, so it's important to take care of our bodies. We can guide you in areas like:

- Wellness coaching
- Health assessment
- Nutrition
- Stress management
- Fitness
- Expecting a child



Practical

Personal problems can cause stress and make it hard to focus on work and daily life. Practical support helps with everyday things like finding a home, childcare and legal issues. It makes it easier to adjust when you're in a new place. We can help with things like:

- Personal growth
- Legal consultations
- Financial consultations
- Retirement
- Relocating/moving
- Elder care
- Dependent care (pre-school age, children and teens)
- Divorce
- Travel

*Up to six sessions of counseling per issue, per year.

How to access wellness services.

Mobile app

- Click the telehealth icon in the app.
- Select Talk to a counselor.
 - If you're looking for a wellness coach, just ask to speak with one.

Wellness Portal

- Go to the Member Portal on bcbsglobalsolutions.com.
- Select Wellness.
- Click the link for the portal.
- Select Connect With Us to schedule an appointment, live chat or request a counselor or wellness coach.



**The Wellness Portal
has something for
everyone!**

You get access to:

- Wellness articles
- Webinars
- Recipes
- Perks at Work
- And more!

Wherever you are,
we're here for ***your
well-being.***



Self-service tools



We put care right in your hands.

Our digital tools connect you to the plan information, care and resources you need. Just log in to the Member Portal or our mobile app for 24/7/365 access to all these features.



Telehealth

Talk to a doctor or counselor via phone or video chat. It's free, and you don't need to leave your home!



Provider Finder

Review profiles of network providers and hospitals. Find the best match for your needs and view their contact information.



ID Card

Get a digital copy of your ID card(s). You can also request replacements of your hard copy ID card(s).



Direct Pay

Request Direct Pay for future appointments. This helps you avoid paying upfront for care outside the U.S.



Claims

Submit claims to request payment for expenses related to care you've received. You can also track the status of your claims.



Translation Tools

It's like having your own remote healthcare interpreter! You can use the tools to translate symptoms, medical terms and medications.



My Benefits

View your benefit history. You can also see what you've paid toward your deductible and other costs your plan doesn't fully cover.



News & Safety

Get real-time safety and health alerts based on your location. And look up data on crime, terrorism and natural disasters in your city or country.



Need support?

No problem! Click the Contact Us page on the Member Portal or in our mobile app. You'll find answers to common FAQs. Or, just fill out a form to request help in non-emergency situations.



Submitting claims

We make the process easy.

To submit a claim.

We think you should see the right provider for your needs. So, no matter which provider you choose, we make the claim process quick and easy.

If you see an in-network provider, you don't have to submit a claim. We pay them directly. If you see an out-of-network provider, you can request Direct Pay from us before your appointment. This means you won't have to pay for services upfront or submit a claim for reimbursement. If you forget to request Direct Pay or a provider doesn't accept it, you can always submit a claim for reimbursement. Here's how to do it.



eClaims

This is the quickest and most convenient way to submit claims. Pick the method that's best for you.

- **Do it all online.** Submit an eClaim through our Member Portal or mobile app. You can easily find it on the quick links bar on the homepage.
- **Fill out our paper form.** Download the claim form from the Claims section of the Member Portal or mobile app. Print it, fill it out and take a photo of the completed form. Then upload your photo through the Member Portal or mobile app.

Email, fax or mail

Download the claim form from the Claims section of the Member Portal or mobile app. Complete the form. Then send it to us by one of the following methods. Be sure to include all supporting documents with the form. (For example, receipts from your doctor or hospital visit.)

- **Email:** claims@bcbsglobalsolutions.com
- **Fax:** +1 610 482 9623
- **Mail:** Blue Cross Blue Shield Global Solutions, Attn: Claims Department, P.O. Box 1748, Southeastern, PA 19399-1748, USA



Need to check the status of your claim?

Just go to the Claims section of the Member Portal or mobile app. If you have questions, call the number on the back of your ID card.



Insurance glossary

What we mean when we say...

Certificate of Coverage: It explains the benefit plan that covers you and your dependents. For example, it may describe your medical, dental and vision coverage. It lists the rules for your benefits.

Claim: A request for payment from your healthcare provider or you for care you received.

Coinsurance: The percentage of your healthcare costs that isn't paid by the health insurance plan. In other words, it's the percentage of the cost you're responsible for.

Coinsurance Maximum: The most you have to pay for coinsurance during the policy year for covered expenses. Some limits may apply.

Copay or Copayment: The set amount of money you pay at the time of service.

Coverage Period: The length of time your policy covers you.

