

# Administration Guide

STUDY ABROAD PROGRAM





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*Embarking on a study abroad program is an exciting venture that opens up the mind and gives students, faculty and staff a broader, more global view of the world. GeoBlue® brings peace of mind to students, parents, faculty and administrators, and lets them focus on experiencing a rich, new culture.*

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# WELCOME!



Dedicated to simplifying the international healthcare experience for the globally mobile, GeoBlue offers one of the strongest global medical networks available, along with leading digital tools and 24/7/365 world-class medical assistance support and services.

## We are here to help you!

You are assigned a dedicated client manager who will support your program and can address any questions related to benefits, escalated claim issues, enrollment, invoicing, renewals or our digital tools. Your client manager will also support any training initiatives offered to program participants and administrators. Our Global Service Center is available 24/7/365 to support members.

Important Contact Information		
<b>Client Manager</b>	Meghan McDevitt	610-249-9022   mmcdevitt@geo-blue.com
<b>Client Specialist</b>		
<b>24/7/365 Global Service Center</b>	General Inquiries, Medical Assistance and Emergency Support for Members	<p>In an emergency situation, members should always seek immediate medical care, then contact us once the situation has stabilized.</p> <p><b>Medical Assistance:</b>  <b>+1-610-254-8771</b> (international collect calls accepted)</p> <p><b>General Member Service:</b>  <b>1-844-268-2686</b> (toll-free U.S. domestic calls)  <b>+1-610-263-2847</b> (international collect calls accepted)</p> <p>Members can use the contact form on the GeoBlue mobile app and Member Hub to contact our Global Service Center.</p>

## Website Registration

All of the tools you will need to complete administrative functions can be found on our website, [www.geobluestudents.com](http://www.geobluestudents.com). From the main landing page, click “Log In or Register” and then choose “For Administrators.”





# MANAGING GROUP ENROLLMENT

To access [www.geobluestudents.com](http://www.geobluestudents.com):

- Provide your client manager with your full name, phone number and email address
- Your client manager will set up your account and provide a user name and password
- Tell your client manager which level of access you need
  - **“Full Access”** is needed to submit enrollments, cancellations and make changes
  - **“View Only”** access allows you to view enrollment and/or billing information, but does not allow you to make any changes or add new enrollments

Once on the **“Roster”** page, you can enroll, terminate or edit existing student information or coverage in one of two ways.

## Roster Method

For large groups of students

1. From the **“Rosters”** tab, you will first need to download the roster template. This is a Microsoft® Excel® document that you can save to your hard drive.
2. Once you have the roster template, please enter the information as requested. **All highlighted fields are mandatory.**
3. After you have entered the information, save the Excel sheet as a **“text only tab delimited file.”** You can do this by clicking **“Save as”** from the template menu, and changing the file type in the drop down to **“Text (Tab Delimited).”**
4. From the **“Rosters”** tab, click the **“Upload Roster”** link. If you have saved your text file using the name you would like on your roster, you can leave the first option checked. If you would like to change the name of roster without changing the name of the text file, you can choose the **“Create a New Roster Called”** option, and enter the name in the field.
5. The **“Billing Period”** and **“Premium Basis”** will automatically populate.
6. To upload the file, click on **“Choose File,”** locate the text file from the search box and open it. You are now ready to click the orange **“Upload Roster”** box.
7. If a roster is successfully uploaded with no exceptions, a confirmation and link to **“Review Roster Details”** or **“Submit Roster”** will be displayed. You may choose to submit the roster by clicking on the **“Submit Roster”** button, or review/modify roster details by clicking on **“Review Roster Details.”** To ensure your roster was submitted for internal processing, select the **“Rosters”** tab and confirm your roster is NOT showing as **“Open.”** You may also confirm your submission on the **“Submitted Rosters”** page.
8. If a roster is successfully loaded WITH exceptions, a result page will display with the number of rows that were successfully loaded, and a list of the exceptions.
9. Exceptions are categorized as a list of errors associated with an uploaded file. A list of rosters and exceptions can be accessed by clicking **“Upload/Download Roster Template” > and then clicking “Upload Summary.”** To view the exceptions for a particular roster, click **“View Exceptions.”** The **“View Exceptions”** screen displays a summary of roster upload information and a list of errors. The **“Exceptions List”** displays the first name, last name, date of birth, error message, and an option to either update or delete the row. If the row is updated with the correct information, the exception will disappear and the record will be moved to the open current roster. If the row is removed, no information will be moved to the current open roster and the exception will be deleted. All exceptions MUST be handled before a roster can be submitted.
10. Once all exceptions have successfully been resolved, the roster may be submitted by clicking the **“Review Open Roster Details”** button on the roster upload summary page, followed by the **“Submit Roster”** button on the **“Open Roster Details”** page. If you need to add, review or modify any participant, dependent or their payment information, you may do so by selecting the desired user from the **“Open Roster Details”** page.
11. After verifying that the roster data is correct, you may return to the **“Open Roster Details”** page by selecting the **“Back to Current Roster”** button on the participant details page. Next, click the **“Submit Roster”** button on the right side of the page. Once the roster is submitted, a message will appear confirming a successful submission.
12. Electronic ID cards and individual certificate numbers will be available online within 24 hours on the **“Submitted Rosters Tab”** (to access cards for the entire group) or the **“Enrolled Participants Tab”** (for an individual card only).

