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?

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; made available in cooperation with Blue Cross Blue Shield of Arizona. Coverage is provided under insurance policies underwritten by 4Ever Life Insurance Company, Oakbrook Terrace, Illinois.
Getting Started

Important plan information and health tools

Your institution provides you access to GeoBlue’s international health insurance plan. You can enroll online using a credit card. Visit the Resource Center on www.geobluestudents.com and enter your group access code listed below to review plan details and pricing.

Program Name: University of Arizona Online Enrollment
Group Access Code: HCM-16448

Daily rates for coverage are:

<table>
<thead>
<tr>
<th></th>
<th>Participant</th>
<th>Spouse</th>
<th>Child</th>
<th>Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>For Participants</td>
<td>$1.28</td>
<td>$0.60</td>
<td>$1.86</td>
<td>$3.71</td>
</tr>
<tr>
<td>up to age 74</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Download the GeoBlue app to register

Download our app from the Apple, Amazon 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.

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:

- Your ID card(s) will be mailed to you
- 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
- Customer Service can provide replacement ID cards

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

Visit the GeoBlue Member Hub

Visit the Member Hub on 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.

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

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. The policy is underwritten by 4Ever Life Insurance Company, Oakbrook Terrace, Illinois (Policy form 28,1323). 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 control 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; made available in cooperation with Blue Cross Blue Shield of Arizona. Coverage is provided under insurance policies underwritten by 4Ever Life Insurance Company, Oakbrook Terrace, Illinois.
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 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.

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 or the GeoBlue app
- Email 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 or the GeoBlue app to find a provider, view a profile and complete a request form
- Email 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.

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Prescription benefits

Your prescription medications are covered at 100%.* Simply pay out of pocket and submit a claim for reimbursement. Submit claims electronically using the GeoBlue app or the "File an eClaim" link on the Member Hub. If you prefer to submit a paper claim form, click "How to File a Claim" in the Member Hub on www.geobluestudents.com to download the appropriate claim form.

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.

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

The Political, Military and Natural Disaster Evacuation Services (PEND) are provided through Drum Custod Group Ltd. (Drum), an independent third-party, non-affiliated service provider based in the UK. Drum 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 Drum PEND or other Drum 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.

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Accessing Self-Service Tools
Convenient online and mobile tools

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.

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.

*Available on www.geobluestudents.com only.

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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
If you prefer 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
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, 100 Matsonford Road, One Radnor Corporate Center, Suite 100, Radnor, PA 19087

Checking the status of your claim
To check your claim status, choose "Claims" in the GeoBlue app or visit the "View My Claims" section of the Member Hub on [www.geobluestudents.com](http://www.geobluestudents.com).
The Classes eligible for coverage available under the Plan are shown below. The coverages applicable to a Participating Organization or Institution are as shown in the Schedule of Benefits in the copy of the sample Certificate provided to the Participating Organization or Institution.

**Class I:** Study Abroad Student Eligible Participants and their Eligible Dependents enrolled in the educational institution's sponsored or approved study abroad program who are temporarily engaged in educational activities outside of the United States.

**Class II:** Study Abroad Staff Eligible Participants and their Eligible Dependents providing direct support to the educational institution's sponsored or approved study abroad program at its Country of Assignment location.

All benefits and limits are stated per Covered Person.

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limits Eligible Participant</th>
<th>Limits Spouse / Dependent</th>
<th>Limits Child</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>COVERAGE A – MEDICAL EXPENSES</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Period of Coverage Maximum Benefits</td>
<td>$250,000</td>
<td>$250,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Maximum Benefit per injury or Sicknesses</td>
<td>$250,000</td>
<td>$250,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Period of Coverage Deductible</td>
<td>$0 per Injury or Sickness</td>
<td>$0 per Injury or Sickness</td>
<td>$0 per Injury or Sickness</td>
</tr>
<tr>
<td><strong>COVERAGE B – ACCIDENTAL DEATH AND DISMEMBERMENT</strong></td>
<td>Maximum Benefit: Principal Sum up to $20,000</td>
<td>Maximum Benefit: Principal Sum up to $10,000</td>
<td>Maximum Benefit: Principal Sum up to $5,000</td>
</tr>
<tr>
<td><strong>COVERAGE C – REPATRIATION OF REMAINS</strong></td>
<td>Maximum Benefit up to $50,000</td>
<td>Maximum Benefit up to $50,000</td>
<td>Maximum Benefit up to $50,000</td>
</tr>
<tr>
<td><strong>COVERAGE D – MEDICAL EVACUATION</strong></td>
<td>Maximum Lifetime Benefit for all Evacuations up to $250,000</td>
<td>Maximum Lifetime Benefit for all Evacuations up to $250,000</td>
<td>Maximum Lifetime Benefit for all Evacuations up to $250,000</td>
</tr>
<tr>
<td><strong>COVERAGE E – BEDSIDE VISIT</strong></td>
<td>Up to a maximum benefit of $10,000 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</td>
<td>Up to a maximum benefit of $10,000 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</td>
<td>Up to a maximum benefit of $10,000 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</td>
</tr>
</tbody>
</table>
# Reviewing Plan Benefits