Deductible: The amount you have to pay for care before your insurance begins to pay.

Direct Pay: The provider submits an invoice for payment directly to BCBS Global Solutions. This means you don't have to pay upfront. But you may still have to pay the deductible, coinsurance or copays. The health insurance contract defines what you'll have to pay.

Explanation of Benefits (EOB): An EOB is not a bill. It's a summary of how your claims were processed and what you may owe. Your healthcare provider may bill you directly for the remainder of what you owe.

Guarantee Letter: A legal document from BCBS Global Solutions that promises we'll pay your provider. It shows the benefits that apply. The guarantee is based on your coverage at the time of service. It's also called a Guarantee of Payment (GOP).

Inpatient: When a facility keeps you overnight or for more than 24 hours.

Medical Evacuation: This applies if you get sick or hurt outside your home country. Your insurance will pay to take you to the nearest facility that can provide proper care.

Network: Doctors, hospitals and other providers that work with your health insurance company. They sign contracts agreeing to discounted rates and/or to directly bill the insurer for services received by insured members.

Out-of-Network Provider: A provider who doesn't work with your health insurance company. Higher coinsurance usually applies. You may end up paying more than if you used an in-network provider.

Out-of-Pocket Maximum: The most you'll have to pay in a policy period before your health plan pays all covered costs. Most policy periods are one year.

Outpatient: When you get care at a facility but leave the same day or stay 24 hours or less.

Performing Provider: The licensed person or group that provided medical services to you.

Premium: The amount paid each month for your health insurance coverage. This is in exchange for the health insurance company paying a portion of your healthcare costs.

Prescription (Rx): A prescription is an instruction from a healthcare provider that tells you what medicine or treatment to take, how much to take and how often and how long to take it.

Primary Care Physician (PCP): A doctor you see for your routine and preventive health needs. You would go to your PCP first when you're sick, need a check-up or have questions about your health. PCPs also provide ongoing care for many kinds of medical conditions. But they don't provide care for specialized conditions.



Say “yes” to the journey.

We're with you every step of the way.
→ bcbsglobalsolutions.com



Phone

Outside the U.S.: +1 610 230 2406
Inside the U.S.: 888 304 8898



Email

Submit an inquiry through the Contact Us page on the Member Portal or mobile app.

This pamphlet contains a brief summary of the features and benefits for insured participants covered under this health insurance plan. This is not a contract of insurance. Coverage is provided under an insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL (policy form series 54.1215). Complete information on the insurance is contained in the Certificate of Insurance which is on file with the company and is made available to all insured participants. If there is a difference between this program description and the certificate wording, the certificate controls.

Blue Cross Blue Shield Global Solutions is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association and is made available in cooperation with Premier Blue Cross and Blue Shield of Alaska. Blue Cross Blue Shield Global Solutions is a Brand owned by the Blue Cross and Blue Shield Association. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, NAIC #80985 under policy form series 54.1215. 4 Ever Life Insurance Company is an independent licensee of the Blue Cross and Blue Shield Association.

Employee Assistance Program (EAP) services are offered by WorkPlace Options, an independent company that is not affiliated with Blue Cross Blue Shield Global Solutions and does not provide Blue Cross or Blue Shield products or services. WorkPlace Options is solely responsible for referring participants for counseling, coaching and work-life services and health assessments by providers who are appropriately licensed by local authorities. The evaluation and efficacy of any service delivered by a provider lies solely with the employee, spouse, dependent or other authorized party who inquires on behalf of those or other participants. Blue Cross Blue Shield Global Solutions shall have no responsibility or liability whatsoever for any aspect of the provider counseling, coaching, work-life services and health assessments or other similar services, or the counselor/participant relationship.

United Concordia Dental is an independent dental network services provider. United Concordia Dental is responsible for services hereunder provided by its contracted providers. Bupa Global is a trade name of Bupa, an independent licensee of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield companies.

Apple and the App Store are trademarks of Apple, Inc., registered in the U.S. and other countries and regions. Google Play and the Google Play logo are trademarks of Google LLC.

Political Emergency and Natural Disaster Evacuation (PEND) services are provided under a contract with Crisis24. Full terms, conditions and exclusions are contained in the Crisis24 agreement. Blue Cross Blue Shield Global Solutions assumes no liability and accepts no responsibility for information provided by Crisis24 and the performance of the services by Crisis24. Support and information provided through this service does not confirm that any related support is covered under a health plan.

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.

Universal Rx is an independent Prescription Benefit Management company that does not provide Blue Cross or Blue Shield services. Universal Rx is solely responsible for the services they provide.