## Individual Method

For small numbers of students

1. From the **“Open Rosters”** tab, select **“Create a New Roster”** (located on the right).
2. Enter your roster name and then click the orange box **“Create a New Roster.”**
3. Next, click the blue **“Add a Participant”** box in the top right.
4. Enter the participant information and then click **“Continue.”** Mandatory fields are marked with an asterisk (\*) and are the same as the roster template method explained previously.
5. A summary of the participant information will appear. If all information is accurate, you may click the orange **“Add to the Roster”** box. If you need to make changes or revise the information, you may click on the blue **“Edit Participant”** box.
6. Finally, you may view and then submit your roster.



# RENEWING, CHANGING, CANCELING OR EDITING A MEMBERSHIP

1. All changes should be made from the **“Enrolled Participants”** tab. There are two types of changes: premium related changes and informational changes.
2. Locate the participant you would like to change, and to the right of the name you will see options to **“Change,” “Renew”** or **“Cancel”** the policy.
  - a. To renew a policy, click **“Renew”** under the member name in the **“Enrolled Participants Tab”** and a new open roster will need to be created. It is recommended using **“student name renewal”** or a similar name. In the middle of the page you will see a **“Valid Through”** field. Here you may enter the new **“valid through”** date. Next, scroll down to the bottom of the page and click **“Submit.”** Since this created a new open roster, please be sure to submit the roster (as is normally included in the process).
  - b. To cancel a policy, use the **“Enrolled Participants”** tab, but under the member name select the **“Cancel”** link instead. In the space labeled, **“Please enter the effective cancellation date”** add the cancellation date (to void the entire trip, enter the policy start date) and in the **“Reason for Change”** include the reason. Finally, click the **“Send Cancellation Request”** tab.
  - c. To submit a premium related change (i.e., insured status, effective date), go to the **“Enrolled Participants”** tab, and under the member name select **“Change,”** followed by **“Submit a Premium Related Change.”** Fill out the requested information and then click **“Send Change Request.”**
  - d. To submit an informational change (i.e., address, name) go to the **“Enrolled Participants”** tab and under the member name click **“Change,”** followed by **“Submit an Informational Change.”** You will need to create a new roster and then click the **“Start Informational Changes”** button. After the desired changes have been made, click **“Continue.”** Since you have created a new roster, be sure to submit it from the **“Open Roster”** tab.

## Renewals

Renewals completed via template should follow the same process as new enrollees, taking care to enter the first and last names, date of birth and student ID number exactly as they are stored in our system.

## Backdating Effective Dates

Our standard business rule for backdating effective dates is new members can be backdated to the first day of the previous month that the request is submitted, not exceeding 60 days.

