

# 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 in the U.S.*



## 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, Amazon or Google Play app stores to put your plan in the palm of your hand:

- Display an electronic ID card
- Locate Blue Cross and Blue Shield providers and hospitals within 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. The policy is underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, Illinois (Policy form 28.1303/28.1323). 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 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: made available in cooperation with Empire BlueCross BlueShield. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, Illinois.*



# Getting Care

Get care when you are in the U.S.

## Student health center

Many schools have student health centers on campus that can conveniently provide everyday health services. Consult your school's resources for more specific information about facilities, the care available and the coverage accepted.

## Finding a provider

If you need care outside of what is available from your institution, you also have access to the Blue Cross and Blue Shield network within the U.S., Puerto Rico, and U.S. Virgin Islands. To find a doctor or facility, visit the "Provider Finder" section in the Member Hub on [www.geobluestudents.com](http://www.geobluestudents.com) or in the app.

### Contact us for assistance:

- Toll free within 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)

## Scheduling an appointment with a Blue Cross and Blue Shield provider

Call the provider to confirm they are in network and schedule your appointment. At the time of service, you will need to show the provider your GeoBlue ID card and tell them you are covered by Blue Cross and Blue Shield.

## Using an out-of-network provider

This typically results in a higher coinsurance and may result in additional costs to you. If you receive care from an out-of-network provider, you may need to pay out of pocket and submit a claim for reimbursement. Click "How to File a Claim" in the Member Hub on [www.geobluestudents.com](http://www.geobluestudents.com) to download the appropriate claim form. Submit claims electronically using the GeoBlue app or the "File an eClaim" link on the Member Hub.

## Prescription benefits

Present your ID card at any participating pharmacy and you will be charged in accordance with your plan benefits.\*

## Paying for care - Glossary of terms

In the U.S., your health plan typically pays your medical bills for you with the following exceptions:

- **Copay or Copayment:** The specific dollar amount you will pay at the time of service.
- **Coinsurance:** The percentage of the cost you are responsible for.
- **Deductible:** An amount you are responsible to pay for eligible expenses before the plan begins to pay.
- **Out-of-Network Provider:** Medical provider who is not contracted with Blue Cross and Blue Shield companies. This typically results in a higher coinsurance and may result in additional costs to you.

*See your Certificate of Coverage for details.*



## In the event of a medical emergency

If you have an emergency, dial 911 or go to the closest Emergency Room immediately. If you're not sure whether your situation is an emergency, dial 911 and let the call-taker determine if you need emergency help. Once you are safe, 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.

\*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

## 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.



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.

\*Available on [www.geobluestudents.com](http://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](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 Inside the U.S., Puerto Rico and the U.S. Virgin Islands:**

GeoBlue, P.O. Box 21974, Eagan, MN 55121

## 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).





# Reviewing Plan Benefits

*What is covered by your plan?*

All benefits and limits are stated per Covered Person

## SCHEDULE OF BENEFITS

	Limits Eligible Participant
<b>COVERAGE A – MEDICAL EXPENSES</b>	
Period of Coverage Maximum Benefits	\$400,000
Maximum Benefit per Injury or Sicknesses	\$400,000
Period of Coverage Deductible (Deductible is waived if treatment is received at Recognized Student Health Center or if initial treatment is received at Recognized Student Health Center. Deductible is not waived for OPT)	\$50 per Injury or Sickness
<b>COVERAGE B – ACCIDENTAL DEATH AND DISMEMBERMENT</b>	Maximum Benefit: Principal Sum up to \$10,000
<b>COVERAGE C – REPATRIATION OF REMAINS</b>	Maximum Benefit up to \$50,000
<b>COVERAGE D – MEDICAL EVACUATION</b>	Maximum Lifetime Benefit for all Evacuations up to \$1,000,000
<b>COVERAGE E – BEDSIDE VISIT</b>	Up to a maximum benefit of \$5,000 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

COVERAGE A – MEDICAL EXPENSES	Plan Limits
Physician Office Visits*	After Deductible, 100% of Reasonable Expenses
Inpatient Hospital Services	After Deductible, 100% of Reasonable Expenses
Hospital and Physician Outpatient Services	After Deductible, 100% of Reasonable Expenses
Emergency Hospital Services	After Deductible, 100% of Reasonable Expenses

+Payment of Covered Medical Expenses for Preferred Providers is based on the Insurer's negotiated rate. Preferred Providers have agreed to accept the negotiated rate as payment in full.

