

PREPARE TO TRAVEL THE WORLD

Not all medical insurance covers you when you leave the United States If you're traveling or living abroad, you'll want to make sure you have access to the same quality care you're used to, from a partner that can ensure you get the treatment you need when you need it. Part of the Blue Cross[®] Blue Shield[®] family, GeoBlue[®] offers a variety of international health plans when you go on vacation or live and work abroad. With GeoBlue, you can travel the world with confidence and with protection from a name you trust.

WHY CHOOSE GEOBLUE?



Network Providers

- Are thoroughly reviewed and approved
- Are trained in Western-style medicine
- Speak fluent English



Mobile and Online Services

- Locate local providers, hospitals and other providers with detailed profiles
- Display ID card and email/fax to providers as necessary
- Receive alerts detailing the latest security and health issues in a specific destination



Medical Assistance and Customer Service

- Support from global health experts 24/7/365
- Global TeleMD[™] telemedicine services so you can speak with a doctor by phone or video anywhere in the world



Direct Pay*

• GeoBlue can pay the provider directly so you don't have to pay out of pocket and submit a claim (in most cases).

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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.

*Sign up available via app, web, email or phone. For nonemergency care outside the United States, it is recommended to request Direct Pay at least 48 hours prior to a scheduled appointment.



SHORT-TERM PLANS FOR INDIVIDUALS AND FAMILIES

GeoBlue Voyager

Single trip coverage outside the United States for up to six months in length

- Up to \$1,000,000 medical/\$500,000 evacuation
- Up to 182 days of coverage (one policy extension is available)
- Pre-existing conditions coverage is available
- Available group plans with a discount for groups of five or more
- Coverage up to age 95
- Coverage for medically necessary evacuations
- Medically necessary COVID-19 testing and treatment*

GeoBlue Trekker

Multi-trip coverage outside the United States within a 12-month period

- Up to \$1,000,000 medical/\$500,000 evacuation
- Unlimited trips in a 364-day period (70-day maximum per trip)
- Pre-existing conditions for both medical services and medical evacuation
- Coverage up to age 95
- Coverage for medically necessary evacuations
- Medically necessary COVID-19 testing and treatment*



GeoBlue Xplorer®

Flexible health plans for expatriates living and working abroad for six months or more

- Unlimited annual and lifetime maximum
- The choice to include or exclude coverage in the United States
- Coverage for pre-existing conditions with creditable coverage
- Preventive care, medically necessary evacuation and more
- Coverage up to age 74
- Medically necessary COVID-19 testing and treatment

GeoBlue Navigator®

Specialized plans for crew, missionaries, humanitarian workers and other

- Unlimited annual and lifetime maximum
- · Comprehensive, primary worldwide benefits
- Coverage for pre-existing conditions with creditable coverage
- Preventive care, medically necessary evacuation and more
- Coverage up to age 74
- Medically necessary COVID-19 testing
 and treatment

Visit www.lablue.com/shop-plans/geoblue

*Because GeoBlue short-term plans provide coverage outside of the United States only, they do not include an immunization/vaccination benefit. Based on the country where the vaccination is administered, the government may or may not fund the cost.

This pamphlet contains a brief summary of the features and benefits for insured participants covered under this health insurance. This is not a contract of insurance. 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 made available to all insured participants through their member portal. 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 Blue Shield Association. GeoBlue is the administrator of coverage provided under insurance policies issued by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association.