## Cancellation Requests and Claims Activity

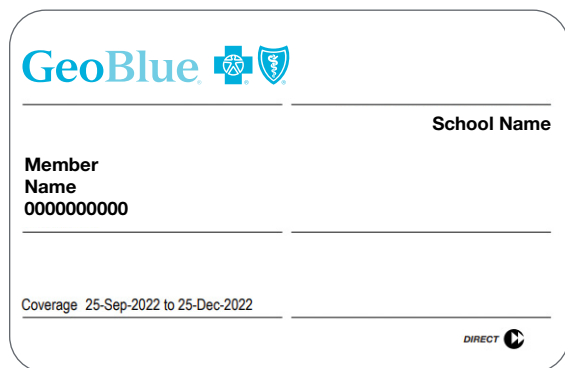
Upon receipt of a cancellation request, we will query our claim system to determine if claims have been processed or are pending payment. If claims have already been paid after the requested termination date, the termination date request will not be honored. If claims are pending, your client manager will discuss options to pay or deny the pending claims, based on the requested termination date. Retroactive termination dates cannot exceed 60 days.





# ID CARDS

ID cards will list the certificate number and the names of all covered members on the policy. Coverage dates are listed on the front side. Important phone numbers and claim submission information is on the back of the card.



ID card image is for illustrative purposes only.

## Hard Copy ID Cards

Per the school or group's discretion, plastic ID cards, a welcome carrier and a privacy notice will be delivered to enrollees.

Members and up to four (4) dependents will receive two (2) printed ID cards. If a member has over four dependents, two additional ID cards with their names listed will be sent.

## Replacing Hard Copy ID Cards

Members can log on to the GeoBlue mobile app or Member Hub and request a replacement card. They can also update their fulfillment address at this time.

## Electronic ID Cards

Members can conveniently view, fax or email their ID card through the GeoBlue mobile app. Members can also access an electronic copy of the ID card on the Member Hub at [www.geobluestudents.com](http://www.geobluestudents.com). The electronic copy of the ID card includes all the same information as the physical copy, and is still valid at providers' offices.





# PREMIUM PAYMENT / INVOICING

Invoices can be customized and printed from the administrator's site; they are generated from roster submissions. The invoice will contain the total amount due, along with the participants' names, ID numbers, dates of birth and coverage dates. You can also create a custom invoice to include additional details, such as the home country, host country and dependent information. Premiums can be paid by check, up to 30 days after the roster has been submitted.

**Sign on to your group's page, and select the "Invoicing" link.**

You will be routed to a list of invoices for your group. You can download or print the invoices as needed.

Payments are due within 30 days of the roster submission. Any credits or cancellations will generate a credit invoice which can be applied to the next invoice, or returned to the group via check (USD).

**NOTE:** Applied credits are our standard default procedure. If a refund check is needed instead, you must notify your client manager or the finance department.

Demo Admin1 ▾

[Go To Member Portal](#)

Sub-Group Directory | Rosters | Enrolled Participants | **Invoicing** | Plan Information | Claims

## GEOBLUE DEMO UNIVERSITY-OB - GBSOB

### Group Invoices

[Home](#) / [Invoices](#)

View All  View Unpaid / Partially Paid  View Paid  View Credit

Search only

Invoice Date	Roster ID	Roster Name	Invoice Number	Amount (USD)	Open Amount (USD)	Invoice Reports
05/15/2016	GBSOB-051516-W-554	GBSTO_Prodtest_05-15-16_OB.txt	INV-051516-7323	33.00	33.00	<a href="#">PDF</a> <a href="#">EXCEL</a> <a href="#">CUSTOM</a>
05/15/2016	GBSOB-051516-W-573	jhnat - 05/15/2016 - 01	INV-051516-7328	12.00	12.00	<a href="#">PDF</a> <a href="#">EXCEL</a> <a href="#">CUSTOM</a>
05/15/2016	GBSOB-051516-W-629	GBSTO_Prodtest_05-15-16_OB - pend	INV-051516-7334	11.00	11.00	<a href="#">PDF</a> <a href="#">EXCEL</a> <a href="#">CUSTOM</a>
<b>TOTALS for 3 invoice(s)</b>				<b>\$56.00</b>	<b>\$56.00</b>	

