

# GeoBlue® Student Member Guide



# Your Guide to GeoBlue®

Welcome to GeoBlue, a program designed to keep you safe and healthy throughout your journey. Your GeoBlue® health insurance plan provides you access to global medical expertise with responsive, multi-channel service. Download our app or register online to learn about the extra care you receive when you travel with GeoBlue.



## Getting Started

*Important plan information and health tools*



## Getting Care

*How to get care when you are abroad*



## Accessing Self-Service Tools

*Convenient online and mobile tools*



## Submitting a Claim

*File a claim for reimbursement*



## Reviewing Plan Benefits

*What is covered by your plan?*



# Getting Started

Important plan information and health tools



## Download the GeoBlue app to register

Download our app from the Apple or Google Play app stores to put your plan in the palm of your hand:

- Display an electronic ID card
- Locate carefully selected, trusted providers and hospitals outside of the U.S.
- Arrange direct payment to your provider
- Access global health and safety tools including translations, drug equivalents, news and safety information
- Submit and track claims

You can also register online at [www.geobluestudents.com](http://www.geobluestudents.com).

## Visit the GeoBlue Member Hub

Visit the Member Hub on [www.geobluestudents.com](http://www.geobluestudents.com) to view important plan information and to access convenient self-service tools. Login with the username and password you created when you registered through the app. If you have not previously registered through the app, you can register directly online.

## Get your GeoBlue ID card

It is important to have your GeoBlue ID card to access healthcare services; you will need to present your ID card whenever you receive medical care. This card can be accessed from multiple sources:

- You can show, fax or email your ID card through the app
- Your ID card is available in the Member Hub on [www.geobluestudents.com](http://www.geobluestudents.com)

When you receive your ID card, please check the information for accuracy. Call Customer Service if you find an error.

## Need help with registration?



### Contact us for assistance:

Inside the U.S. call **1.844.268.2686**

Outside the U.S. call **+1.610.263.2847**

[customerservice@geo-blue.com](mailto:customerservice@geo-blue.com)

This pamphlet contains a brief summary of the features and benefits for insured participants covered under your school health insurance. This is not a contract of insurance. Coverage is provided under an insurance policy under which your school is a participating school. Coverage is provided under insurance policies issued by 4 Ever Life International Limited, Bermuda. Complete information on the insurance is contained in the Certificate of Insurance which is on file with the school and is made available to all insured participants. If there is a difference between this program description and the certificate wording, the certificate controls.

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# Getting Care

Get care when you are abroad: find providers and schedule appointments

## 1. Find a provider

Outside the U.S. you have access to care through the GeoBlue provider network. To find a contracted doctor or facility, visit the “Provider Finder” section in the Member Hub on [www.geobluestudents.com](http://www.geobluestudents.com) or in the app. For optimal service, request Direct Pay at least 48 hours prior to your appointment to avoid paying out-of-pocket for medical care and submitting claims.\*

Outside of the U.S. you are free to see any provider you choose without a reduction of benefits. If you see a non-contracted provider, you may have to pay out of pocket for treatment and submit a claim.

**Please note that you are only covered under this plan when outside of your home country.**

## 2. Schedule an appointment

To schedule an appointment, choose a participating provider or hospital through the Member Hub or app. Contact them directly using the information in their profile. After you make your appointment, contact us to provide the doctor’s office with the information required to arrange Direct Pay. For optimal service, request Direct Pay at least 48 hours prior to your appointment. This is necessary when scheduling follow-up appointments as well. In many countries providers require payment at the time of the visit unless Direct Pay has been arranged.