\*All Physician Visit Copayments for an Injury or Sickness are waived if treatment is received at the Recognized Student Health Center or if the initial treatment for an Injury or Sickness is received at Recognized Student Health Center.

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# Reviewing Plan Benefits

*What is covered by your plan?*

## SCHEDULE OF BENEFITS

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 (PPO)

MEDICAL EXPENSES	Limits per Covered Person
Maternity Care for a Covered Pregnancy	Reasonable Expenses
Inpatient treatment of mental and nervous disorders including drug or alcohol abuse	Reasonable Expenses for a maximum period of 60 days per Period of Coverage
Outpatient treatment of mental and nervous disorders including drug or alcohol abuse	Reasonable Expenses for a maximum period of 40 visits per Period of Coverage
Treatment of specified therapies, including acupuncture and Physiotherapy	Reasonable Expenses
Annual cervical cytology screening for women 18 and older	Reasonable Expenses
Low dose mammography screening, one baseline mammogram and one mammogram per year.	Reasonable Expenses
Medical treatment arising from participation in intercollegiate or interscholastic sports	Reasonable Expenses up to \$1,500 Maximum per Period of Coverage
Vaccinations required by Participating Organization or Institution*	Reasonable Expenses
Repairs to sound, natural teeth required due to an Injury	Reasonable Expenses
Outpatient prescription drugs including oral contraceptives and devices	Prescription Drug Program with the Copayment stated below
1. Generic Drugs	All except a \$10 Copayment per prescription
2. Brand Name Drugs	All except a \$20 Copayment per prescription
3. Injectables	All except a \$10 Copayment per prescription
Medical treatment received in the Home Country, if NOT covered by Other Plan	100% of Reasonable Expenses up to \$5,000 Period of Coverage maximum
Scalp Prosthesis	Reasonable Expenses for scalp hair prosthesis for up to \$500 per Period of Coverage
Lead Screening	Reasonable Expenses
Low Protein Food Products	Reasonable Expenses

\* Vaccinations required: Measles, mumps, rubella (MMR), Human papillomavirus (HPV), Meningococcal and Influenza (flu)

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# Reviewing Plan Benefits

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## REPATRIATION OF REMAINS BENEFIT

If a Covered Person dies, while traveling outside of his/her home country during the School Year, the Insurer will pay the necessary expenses actually incurred, up to the Maximum Limit shown in the Schedule of Benefits, for the preparation of the body for burial, or the cremation, and for the transportation of the remains to his/her Home Country. This benefit covers the legal minimum requirements for the transportation of the remains. It does not include the transportation of anyone accompanying the body, urns, caskets, coffins, visitation, burial or funeral expenses. Any expense for repatriation of remains requires approval in advance by the Plan Administrator.

No benefit is payable if the death occurs after the Termination Date of the Plan. However, if the Covered Person is Hospital Confined on the Termination Date, eligibility for this benefit continues until the earlier of the date the Covered Person's Confinement ends or 31 days after the Termination Date. The Insurer will not pay any claims under this provision unless the expense has been approved by the Plan Administrator before the body is prepared for transportation. This benefit is available only to Covered Persons who are living outside of their Home Country while engaged in educational activities.