Showing 1-3 of 3

Show  entries

#### To submit payment via ACH or wire, please use this information:

Citizens Bank, Beneficiary Name:  
 Worldwide Insurance Services, LLC,  
 ABA: 036076150, Beneficiary Acct: 6233193498,  
 Swift Code: CTZIUS33 (International User Only)  
 Federal ID#: 54-1867679  
 In addition, please send a remittance to [ARStudent@geo-blue.com](mailto:ARStudent@geo-blue.com)

#### Checks can be mailed to:

Worldwide Insurance Services, LLC. WIS-S  
 PO Box 536417 Pittsburgh, PA 15253-5906



# INTERNATIONAL NETWORK

## Accessing Medical Care

Our medical network outside the U.S. is built on contracted relationships with carefully selected and vetted providers. We offer direct settlement with both contracted and non-contracted providers in over 190 countries. This network of internationally friendly medical experts around the world is underpinned by our 170+ worldwide Regional Physician Advisors.

Detailed provider profiles, including professional background, languages spoken and specialties, are available through our provider directory, available on the GeoBlue mobile app or the Member Hub at [www.geobluestudents.com](http://www.geobluestudents.com). Many profiles also include pictures of the provider and personal interests/hobbies.

## Network Expansion

We continue to work on identifying locations where our network should be strengthened based upon member needs. Our network is developed to support the usage and practices of our globally mobile members. We pride ourselves on closing the network gaps with approximately 20% of our network expansion each year coming from requests of clients and members.

If a member is aware of a provider that might meet our standards of care, they are welcome to submit the contact information for that provider. Our Provider Relations team will review the information and verify if the provider is suitable for network admission. If the provider is then successfully contracted, it will enable members to take advantage of Direct Pay for future visits. With Direct Pay, members can arrange payment prior to appointments to avoid paying out of pocket.

**NOTE: A member's benefits never decrease or change if they go to a non-network provider while outside the U.S.**

If a member requires assistance finding a provider in our network, they can contact our Global Service Center, available 23/7/365.

Members can also view our global provider directory and request Direct Pay through the GeoBlue mobile app or Member Hub.





# MEMBER SUPPORT, MEDICAL AND EMERGENCY ASSISTANCE SERVICES

## Appointment Scheduling

To schedule an appointment, members can choose a provider or hospital through the GeoBlue Member Hub on [www.geobluestudents.com](http://www.geobluestudents.com) or mobile app, and contact them directly using the information in their profile. For the best service, members should request Direct Pay at least 48 hours prior to their appointment.

We encourage members to make their own appointments. If a member is unsure about where to seek care, we can help point them in the right direction. They may have a new diagnosis, be in a remote area with limited options or in need of translation services. We can help them find the right options and make introductions.

## Customer Service and Medical Assistance

Our staff has years of experience with international medical assistance and health plan administration. Members can contact our Global Service Center 24/7/365 for assistance with arranging healthcare services, getting a letter for a visa appointment or with general questions about their insurance benefits. Members can also access visa letters (in English) directly from the Member Hub.

## Pre-Departure Program

Through our insight and unique international experience, we can help members managing a chronic condition with pre-trip planning services prior to beginning of their program. We can help members by offering advice on how to navigate the local healthcare system and personalized recommendations based on their specific medical needs. Members can contact our medical assistance team should they require support with managing a chronic condition.

## Emergency Medical Assistance

When a member is receiving inpatient care, GeoBlue case managers and medical directors will coordinate the assessment of the medical condition with local medical personnel, using the latest medical standards to determine whether the member should be evacuated to a higher level of care.

