

GeoBlue® Student Member Guide



Academic Companion | 2021 - 2022

Colorado State University (CSU) Fort Collins

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



Medical Evacuation and Repatriation Services



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?



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Download the GeoBlue app to register and access your electronic ID card

Download our app from the Apple or Google Play app stores to put your plan in the palm of your hand:

- You will need your Group Access Code **GTB9999ACM05** to register
- 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, medicine equivalents, news and safety information

You can also register online at www.geobluestudents.com.

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:

Outside the U.S. call **+1.484.808.5225**

Inside the U.S. call **1.833.511.4763**

customerservice@geo-blue.com

When calling into Customer Service, please be prepared to provide your Group Access Code **GTB9999ACM05**



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.

Please note that medical expenses are only covered under this plan when you are outside the U.S. and your home country (if other than the U.S.).

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.

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 +1.484.808.5225

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 **+1.484.808.5225 (outside the U.S.)** or **1.833.511.4763 (inside the U.S.)**. These numbers are located on your GeoBlue electronic ID card. We will then take the appropriate action to assist and monitor your medical care until the situation is resolved.



Getting Care

Get care when you are abroad: prescriptions, assistance and other services

Prescription benefits

Your prescription medications are covered at 100%.* Simply pay out of pocket and submit a claim for reimbursement.

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: +1.484.808.5225.

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 +1.484.808.5225
- Call toll free inside the U.S. on 1.833.511.4763
- Email globalhealth@geo-blue.com



i Reach out to your program administrator for further details and to review your certificate of coverage.

The Political, Military and Natural Disaster Evacuation Services (PEND) are provided through Crisis24, formerly Drum Cussac, an independent third party, non-affiliated service provider. Crisis24 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 Crisis24 PEND or other Crisis24 services.

**Certain limitations and exclusions apply to your coverage under this plan and may affect your coverage. Your Certificate of Insurance is on the Member Hub on www.geobluestudents.com.*



Medical Evacuation and Repatriation Services

GeoBlue's 24/7 assistance center is here to support members experiencing medical emergencies. GeoBlue coordinates emergency services with a worldwide network of Physician Advisors. Members in need of life-saving medical intervention are treated at the nearest appropriate medical facility. GeoBlue plays a direct role in all medically necessary evacuations and is dedicated to ensuring quality care every step of the way.

To contact GeoBlue for medical assistance, call:

- **+1.484.808.5225** (outside the U.S.)
- **1.833.511.4763** (inside the U.S.)



If a medical evacuation is necessary, **GeoBlue's medical team will work with the doctor** responsible for treating the patient.



If a patient can be transported by commercial airline and requires a medical escort, **we arrange for a physician and/or nurse with specific expertise** on managing patients during a flight.



If it is necessary to transfer the patient, **GeoBlue will work with a carefully screened and credentialed air ambulance provider,** with special attention paid to safety records.



GeoBlue will also **ensure that all transportation logistics are in place,** and that re-admission arrangements have been made and secured.



Regional Physician Advisors (RPAs) assess the appropriateness of local care.

RPAs provide credible information on the quality of local services and can suggest options, if appropriate, for the patient.



Accessing Self-Service Tools

Convenient online and mobile tools

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.

Telemedicine

Members have anytime access to remotely delivered care through **Global TeleMD™**, a new smartphone app — at no additional cost — which provides confidential access to international doctors by telephone or video call.*

Features include:

- Global network of doctors
- Medical guidance and consultations (for non-medical emergencies)
- Same-day virtual appointments, available 24/7
- Multiple language options
- Consultation notes sent directly to your phone
- Prescriptions and referral letters (subject to local regulation)

How to use Global TeleMD:

- Download and register with the GeoBlue mobile app first (if you have not done so already); see page 3 of this guide for details
- When creating your Global TeleMD profile, use the same email address you use for the GeoBlue mobile app
- Enter your school's Group Access Code when prompted; this code can be found on page 3 of this guide (same code that is used to register for the mobile app and Member Hub)

**Confidential and/or identifiable information which you may discuss with Teladoc Health will not be shared with GeoBlue or your employer if applicable (Teladoc Health will only share aggregated or deidentified information to help GeoBlue monitor and improve the program and for reporting purposes). However, permission may be asked to review your personal data in the event that you have made a complaint or specific query that you would like to discuss with GeoBlue. GeoBlue will never review your data without your explicit consent. For further information on how Teladoc Health processes your personal data, please see Teladoc Health's [privacy policy](#).*

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.



Submitting a Claim

File a claim for reimbursement

Email and fax

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.

Visit the “How to File a Claim” section of the Member Hub on 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.

Visit the “How to File a Claim” section of the Member Hub on 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 Department, P.O. Box 1748, Southeastern, PA 19399-1748, USA

Checking the status of your claim

Contact us for assistance:

- Toll free within the U.S.: 1.833.511.4763
- Outside the U.S.: +1.484.808.5225
- customerservice@geo-blue.com



Reviewing Plan Benefits

What is covered by your plan?

