



Your Guide to GeoBlue Traveler[®]

Welcome to GeoBlue, a program designed to keep you safe and healthy as you travel the world. Your GeoBlue Traveler[®] plan features a full range of personal solutions, including concierge-level services and convenient online and mobile self-service tools available on www.geo-blue.com. Register online to learn about the extra care you receive when you travel with GeoBlue.

GeoBlue Traveler provides coverage for you and your traveling spouse and unmarried, dependent children, while on a business trip outside of your home country.

Register online to learn more about your benefits.

Visit www.geo-blue.com to register and access important plan information:

- Print an ID card
- Review plan benefits
- Locate qualified providers and hospitals

To Register, enter this Group Access Code:

QHG99999WUBT

You can also register through the GeoBlue app.

Need help with registration?

Visit how-to.geo-blue.com to watch the member tutorial video, or contact us:

Inside the U.S.: 1.888.412.6403
 Outside the U.S.: +1.610.254.5830
customerservice@geo-blue.com

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. You can access this card from either of these sources:

- A printable ID card is available in the Member Hub.
- You can show, fax or email your ID card through the GeoBlue app.

Download the GeoBlue app.

Download the GeoBlue app and login with the email address and password you created when you registered on the website. If you have not previously registered, you can register directly through the app. The GeoBlue app provides you with the most convenient access to your ID card and GeoBlue's self-service tools.



Visit the Member Hub on www.geo-blue.com or download the GeoBlue app to access tools and services for navigating risks and finding the best care options.

Locate a doctor or facility outside the U.S.*

To find a contracted doctor or facility, visit the “Find International Doctors and Hospitals” section in the Member Hub on www.geo-blue.com or in the GeoBlue member app. Review detailed profiles of contracted doctors to find the best match and then locate the office. In order to avoid paying up-front for your medical care and having to submit a claim for reimbursement, schedule your appointment through GeoBlue using one of these methods:

- Select “Schedule an appointment with this Provider” in the Member Hub or through the GeoBlue app.
- Contact GeoBlue to request an appointment: +1.610.254.8771 or globalhealth@geo-blue.com.

Outside of the U.S. you are free to see any provider you choose without a reduction of benefits.

Arrange Direct Pay outside the U.S.*

If you make your own appointment, contact GeoBlue (with as much notice as possible) to provide the doctor’s office with the information required to arrange Direct Pay. 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:

- Call Collect: +1.610.254.8771
- Toll Free Inside the U.S.: 1.800.257.4823
- globalhealth@geo-blue.com

Request Informed Choice consultation.

Understand your local, regional or international treatment options for serious unexpected medical problems outside the U.S. Then let GeoBlue help you put a plan into action.

Check your symptoms.**

Translate symptoms into action with this authoritative triage tool. You can decide to seek treatment in an emergency room, schedule a doctor visit or employ home remedies.

Translate medical terms.

Convert symptoms, diagnoses and treatment plans into the twelve most common languages.

Translate medications.

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

Understand health and security risks.

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



*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 Human Resources Department and in the Member Hub on www.geo-blue.com.

** Available on geo-blue.com only.



Submit your Claim

Submit a claim via email, fax or postal mail, using a claim form available in the Member Hub on www.geo-blue.com.

Email: claims@geo-blue.com

Fax: +1.610.482.9623

Postal Mail: GeoBlue, Attn: Claims, One Radnor Corporate Center, Suite 100, Radnor, PA 19087

If a physician, ambulance company or other provider sends their bill directly to you, or you pay the medical provider at the time of service, you will need to complete and submit a Claim Form. The Claim Form was developed for you to notify us of any covered health services for which we have not already been billed.

Please read the following instructions about how to report health care services. Following these instructions will expedite the payment of your claim.