### Medical Evacuation Services

Our medical assistance solution is unique to GeoBlue. Our in-house medical assistance team works together with our operational teams to get members appropriate care in the most efficient way. Our medical assistance team governs any activity delivered by independent assistance vendors and supports positive outcomes for clients and members. Should a member need a medical evacuation, we offer:

- 24/7/365 support from a highly skilled team of doctors and nurses and more than 50 in-house medical assistance specialists
- Resources strategically located around the world to help identify the best local medical care
- A global network of carefully screened and credentialed doctors, hospitals, air ambulance providers and medical escorts
- Seamless coordination and management of all transportation logistics and transfer to receiving facility

### Repatriation of Mortal Remains

GeoBlue will coordinate the repatriation of mortal remains to any location around the globe. We will connect with local authorities to ensure that all required documentation is issued in a timely manner and coordinate transportation of the remains to the member's home country, based on family preferences and in conjunction with the receiving facility.





# POLITICAL EVACUATIONS AND NATURAL DISASTERS (IF ELECTED)

We offer Political Emergency and Natural Disaster (PEND) evacuation services through our vendor, Crisis24. If this coverage is elected by the group, the plan will pay for specified costs of emergency evacuations under certain conditions for covered members.

In the event of a covered emergency situation, on a best-effort basis, Crisis24 arranges and pays for an emergency evacuation by any appropriate means consistent with the member's health and safety. Services during the evacuation may include transportation to the home country, as well as the arrangement of food, lodging and other reasonable expenses if required. If travel is planned to a location which requires pre-approval by Crisis24, please be sure to submit the prior approval travel form to your client manager as soon as travel is known.

#### Locations requiring pre-approval include:

Afghanistan, Belarus, Burundi, the Central African Republic, Chad, the Democratic Republic of Congo, Ethiopia (Tigray region only), Haiti, Iran, Iraq, Lebanon, Libya, Mali, Myanmar, Niger, Nigeria (Borno, Yobe, Bauchi, Gombe, Kaduna, Kano, Katsina, Zamfara, and northern Adamawa states only), North Korea, Pakistan, Palestinian Territories (Gaza only), the Republic of South Sudan, Russia, Somalia, Syria, Ukraine and Yemen. Locations are accurate as of March 2023.

A covered emergency is determined by Crisis24 in ALL cases, but the types of triggers may include:

1. Appropriate Authority (such as the U.S. State Department) issues travel advice recommending that members should leave that country or region
2. The recognized government in the Host Country declares a state of emergency necessitating immediate evacuation
3. A natural disaster makes the Host Country uninhabitable
4. The political or military events in the Host Country represent an imminent threat of bodily harm

Please contact your client manager or our Global Service Center should you need assistance with an evacuation.

If you don't currently have PEND coverage and are interested in adding it to your policy, please contact your client manager. Additional fees will apply.





# CLAIMS PROCESS AND REIMBURSEMENTS

## Methods of Claim Submission

If a physician, ambulance company or other provider sends their bill directly to a member or a member has paid a medical provider at the time the services were rendered, a claim form will need to be submitted for reimbursement. The claim form was specifically developed so that members can notify GeoBlue of any covered health services for which we have not already been billed.

- Claims can be submitted directly online via eClaims, or through the mobile app, or by email, fax or regular mail
- Claims do NOT need to be translated into English prior to submission we accept claims in all languages
- Members can check the status of their claim submissions and view their Explanations of Benefits (EOBs) on the Member Hub

## eClaims

For best service, we encourage members to submit claims directly through the GeoBlue mobile app or Member Hub at [www.geobluestudents.com](http://www.geobluestudents.com). We've made it easy to follow our guided application and upload supporting documents, view old eClaims and save contact and bank details for future claims.

## Paper Claims

Claim forms can be downloaded from the Member Hub on [www.geobluestudents.com](http://www.geobluestudents.com). Completed forms can be submitted via email, fax or postal mail.

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

**Fax:** +1-610-482-9623

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

## Methods of Reimbursement

Claims payments can be made to members by paper check and ACH, in U.S. dollars. Wire payments can be made both in U.S. dollars or foreign currencies. Please allow 7 to 10 business days for checks to reach the member. If a member has questions about the status of their reimbursement, they can contact our Global Service Center.

