NO MATTER WHERE IN THE WORLD YOU ARE — WE HAVE YOU COVERED.

Did you know that your GuideStone® medical plan's health care benefits travel around the world with you?

That's right! Your Blue Cross Blue Shield (BCBS) Global® Core and Express Scripts prescription benefits provide you access to doctors, hospitals, prescriptions and other health-related benefits no matter where in the world you are.

Your Global Core benefits offer you the same Blue Cross Blue Shield coverage when traveling outside the United States that you enjoy while you are at home.

ACCESSING YOUR BENEFITS IS EASY!

Medical Assistance

- Download the BCBS Global Core app.
- Visit BCBSGlobalCore.com.
- Call toll-free at 1-800-810-BLUE (2583).
- Call collect at (804) 673-1177 if you are outside the United States.

Prescription Drugs

- Contact Express Scripts toll-free at 1-800-555-3432.
- Call toll-free at 1-800-497-4641 or collect at (614) 421-8292 for international claims while you are outside of the United States.

It's important to have your GuideStone Highmark BCBS card handy when you call!

You will need to provide BCBS Global Core the following:

- Identify yourself as a GuideStone member.
- Tell the representative your member ID number from your GuideStone Highmark BCBS card.
- Share the group number from your GuideStone Highmark BCBS card.
- Tell the representative the date of birth of the person receiving treatment.

BCBS GLOBAL CORE

Medical Plan Services

- Find hospitals, health care providers and pharmacies.
- Obtain translation services.
- Access local emergency information.

- Seek out drug equivalents.
- Research destination profiles.
- Explore the travel health center.

How do I use the BCBS Global Core benefits?

- Call BCBS Global Core at 1-800-810-2583 if you require medical attention overseas.
- If it's an emergency, please go to the nearest hospital first and then contact BCBS Global Core.
- In addition to contacting BCBS Global Core, call Highmark BCBS for precertification or preauthorization at 1-866-472-0924 anytime between 7 a.m. and 6 p.m. U.S. CST. (Please note that this number is different from the BCBS Global Core number.)
- If you need inpatient care, call BCBS Global Core at 1-800-810-2583 to arrange direct billing. In most cases, you should not need to pay up front for inpatient care except for the out-of-pocket expenses (non-covered services, deductible, co-payment and co-insurance) you would normally pay. The hospital should submit the claim on your behalf.
- For outpatient and doctor care or inpatient care not arranged through BCBS Global Core you may need to
 pay up front and then file a claim. You can either do this online at <u>BCBSGlobalCore.com</u>; through the BCBS Global
 Core mobile app by selecting "Claims" and then submitting your paper form; or completing the online wizard.
 Make sure you also attach all your bills along with your claim form.

Emergency Evacuation

In the event that a facility does not have the resources to provide the appropriate level of care, transportation will be arranged to take you or your eligible dependent to the nearest facility that can provide the level of care necessary. BCBS Global Core can also help you find cost-effective transportation for family members.

How does the medical evacuation benefit work?

- The Highmark BCBS member, a family member, the physician or the treating facility MUST notify BCBS Global Core by calling 1-800-810-BLUE (2583) or calling collect (804) 673-1177 which is available 24 hours a day, seven days a week.
- The Global Core representative will ask the treating medical team to provide clinical details to assess need and urgency. Insufficient diagnostic equipment/services will be a consideration for an evacuation assessment.
- While the clinical condition is assessed, confirmation of eligibility will occur, which can take one to two hours. If the emergency occurs outside BCBS business hours, an emergency phone tree is in place to assure BCBS Global Core can contact GuideStone for after-hours eligibility confirmation.
- BCBS Global Core and the local medical team will determine if transport is necessary based on the appropriateness of local care in relation to the medical need. The team will also determine the type of transport and location based on the medical need.
- 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.
- 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.

Repatriation for Medical Coordination

If treatment for you or your eligible dependent is determined to be extensive, the BCBS medical assistance coordinator might determine it is appropriate to have you near family and friends who can assist you. In this case, the medical assistance coordinator will arrange your transportation and alert the local hospital of the impending patient move and the level of care needed.

Repatriation of Remains

In the unfortunate event that you or an eligible dependent pass away while outside of the United States, arrangements will be made for the remains to be transported back to the United States.

EXPRESS SCRIPTS

Prescription Benefits

If you are planning to be outside the United States for an extended period of time, you can either request a 12-month supply of your prescription medication to be prescribed in advance through Express Scripts or obtain the medication at your local pharmacy and submit a claim for payment to Express Scripts.

How do I file an international prescription drug claim?

Simply complete the Express Scripts prescription claim form, which can be found at <u>GuideStone.org/Claims</u>, and mail it to the address written on the form. To ensure completion of the claim, tape receipts to the form and provide this important information:

- Date the prescription was filled
- Name and address of the pharmacy
- Doctor name or ID number
- NDC number (drug number)
- Name of drug and strength

- Quantity and days' supply
- Prescription number (Rx number)
- DAW (Dispense as Written)
- Amount paid

If you have any questions, contact Express Scripts directly at 1-800-555-3432. While you are outside of the United States, you can either call toll-free at 1-800-497-4641 or collect at (614) 421-8292.

To learn more about BCBS Global Core:

- Visit BCBSGlobalCore.com.
- Use the BCBS Global Core app.
 (Rates from your wireless provider may apply.)
- Call Highmark BCBS at 1-866-472-0924, available 7 a.m. to 6 p.m. CST.
- Call the Service Center at 1-800-810-2583 or collect at (804) 673-1177, 24 hours a day, seven days a week.

The BCBS Global Core program was formerly known as BlueCard Worldwide®.

Blue Cross, Blue Shield, the Blue Cross and Blue Shield symbols, BlueCard, BlueCard Worldwide and Blue Cross Blue Shield Global are trademarks of the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield companies.

For additional details on BCBS Global Core benefits, go to:

GuideStone.org/BCBSGlobalCoreFAQ