SECTION 1 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.

X Class I: Students and their eligible Dependents enrolled in the Member's Anthem Student Advantage program, which have been validly enrolled and meet the eligibility requirements as specified by the Member.

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

SECTION 2 COVERAGE AREA

Coverage Area

Benefits under this insurance are available in the following locations:

- Any country outside of the United States, other than the Covered Person's Home Country

Note: whenever coverage provided under this Plan would be in violation of any U.S. economic or trade sanctions, such coverage shall be null and void.

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

What is covered by your plan?

SECTION 3 SCHEDULE OF BENEFITS

All benefits and limits are stated per Covered Person unless otherwise noted and are subject to the General Certificate Exclusions.

MEDICAL EXPENSES BENEFITS	
Maximum benefit per Coverage Year	\$250,000
Per Coverage Year Deductible	\$0
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
ADDITIONAL GENERAL MEDICAL EXPENSES AND LIMITATIONS	
The benefits listed below are subject to coverage maximums, Deductible, Coinsurance, and Copayments listed above	
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 for a maximum period of 45 days per Coverage Year
Outpatient treatment of mental and nervous disorders including substance abuse	100% of the Allowed Amount for a maximum period of 45 visits 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
Elective termination of pregnancy	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. Limited to a 31-day supply for initial fill or refill

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Reviewing Plan Benefits

What is covered by your plan?

Medical Evacuation and Accidental Death & Dismemberment Rider

This rider is made a part of and amends the Certificate of Insurance and Policy to which it is attached.

This Rider is attached to and made part of your Certificate of Coverage. It applies only with respect to Occurrences that take place on or after the Certificate effective date. It is subject to all of the provisions, limitations and exclusions of the Certificate except as they are specifically modified by this Rider.

A. SECTION 2, COVERAGE AREA, is amended as follows:

The Benefits Provision is modified as described below:

AVAILABILITY

Benefits and services described in this Rider are available when:

- U.S. Students studying or located outside of the United States: services described in this Rider are available when You are outside of your Home Country and at least 100 miles from your Primary Residence.
- U.S. Students studying inside the United States: services described in this Rider are available when You are at least 100 miles from your Primary Residence.
- Foreign national students studying in the United States – services described in this Rider are available whenever You are outside of your Home Country.

COVERAGE AREA

Benefits and services under this Rider are available in the following locations:

- Inside the United States
- Any country outside of the United States, other than if a foreign national student, when that student is inside their Home Country.

We shall not be liable for failure to provide services and/or delays caused by acts of God, strikes, or conditions beyond its control, including but not limited to, flight conditions or situations where the rendering of services is prohibited or delayed by local laws, regulators or regulatory agencies. In addition, We shall be under no obligation to provide the services described to Covered Persons located in areas that We determine present a risk of war (whether declared or undeclared, civil or other hostilities) or where political conditions make the provision of such services impossible or reasonably impracticable. We shall notify the Covered Person of any circumstance likely to cause such failure or delay as soon as reasonably practicable.

Note: whenever coverage provided under this Plan would be in violation of any U.S. economic or trade sanctions, such coverage shall be null and void.

B. SECTION 3, SCHEDULE OF BENEFITS, is amended as follows:

The Schedule of Benefits is modified to include the following benefits:

EMERGENCY MEDICAL TRANSPORTATION SERVICES	COVERAGE LIMITATIONS
MEDICAL EVACUATION & REPATRIATION	Actual Cost of the Evacuation & Repatriation
REPATRIATION OF MORTAL REMAINS	Actual Cost of the Repatriation of Mortal Remains

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Reviewing Plan Benefits

What is covered by your plan?

OTHER ASSISTANCE SERVICES	COVERAGE LIMITATIONS
EMERGENCY FAMILY TRAVEL ARRANGEMENTS	Up to \$5,000 per Coverage Year
EMERGENCY REUNION	Up to \$1,500 per Coverage Year
ACCIDENTAL DEATH & DISMEMBERMENT	
Maximum Limit per Covered Person	Principle Sum Up to: \$10,000

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Outside the U.S. call +1.484.808.5225
customerservice@geo-blue.com



933 First Avenue
King of Prussia, PA 19406

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This pamphlet contains a brief summary of the features and benefits for eligible participants. This is not a contract of insurance. Coverage is provided under a Certificate of Insurance issued to Anthem Insurance Companies, Inc. ("Anthem") by 4 Ever Life International Limited, Bermuda. Coverage is available to Students and eligible Dependents validly enrolled in the Anthem's Anthem Student Advantage program, who meet the eligibility requirements specified by Anthem. Complete information on the insurance is contained in the Certificate of Insurance which is on file with Anthem and is available to all eligible participants upon request. If there is a difference between this program description and the Certificate wording, the Certificate controls.

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