## Currency Conversion

We use a reputable currency conversion company to calculate exchange rates. Currency exchange rates are updated daily in our international claims system. Exchange rates are determined based on the date of service. We accept claims in all currencies and will reimburse a claim in any currency not currently sanctioned by the Office of Foreign Asset Control (OFAC). If an invoice does not indicate in which currency it should be paid, the payment will default to the currency of the country in which the services were rendered.



# GEOBLUE MEMBER HUB AND MOBILE APP

Our digital tools provide convenient access to the best local doctors, hospitals and resources anywhere in the world. Members can register online at [www.geobluestudents.com](http://www.geobluestudents.com) or they can download the free GeoBlue mobile app. Once registered, members can access:



## Provider Finder

Search providers for medical, dental or mental healthcare and map them using GPS technology.



## Medical Translations

Translate medical terms and phrases for many symptoms and situations; use the audio feature to play the translations.



## Medicine Equivalents

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



## News & Safety

View country or city profiles on crime, terrorism and natural disasters.



## Direct Pay

Arrange direct payment for future appointments to secure cashless access to care.



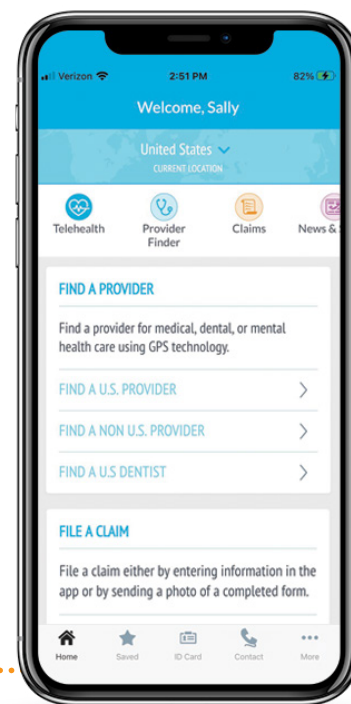
## Claim Submission and Status

Submit and track the status of your claims.



## Eligibility

Display ID card(s) and share a copy directly to a provider's office.



Members can register on the GeoBlue mobile app or online through the Member Hub. Once registered the log in information will be the same whether using the app or online.



## Global TeleMD

Life is demanding. With so much to juggle, finding the healthcare we need, when we need it, should be easy. That's why we offer members a **24/7/365 telemedicine service** as a convenient alternative to seeking in-person care. With Global TeleMD, members have access to:

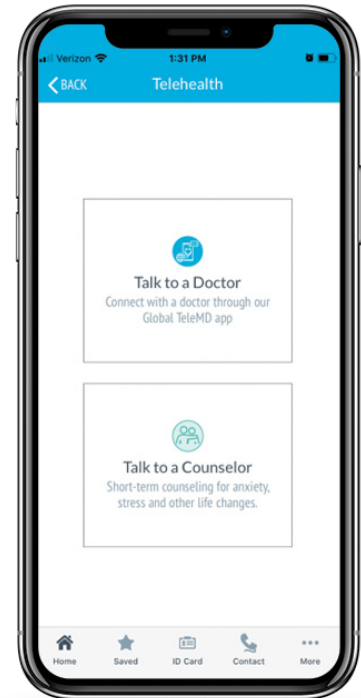
- A global network of doctors
- Medical guidance and consultations (for non-emergencies)
- Same-day virtual appointments by phone or video
- Multiple language options
- Consultation notes sent directly to patient's device
- Prescriptions and referral letters

## Global Wellness Assist

An assistance program **available 24/7/365 for students, faculty and staff** participating in an international program. Provides access to six free, confidential counseling services with licensed therapists, available in 70 languages by native speakers. Members also have access to additional resources on the Wellness Portal through the Member Hub at [www.geobluestudents.com](http://www.geobluestudents.com).

Professionals can assist with a variety of issues. Topics include, but are not limited to:

- Harmony between academic and personal life
- Managing life changes
- Bullying and harassment
- Managing anxiety and depression
- Substance use
- Surviving the loss of a loved one
- Handling stress
- Referrals to local resources, including attorneys, financial professionals and more
- Managing school or workplace pressure





# REVIEWING PLAN BENEFITS

## ELIGIBLE CLASSES

This is a Blanket Accident and Sickness Plan, and all of the Member's Participants who meet the eligibility requirements of the classes listed below, are eligible to be covered under this plan Effective Date, or the date he or she becomes eligible, as long as the Member has paid the required premium.