### Contact us to arrange for Direct Pay:

- Use [www.geobluestudents.com](http://www.geobluestudents.com) or the GeoBlue app
- Email [globalhealth@geo-blue.com](mailto:globalhealth@geo-blue.com)
- Call collect on +1.610.254.8771
- Call toll free inside the U.S. on 1.800.257.4823

## 3. Request Direct Pay

To avoid paying up front for medical care and submitting a claim, arrange for Direct Pay.\*

- Use [www.geobluestudents.com](http://www.geobluestudents.com) or the GeoBlue app to find a provider, view a profile and complete a request form
- Email [globalhealth@geo-blue.com](mailto:globalhealth@geo-blue.com) the name of your provider, the reason for your appointment and the date and time of your scheduled visit
- Call collect on +1.610.254.8771

**For optimal service, request Direct Pay at least 48 hours prior to your appointment.**



### In the event of a medical emergency

You should go immediately to the nearest physician or hospital and then call the Medical Assistance phone number for 24/7 care located on the back of your ID card. We will then take the appropriate action to assist and monitor your medical care until the situation is resolved.

\*Members are required to pay any applicable copayments, coinsurance or deductibles at the time of service.



# Getting Care

Get care when you are abroad: prescriptions, assistance and other services

## Prescription benefits

Your prescription medications are covered at 100%.\* Simply pay out of pocket and submit a claim for reimbursement.

## Service requests

If you need assistance with any non-urgent medical issue, you can submit a service request directly to our Global Health and Safety team. Common service requests include help managing prescriptions and finding specialists overseas.

To place a service request, visit the “Service Requests” section in the Member Hub on [www.geobluestudents.com](http://www.geobluestudents.com).

## Assistance with appointment scheduling

While it's often easier to set up your own appointments, we can help when you are unsure about where to seek care. You may have a new diagnosis, be in a remote area with limited options, in need of translation, or struggling to adapt to your new surroundings.

To request help scheduling a convenient, cashless office visit with one of GeoBlue's trusted English-speaking doctors. Contact us 24/7: +1.610.254.8771.

## Political and natural disaster services

Your plan includes political and natural disaster evacuation services. If you experience a political event or a natural disaster, please contact us immediately:

- Call collect on +1.610.254.8771
- Call toll free inside the U.S. on 1.800.257.4823
- Email [globalhealth@geo-blue.com](mailto:globalhealth@geo-blue.com)

*The Political, Military and Natural Disaster Evacuation Services (PEND) are provided through Crisis24, formerly Drum Cussac. (Crisis24), an independent third party, non-affiliated service provider. Crisis24 does not supply Blue Cross or Blue Shield products or other benefits, and is therefore solely responsible for and accepts all liability for PEND and other collateral services it provides. GeoBlue makes no warranty, express or implied, and accepts no responsibility resulting from the provision or use of Crisis24 PEND or other Crisis24 services.*

*\*Certain limitations and exclusions apply to your coverage under this plan and may affect your coverage. Your Certificate of Insurance is on file with your school and in the Member Hub on [www.geobluestudents.com](http://www.geobluestudents.com).*

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# Accessing Self-Service Tools

Convenient online and mobile tools

## Find a doctor or facility

Review detailed profiles of contracted doctors to find the best match and then locate the office.

## Translate medications

Find country-specific equivalents for prescription and over-the-counter medications.

## Translate medical terms and phrases

Translate hundreds of key medical phrases and terms into the most widely spoken languages with audio clips and transliterations.

## Understand health and security risks

Receive daily alerts detailing the latest security and health issues in your destination. View country or city profiles on crime, terrorism or natural disasters.

## Telehealth

Members have anytime access to remotely delivered care through **Global TeleMD**, a new smartphone app—at no additional cost— which provides confidential access to international doctors by telephone or video call.

Features include:

- Global network of doctors
- Medical guidance and consultations (for non-medical emergencies)
- Same-day virtual appointments, available 24/7
- Multiple language options
- Consultation notes sent directly to your phone
- Prescriptions and referral letters (subject to local regulation)

## Global Assistance Program

**Global Wellness Assist** is an international assistance program (commonly referred to as an employee assistance program or EAP) for students, faculty and staff traveling globally on behalf of a college or university, providing access to free, confidential assistance any time, any day.

**Professionals are ready to assist with any issue.**

**Features include:**

- Available 24/7/365
- Up to 6 sessions of counseling per issue, per year (telephonic and in person)
- Information, resources and counseling on any work, life, personal or family issue
- Available worldwide by phone, email or web
- No additional cost to use
- Available in several languages



Visit [www.geobluestudents.com](http://www.geobluestudents.com) or download the **GeoBlue app** to access self-service tools for navigating risks and finding the best care options.