## MEDICAL EVACUATION BENEFIT

If a Covered Person is involved in an accident or suffers a sudden, unforeseen illness requiring emergency medical services while traveling outside of his/her home country, and adequate medical facilities are not available, the Administrator will coordinate and pay for a medically-supervised evacuation, up to the Maximum Limit shown in the Schedule of Benefits, to the nearest appropriate medical facility. This medically-supervised evacuation will be to the nearest medical facility only if the facility is capable of providing adequate care. The evacuation will only be performed if adequate care is not available locally and the Injury or Sickness requires immediate emergency medical treatment, without which there would be a significant risk of death or serious impairment. The determination of whether a medical condition constitutes an emergency and whether area facilities are capable of providing adequate medical care shall be made by physicians designated by the Administrator after consultation with the attending physician on the Covered Person's medical conditions. The decision of these designated physicians shall be conclusive in determining the need for medical evacuation services. Transportation shall not be considered medically necessary if the physician designated by the Administrator determines that the Covered Person can continue his/her trip or can use the original transportation arrangements that he/she purchased. The Insurer will pay Reasonable Charges for escort services if the Covered Person is a minor or if the Covered Person is disabled during a trip and an escort is recommended in writing by the attending Physician and approved by the Insurer. **All evacuations must be approved and coordinated by Administrator designated physicians.** Transportation must be by the most direct and economical route.

## BEDSIDE VISIT BENEFIT

If a Covered Person is Hospital Confined due to an Injury or Sickness for more than 3 days, is likely to be hospitalized for more than 3 days or is in critical condition, while traveling outside of his/her home country, the Insurer will pay up to the maximum benefit as listed in Table 1 of the Schedule of Benefits for the cost of one economy round-trip air fare ticket to, and the and hotel accommodations in, the place of the Hospital Confinement for one person designated by the Covered Person. Payment for meals, ground transportation and other incidentals are the responsibility of the family member or friend. No benefits are payable unless the trip is approved in advance by the Plan Administrator.

## POLITICAL, MILITARY OR NATURAL DISASTER EVACUATION SERVICES

In the event that DRUM considers an occurrence in a host Country an emergency situation, and upon the direction of an Appropriate Authority (officials of the embassy of a person's Home Country or a similar official of a Host Country), to leave that country, or a person is considered to be a "persona non grata" in that country, DRUM will, on a best efforts basis, arrange and pay for an evacuation to a safe haven and then back to the appropriate Home Country.

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# Reviewing Plan Benefits

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DRUM will provide up to 10 days of meals and lodging where the individual is delayed at a safe departure point prior to returning to the appropriate Home Country. Upon agreement of DRUM, the individual may return to:

- a. The Country of permanent residence,
- b. Where the program sponsor is located (in the US),
- c. Back to the Host Country, or
- d. To another program location of the program sponsor.

DRUM will arrange for evacuation transportation as it deems appropriate, and unless otherwise necessary, only at economy fares. If in an emergency situation the individual is able to leave the Host Country by normal means, DRUM will assist in re-booking flights or other transportation at the cost of the individual.

If an evacuation must be delayed due to the level of hostilities, DRUM will keep in contact with the individual and the program sponsor about when and how an evacuation will take place.

DRUM's obligation to pay for the individuals Political, Military or Natural Disaster Evacuation services will be limited to a maximum of \$100,000 per person for an emergency occurrence. Under the circumstance where DRUM does not consider a circumstance to be an emergency situation, and the individual nonetheless feels that their personal safety is threatened, DRUM will assist on a best effort basis in coordinating an evacuation. The individual or program sponsor will be responsible to Pay DRUM for any services provided.

<sup>1</sup> Worldwide Insurance Services, LLC offers Political, Military and Natural Disaster Evacuation Services through Drum Cussac Group Limited (DRUM), an independent third party service provider based in the UK. This brochure contains only a summary of DRUM's evacuation services. A comprehensive review of all DRUM political and natural disaster evacuation services can be found in the DRUM "Description of Covered Services" on file at SUNY Central. If there are any inconsistencies between the DRUM evacuation services described in this brochure and those listed in the "Description of Covered Services" at SUNY Central, the SUNY Central documentation shall control.

## GENERAL POLICY 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. 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 or as specifically covered under the Plan.
2. Plastic or cosmetic surgery, unless they result directly from an Injury which necessitated medical treatment within 24 hours of the Accident.
3. For diagnostic investigation or medical treatment for infertility, fertility, or birth control.
4. Reproductive and infertility services.
5. 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.
6. Loss due to war, declared or undeclared; service in the armed forces of any country or international authority and participation in a riot or civil commotion.
7. Riding in any aircraft, except as a passenger on a regularly scheduled airline or charter flight.

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100 Matsonford Road, One Radnor Corporate Center,  
Suite 100, Radnor, PA 19087

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