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 Student Participants enrolled in the Member's sponsored or approved travel program who are temporarily traveling outside of the United States.
- Class II: Eligible Staff Participants and/or approved escort providing direct support to the Member's sponsored or approved travel program who are temporarily traveling outside of the United States.
- Class III: Eligible Dependents of any of the above classes

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 Eligible Participants must be under the age of 75.

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

## SCHEDULE OF BENEFITS TABLE 1

Limits Per Covered Person	
<b>MEDICAL EXPENSES</b>	
Maximum benefit per Coverage Year	\$500,000
Per Coverage Year Deductible	\$0
<b>TRANSPORTATION BENEFITS</b>	
Emergency Medical Evacuation	100% of the Allowed Amount
Emergency Family Travel	Maximum Benefit up to \$3,000 per Coverage Year
Repatriation of Mortal Remains	100% of the Allowed Amount
<b>ADDITIONAL COVERAGES</b>	
Accidental Death & Dismemberment	Maximum Benefit: Principal Sum up to \$10,000 for the Participant; Up to \$5,000 for a Spouse; Up to \$1,000 per Child(ren)
Post Departure Trip Interruption Transportation Benefit	Deductible does not Apply. Maximum Benefit up to \$1,500 per Coverage Year
Lodging & Incidentals Benefit	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.

*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.*

*GeoBlue 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. GeoBlue is the administrator of coverage provided under insurance policies issued in the District of Columbia by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association. This coverage is offered to the members of the Global Citizens Association, Washington, D.C.*



# REVIEWING PLAN BENEFITS

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

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

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

<b>The benefits listed below are subject to coverage maximums, Deductible, Coinsurance, and Copayments listed in Tables 1 &amp; 2 above.</b>	
<b>MEDICAL EXPENSES</b>	<b>Covered Person</b>
Maternity Care for a Covered Pregnancy	100% of the Allowed Amount
Inpatient treatment of mental and nervous disorders including substance abuse	100% of the Allowed Amount up to \$5,000 Maximum per Coverage Year for a maximum period of 30 days per Coverage Year
Outpatient treatment of mental and nervous disorders including substance abuse	100% of the Allowed Amount up to \$1,000 Maximum per Coverage Year
Treatment of specified therapies, including acupuncture and Physiotherapy	100% of the Allowed Amount up to 20 visits per Coverage Year on an Outpatient basis
Annual cervical cytology screening for women 18 and older	100% of the Allowed Amount
Low dose mammography screening, one baseline mammogram and one mammogram per year	100% of the Allowed Amount
Colorectal cancer screenings	100% of the Allowed Amount
Diabetic Supplies/Education	100% of the Allowed Amount
Prostate screening tests	100% of the Allowed Amount
Child Preventive and Primary Care Services	100% of the Allowed Amount
Breast Reconstruction due to Mastectomy	100% of the Allowed Amount
Repairs to sound, natural teeth required due to an Injury	100% of the Allowed Amount up to \$500 per Coverage Year maximum
Dental Treatment (including extractions) to alleviate pain	100% of the Allowed Amount up to \$500 per Coverage Year maximum
Outpatient prescription drugs including oral contraceptives and devices	100% of the Allowed Amount 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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# REVIEWING PLAN BENEFITS

## GENERAL CERTIFICATE EXCLUSIONS

Unless specifically provided for elsewhere under the Certificate, the Certificate does not cover loss caused by or resulting from, nor is any amount charged for, any of the following:

