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Designed to treat you better.™

Global Coverage with PERS Gold & PERS Platinum PPO

Blue Shield Global® Core provides access to doctors and hospitals when you are traveling or temporarily living outside the United States and outside the BlueCard® Service Area. This includes care outside the U.S., Puerto Rico, and the U.S. Virgin Islands.

PERS Gold

FAQ: Global Coverage — PERS Gold PPO

Do I have coverage outside the United States?

Yes. PERS Gold PPO members also have access to care outside the U.S. and BlueCard Service Area through Blue Shield Global® Core.

What type of care is covered overseas with PERS Gold?

If you live in the U.S. and are traveling abroad for vacation or a short trip, urgent care and emergency services only are covered.

Elective or routine care overseas, such as planned non-urgent surgery, routine checkups, or long-term follow-up care, is not covered under Global Core for PERS Gold.

Approved foreign claims are reimbursed at the preferred provider benefit level based on the allowable amount. For PERS Gold, the plan pays 80% of the allowable amount and you are responsible for 20% coinsurance, after any applicable deductible is met. You are also responsible for any charges that exceed the allowable amount.

PERS Platinum

FAQ: Global Coverage — PERS Platinum PPO

Do I have coverage outside the United States?

Yes. PERS Platinum PPO members have access to Blue Shield Global® Core when they are outside the BlueCard Service Area.

If I am temporarily living in another country, do I still have coverage?

Yes. If you are temporarily living abroad on PERS Platinum, medically necessary care can be reimbursed through Global Core under standard plan rules.

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What type of care is covered overseas with PERS Platinum?

If you live in the U.S. and are traveling abroad for vacation or a short trip, urgent care and emergency services are covered. Routine or elective procedures performed abroad for convenience, such as planned non-urgent surgery or routine follow-up care, are not covered for travelers.

If you are temporarily living abroad while enrolled in PERS Platinum, Global Core reimburses routine, elective, urgent, and emergency medically necessary care received in another country.

Covered claims are reimbursed at the preferred provider benefit level based on the allowable amount. For PERS Platinum, the plan pays 90% of the allowable amount and you are responsible for 10% coinsurance, after any applicable deductible is met. You are also responsible for any charges that exceed the allowable amount.

How to use your Global Coverage

In an emergency

Go directly to the nearest hospital. No prior authorization is required for emergency services.

For non-emergent or planned care abroad (where covered)

Call the Blue Cross Blue Shield Global Core Service Center at 1-800-810-BLUE (2583) or collect at 1-804-673-1177, or search providers at bcbsglobalcore.com.

How reimbursement works

If Global Core arranges your hospital stay, the hospital will submit the claim on your behalf. You are only responsible for the out-of-pocket costs that apply under your plan.

For outpatient services, doctor visits, or hospital stays not arranged through Global Core, you will need to pay the provider at the time of service and submit a claim for reimbursement. To submit a claim, complete the Blue Shield Global® Core international claim form and include proof of payment and the provider's itemized bill in English, with dates of service, diagnosis, procedures, charges, provider name and address, and currency listed.

Mail completed claims and supporting documents to:

Blue Shield of California, Foreign Claims
P.O. Box 272530
Chico, CA 95927

You can also use the Global Core address listed on the claim form.

Download the app
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Need help before or during travel?

- Visit **includedhealth.com/calpers** to download your EOC, find Global Core details, and access the international claim form.
- Call Included Health at **1-855-633-4436 (TTY 711)** for:
  - Help understanding what is covered on your specific plan
  - Locating Global Core resources
  - Navigating claim submissions for care received abroad