1. Complete and sign the claim form each time you are seen for a new Sickness or Injury. Answer all questions, even if the answer is "none" or "N/A." Be certain that the name on the bill you are submitting is the same as that which is indicated on your ID card. If not, please enclose a short note of explanation.
2. Attach the provider bill/documentation to the claim form and follow the instructions on the back of the form for submission to GeoBlue.
 - Bills must be itemized: Canceled checks, cash register receipts and non-itemized "balance due" statements cannot be processed.
 - Each itemized bill must include: name and address of provider (doctor, hospital, laboratory, ambulance service, etc.), name of patient, date(s) of service, amount charged for each service, total charge, diagnosis or reason for treatment.
 - Outpatient Prescription Drugs: duplicate pharmacy generated receipts (not register tape) must include Rx number; date filled, medication name, form, strength and quantity. (NOTE: All prescription drug charges will be reimbursed to the insured person only.)
3. Additional Information
 - If submitting expenses for more than one family member, please use a SEPARATE claim form for each person.
 - All claims should be filed with our office within the six (6) month period from the date of the incurred expense.
 - If you have questions regarding the completion of this claim form, please contact Customer Service.

GeoBlue's goal is to process your claim within 2 to 4 weeks of receipt. Submitting an incomplete form will result in delays in the payment of your claim.

Contact Information

For questions about your medical plan:

Toll free within the U.S.: 1.888.412.6403

Outside the U.S.: +1.610.254.5830

customerservice@geo-blue.com

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

Toll free within the U.S.: 1.800.257.4823

Collect Calls Accepted: +1.610.254.8771

globalhealth@geo-blue.com



 One Radnor Corporate Center
Suite 100, Radnor PA 19087

1.888.412.6403

1.610.254.5830

Benefit Overview Matrix

Following is a very brief description of the benefit schedule of the Plan. This should be used only as a quick reference tool. The entire Certificate of Coverage sets forth, in detail, the rights and obligations of both the Insured Person and the Insurer. It is, therefore, important that **THE ENTIRE CERTIFICATE OF COVERAGE BE READ CAREFULLY!**

The benefits outlined in the following table show the payment percentages for Covered Expenses AFTER the Insured Person has satisfied any Deductibles and prior to satisfaction of his/her Out-of-Pocket. **Covered Expenses are based on Reasonable Charges which may be less than actual billed charges. Providers can bill the Insured Person for amounts exceeding Covered Expenses.**

Deductible:

The Insured Person's Deductible is \$0 per Insured Person per Trip Coverage Period.

Copayment:

The Insured Person's Copayment is listed below and is based upon each visit for medical services.

After the Deductible is satisfied, benefits are paid for Covered Expenses as follows:

BENEFIT OVERVIEW MATRIX**

**Certain exclusions and limitations apply. See Certificate of Insurance for details.

Policy Maximums	Insurer pays up to Per Insured Person
Trip Period Maximum Benefits	\$250,000
Period of Insurance Maximum Benefits	\$250,000
Benefits	Insurer pays
Professional Services	
a. Surgery, anesthesia, radiation therapy, in-hospital doctor visits, diagnostic X-ray and lab	100%
b. Office Visits: including X-rays and lab work billed by the attending physician.	100%
Inpatient Hospital Services	
a. Surgery, X-rays, In-hospital doctor visits	100%
b. In-patient medical emergency	100%
Ambulatory Surgical Center	100%
Ambulance Service (non-Medical Evacuation)	100% up to \$1,000
Benefits for claims resulting from downhill (alpine) skiing and scuba diving (certification by the Professional Association of Diving Instructors (PADI) or the National Association of Underwater Instructors (NAUI) required or diving under the supervision of a certified instructor)	Limited to Trip Period Maximum or \$10,000 whichever is less
Outside Home Country Outpatient prescription drugs	100% of Covered Expenses
Dental Care required due to an Injury	100% of Covered Expenses up to \$200 with maximum per Trip Period
Dental Care for Relief of Pain	100% of Covered Expenses up to \$100 per Trip Period
Physical and/or Occupational Therapy/Medicine	Maximum payment of \$50 per visit and maximum of 24 visits per Period of Insurance
Repatriation Of Remains	Deductible is not applicable. Maximum Benefit up to \$25,000
Medical Evacuation	Deductible is not applicable. Maximum Benefit per Trip Period for all Evacuations up to \$250,000
Bedside Visit	Deductible is not applicable. Maximum Benefit per Trip Period up to \$3,000 for the cost of one economy round-trip air fare ticket to , and the hotel accommodations in, the place of the Hospital Confinement for one (1) person