1. Expenses incurred in excess of Allowed Amount.
2. Services or supplies that the Insurer considers to be Experimental or Investigative.
3. Expenses incurred prior to the beginning of the current Period of Coverage or after the end of the current Period of Coverage except as described in Covered General Medical Expenses and Limitations and Extension of Benefits.
4. Preventative medicines, routine physical examinations, or any other examination where there are no objective indications of impairment in normal health, including routine care of a newborn infant, unless otherwise noted.
5. Services and supplies not Medically Necessary for the diagnosis or treatment of a Sickness or Injury, unless otherwise noted.
6. Surgery for the correction of refractive error and services and prescriptions for eye examinations, eye glasses or contact lenses or hearing aids, except when Medically Necessary for the Treatment of an Injury.
7. Cosmetic surgery and therapies. Cosmetic surgery or therapy is defined as surgery or therapy performed to improve or alter appearance or self-esteem or to treat psychological symptomatology or psychosocial complaints related to one's appearance.
8. Surgical breast reduction, breast augmentation, breast implants or breast prosthetic devices, except as specifically provided for in the Certificate.
9. Expenses incurred for elective treatment or elective surgery except as specifically provided elsewhere in the Certificate and performed while the Certificate is in effect.
10. Elective termination of pregnancy.
11. For diagnostic investigation or medical treatment for reproductive services, infertility, fertility, or for male or female voluntary sterilization procedures, or the reversal male or female voluntary sterilization procedures.
12. Expenses incurred for, or related to gender reassignment surgery.
13. Organ or tissue transplant.
14. Participating in an illegal occupation or committing or attempting to commit a felony.
15. While traveling against the advice of a Physician, while on a waiting list for a specific treatment, or when traveling for the purpose of obtaining medical treatment.
16. Expenses incurred within the Covered Person's Home Country.
17. The diagnosis or treatment of Congenital Conditions, except for a newborn child insured under the Certificate.
18. Treatment to the teeth, gums, jaw or structures directly supporting the teeth, including surgical extraction's of teeth, TMJ dysfunction or skeletal irregularities of one or both jaws including orthognathia and mandibular retrognathia, unless otherwise noted.
19. Expenses incurred in connection with weak, strained or flat feet, corns or calluses.
20. Diagnosis and treatment of acne.
21. Diagnosis and treatment of sleep disorders.
22. Expenses incurred for, or related to, services, treatment, education testing, or training related to learning disabilities or developmental delays.
23. Expenses incurred for the repair or replacement of existing artificial limbs, orthopedic braces, or orthotic devices.
24. Deviated nasal septum, including submucous resection and/or surgical correction, unless treatment is due to or arises from an Injury.
25. Expenses incurred for any services rendered by a family member or a Covered Person's immediate family or a person who lives in the Covered Person's home.
26. For loss due to a Covered Person participating in the military service of any country or due a Covered Person participating in an Act of Terrorism or their Participation in Riot or Civil Commotion.
27. Riding in any aircraft, except as a passenger on a regularly scheduled airline or charter flight.

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# REVIEWING PLAN BENEFITS

28. Loss arising from
  - a. participating in any professional sport, contest or competition;
  - b. while participating in any practice or condition program for such sport, contest or competition;
  - c. SCUBA diving, sky diving, mountaineering (where ropes and climbing equipment are customarily used), ultra-light aircraft, parasailing, sailplaning/gliders, hang gliding, parachuting, or bungee jumping.
29. Medical Treatment Benefits provision for loss due to or arising from a motor vehicle Accident if the Covered Person operated the vehicle without a proper license in the jurisdiction where the Accident occurred.
30. Under the Accidental Death and Dismemberment provision, for loss of life or dismemberment for or arising from an Accident in the Covered Person's Home Country.
31. Inpatient room and board charges in connection with a Hospital stay primarily for diagnostic tests which could have been performed safely on an outpatient basis.
32. Telephone, e-mail, and Internet consultations unless specifically approved by the Administrator due to limited resources while located in a country outside of the United States. This exclusion does not apply to services provided via GeoBlue's Telemedicine Services and the Global TeleMD™ smartphone app.
33. Orthopedic shoes (except when joined to braces) or shoe inserts, including orthotics.
34. To the extent that such payments would be prohibited by law.

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THANK YOU!



*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. GeoBlue 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.*

*Global Wellness Assist 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. This service is not intended to be used for emergency or urgent treatment medical questions.*

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