*Services are provided by WorkPlace Options, an independent company that is not affiliated with GeoBlue 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 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 the participant. GeoBlue shall have no responsibility or liability whatsoever for any aspect of the provider counseling or the counselor/participant relationship.*

*Telemedicine services are provided by Teladoc Health, directly to members. GeoBlue 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.*

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# Reviewing Plan Benefits

*What is covered by your plan?*

## SECTION 1 SCHEDULE OF BENEFITS ELIGIBLE CLASSES

The Classes eligible for coverage available under this Individual Certificate are shown below. The coverages applicable to a Member's Participants are as shown in the Schedule of Benefits in the copy of the sample Individual Certificate attached to the Member's Group Certificate.

- Class I: Eligible Study Abroad Student Participants and their Eligible Dependents enrolled in the Member's sponsored or approved travel program who are temporarily traveling outside of the United States.
- Class II: Eligible Study Abroad Staff Participants and their Eligible Dependents providing direct support to the Member's sponsored or approved travel program who are temporarily traveling outside of the United States.

The Insurer maintains its right to investigate eligibility, student status and attendance records, or employment records to verify that the eligibility requirements have been met. If the Insurer discovers that the eligibility requirements have not been met, its only obligation is to refund premium.

Persons for whom coverage is prohibited under applicable law will not be considered eligible under this plan.

All benefits and limits are stated per Individual Insured or Eligible Dependent (Covered Person).

**SCHEDULE OF BENEFITS  
TABLE 1**

	Limits Individual Insured	Limits Spouse	Limits Dependent Child(ren)
<b>MEDICAL EXPENSES</b>			
<b>Coverage Year Limit</b>	\$250,000	\$250,000	\$250,000
<b>Coverage Year Deductible</b>	\$0 per Coverage Year	\$0 per Coverage Year	\$0 per Coverage Year
<b>EMERGENCY MEDICAL EVACUATION</b>	Maximum Benefit up to \$250,000 per Coverage Year	Maximum Benefit up to \$250,000 per Coverage Year	Maximum Benefit up to \$250,000 per Coverage Year
<b>EMERGENCY FAMILY TRAVEL ARRANGEMENTS</b>	Maximum Benefit up to \$3,000 per Coverage Year	Maximum Benefit up to \$3,000 per Coverage Year	Maximum Benefit up to \$3,000 per Coverage Year
<b>REPATRIATION OF MORTAL REMAINS</b>	Maximum Benefit up to \$50,000 per Coverage Year	Maximum Benefit up to \$50,000 per Coverage Year	Maximum Benefit up to \$50,000 per Coverage Year
<b>ACCIDENTAL DEATH &amp; DISMEMBERMENT</b>	Maximum Benefit: Principal Sum up to \$10,000	Maximum Benefit: Principal Sum up to \$5,000	Maximum Benefit: Principal Sum up to \$1,000
<b>POST DEPARTURE TRIP INTERRUPTION</b>			
<b>Transportation Benefit</b>	Deductible does not Apply. Maximum Benefit up to \$1,500 per Coverage Year		
<b>Lodging &amp; Incidentals Benefit</b>	Deductible does not Apply. Maximum Benefit up to \$2,000 per Coverage Year and limited to \$200 per day per for a Maximum of 10 calendar days.		

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# Reviewing Plan Benefits

*What is covered by your plan?*

**SCHEDULE OF BENEFITS  
TABLE 2  
MEDICAL EXPENSE BENEFITS**

<b>COVERAGE A – MEDICAL EXPENSES</b>	<b>Certificate Limits</b>
<b>Physician Office Visits</b>	100% of Reasonable Expenses
<b>Inpatient Hospital Services</b>	100% of Reasonable Expenses
<b>Hospital and Physician Outpatient Services</b>	100% of Reasonable Expenses
<b>Emergency Hospital Services</b>	100% of Reasonable Expenses

**SCHEDULE OF BENEFITS  
TABLE 3  
MEDICAL EXPENSE BENEFITS**

The benefits listed below are subject to coverage maximums, Deductible, Coinsurance, and Copayments listed in Tables 1 & 2 above.