*What is covered by your plan?*

<table>
<thead>
<tr>
<th>COVERAGE A – MEDICAL EXPENSES</th>
<th>Plan Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician Office Visits</td>
<td>100% of Reasonable Expenses</td>
</tr>
<tr>
<td>Inpatient Hospital Services</td>
<td>100% of Reasonable Expenses</td>
</tr>
<tr>
<td>Hospital and Physician Outpatient Services</td>
<td>100% of Reasonable Expenses</td>
</tr>
<tr>
<td>Emergency Hospital Services</td>
<td>100% of Reasonable Expenses</td>
</tr>
</tbody>
</table>

**BENEFITS LISTED BELOW ARE SUBJECT TO**

1. **TABLE 1 PERIOD OF COVERAGE MAXIMUMS, MAXIMUMS PER INJURY AND SICKNESS, DEDUCTIBLES, COINSURANCE, OUT-OF-POCKET MAXIMUMS;**

2. **TABLE 2 PLAN TYPE LIMITS**

<table>
<thead>
<tr>
<th>MEDICAL EXPENSES</th>
<th>Covered Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maternity Care for a Covered Pregnancy</td>
<td>Reasonable Expenses</td>
</tr>
<tr>
<td>Inpatient treatment of mental and nervous disorders including drug or alcohol abuse</td>
<td>Reasonable Expenses up to a $15,000 Maximum per Period of Coverage</td>
</tr>
<tr>
<td>Outpatient treatment of mental and nervous disorders including drug or alcohol abuse</td>
<td>Reasonable Expenses up to a $5,000 Maximum per Period of Coverage</td>
</tr>
<tr>
<td>Treatment of specified therapies, including acupuncture and Physiotherapy</td>
<td>Reasonable Expenses up to a Maximum of 20 visits on an Outpatient basis</td>
</tr>
<tr>
<td>Repairs to sound, natural teeth required due to an Injury</td>
<td>100% of Reasonable Expenses up to $2,500 per Period of Coverage maximum</td>
</tr>
<tr>
<td>Dental Treatment (including extractions) to alleviate pain</td>
<td>100% of Reasonable Expenses up to $1,000 per Period of Coverage maximum</td>
</tr>
<tr>
<td>Outpatient prescription drugs including oral contraceptives and devices</td>
<td>100% of actual charge</td>
</tr>
<tr>
<td>Medical treatment received in the Home Country</td>
<td>100% of Reasonable Expenses up to $10,000 Period of Coverage maximum</td>
</tr>
<tr>
<td>Hearing Services</td>
<td>100% of Reasonable Expenses up to $1,000 per individual hearing aid per ear every 3 years for covered Dependent Children under age 24.</td>
</tr>
<tr>
<td>Scalp Prosthesis</td>
<td>100% of Reasonable Expenses for scalp hair prosthesis for up to $500 per Period of Coverage</td>
</tr>
<tr>
<td>Lead Poisoning</td>
<td>100% of Reasonable Expenses</td>
</tr>
<tr>
<td>Low Protein Food Products</td>
<td>100% of Reasonable Expenses</td>
</tr>
</tbody>
</table>
GENERAL PLAN EXCLUSIONS

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

1. Expenses incurred in excess of Reasonable Expenses.
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. Plastic or cosmetic surgery, unless they result directly from an injury which necessitated medical treatment within 24 hours of the Accident.
8. Surgical breast reduction, breast augmentation, breast implants or breast prosthetic devices, except as specifically provided for in the Plan.
9. Expenses incurred for elective treatment or elective surgery except as specifically provided elsewhere in the Plan and performed while the Plan is in effect.
10. Elective termination of pregnancy.
11. For diagnostic investigation or medical treatment for infertility, fertility, or birth control.
12. Expenses incurred for, or related to sex change surgery or any treatment of gender identity disorders.
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. The diagnosis or treatment of Congenital Conditions, except for a newborn child insured under the Plan.
17. 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.
18. Expenses incurred in connection with weak, strained or flat feet, corns or callouses.
19. Diagnosis and treatment of acne.
20. Diagnosis and treatment of sleep disorders.
21. Expenses incurred for, or related to, services, treatment, education testing, or training related to learning disabilities or developmental delays.
22. Expenses incurred for the repair or replacement of existing artificial limbs, orthopedic braces, or orthotic devices.
23. Deviated nasal septum, including submucous resection and/or surgical correction, unless treatment is due to or arises from an Injury.
24. 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.
25. Loss due to an act of war; service in the armed forces of any country or international authority and participation in a: riot; or civil commotion.
26. Riding in any aircraft, except as a passenger on a regularly scheduled airline or charter flight.
27. 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. skin/scuba diving, sky diving, mountaineering (where ropes are customarily used), ultralight aircraft, parasailing, sail planning, hang gliding, parachuting, or bungee jumping.

28. 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.

29. 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.

30. 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.

31. Charges by a provider for telephone consultations.

32. Orthopedic shoes (except when joined to braces) or shoe inserts, including orthotics.
For questions about your medical plan:

Outside the U.S. call +1.610.263.2847
Toll free within the U.S. call 1.844.268.2686
customerservice@geo-blue.com

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