<b>MEDICAL EXPENSES</b>	<b>Covered Person</b>
<b>Maternity Care for a Covered Pregnancy</b>	Reasonable Expenses
<b>Inpatient treatment of mental and nervous disorders including substance abuse</b>	Reasonable Expenses
<b>Outpatient treatment of mental and nervous disorders including substance abuse</b>	Reasonable Expenses
<b>Treatment of specified therapies, including acupuncture and Physiotherapy</b>	Reasonable Expenses up to 20 visits per Coverage Year on an Outpatient basis
<b>Annual cervical cytology screening for women 18 and older</b>	100% of Reasonable Expenses
<b>Low dose mammography screening, one baseline mammogram and one mammogram per year</b>	100% of Reasonable Expenses
<b>Colorectal cancer screenings</b>	100% of Reasonable Expenses
<b>Diabetic Supplies/Education</b>	100% of Reasonable Expenses
<b>Prostate screening tests</b>	100% of Reasonable Expenses
<b>Child Preventive and Primary Care Services</b>	100% of Reasonable Expenses
<b>Breast Reconstruction due to Mastectomy</b>	100% of Reasonable Expenses
<b>Repairs to sound, natural teeth required due to an Injury</b>	100% of Reasonable Expenses up to \$500 per Coverage Year maximum
<b>Outpatient prescription drugs including oral contraceptives and devices</b>	100% of actual charge up to a maximum of \$25,000 per Coverage Year, limited to a 31 day supply for initial fill or refill

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# Submitting a Claim

*File a claim for reimbursement*

## eClaims

You can quickly and conveniently submit claims electronically, through the app or through the Member Hub on [www.geobluestudents.com](http://www.geobluestudents.com). Scanned paper documents are delivered directly to our Claims Department and your eClaims are saved in the Claims section of the Member Hub.

Choose “Claims” in the GeoBlue app or visit the “File an eClaim” section of the Member Hub on [www.geobluestudents.com](http://www.geobluestudents.com).

## Email and fax

To submit a claim via email or fax, a printable claim form and detailed instructions are available in the Member Hub on [www.geobluestudents.com](http://www.geobluestudents.com).

Visit the “How to File a Claim” section of the Member Hub on [www.geobluestudents.com](http://www.geobluestudents.com) and click “How do you file a claim with GeoBlue?” to download the appropriate claim form.

**Email:** [claims@geo-blue.com](mailto:claims@geo-blue.com)

**Fax:** +1.610.482.9623

## Postal mail

If you prefer to submit a claim via postal mail, a printable claim form and detailed instructions are available in the Member Hub on [www.geobluestudents.com](http://www.geobluestudents.com).

Visit the “How to File a Claim” section of the Member Hub on [www.geobluestudents.com](http://www.geobluestudents.com) and click “How do you file a claim with GeoBlue?” to download the appropriate claim form.

### Claims Incurred Outside the U.S., Puerto Rico and U.S. Virgin Islands:

GeoBlue, Attn: Claims Department, P.O. Box 1748, Southeastern, PA 19399-1748, USA

## Checking the status of your claim

### Contact us for assistance:

- Toll free within the U.S.: 1.844.268.2686
- Outside the U.S.: +1.610.263.2847
- [customerservice@geo-blue.com](mailto:customerservice@geo-blue.com)



## For questions about your medical plan:

Inside the U.S. call +1.844.268.2686  
Outside the U.S. call +1.610.263.2847  
[customerservice@geo-blue.com](mailto:customerservice@geo-blue.com)

## For medical assistance, (including Direct Pay outside the U.S.):

Collect calls accepted on +1.610.254.8771  
Toll free within the U.S. call 1.800.257.4823  
[globalhealth@geo-blue.com](mailto:globalhealth@geo-blue.com)



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King of Prussia, PA 194067

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