


This plan provides supplemental coverage for you and your traveling spouse and unmarried, dependent children accompanying you, while on a business trip or business sojourn (leisure trip directly connected before, after or during a business trip) when outside your home country for up to 180 consecutive days.

Your Group Access Code: QHG99999AFFI



Accessing Care Outside the U.S.

WHAT DO I DO IN THE EVENT OF A MEDICAL EMERGENCY?

 **In the event of a medical emergency** you should go to the nearest physician or hospital immediately and then call us collect at **+1-215-798-3714** (collect calls accepted). **We're available 24/7/365** and will take the appropriate action to assist and monitor your medical care until the situation is resolved.

WHAT DO I DO IF I NEED TO SEE A DOCTOR?

Find participating doctors or facilities via the provider directory on the Member Hub at **www.geo-blue.com** or through the GeoBlue app. You can view physician profiles and contact them directly to schedule an appointment.

After you make your appointment, contact us to provide the doctor's office with the information required to arrange Direct Pay. This is necessary when scheduling follow-up appointments as well.

While it's often easier to set up your own appointments, we can help when you are unsure about where to seek care.

Call us collect: +1-215-798-3714 (collect calls accepted).

PRESCRIPTION BENEFITS

Benefits are limited to emergency prescriptions that are medically necessary. You may be required to pay for any prescription medications up front and submit a claim for reimbursement.*

HOW DO I REQUEST DIRECT PAY?

- Use the GeoBlue app to search for a provider, view their profile and complete a request form
- Visit the Member Hub on **www.geo-blue.com**
- Call GeoBlue at **+1-215-798-3714** (collect calls accepted) for immediate assistance




We suggest requesting Direct Pay at least 48 hours in advance of your appointment.



Accessing Care Inside the U.S.

WHAT DO I DO 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 operator determine if you need emergency help.

FINDING A PROVIDER

You have access to the Blue Cross 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 of the Member Hub on **www.geo-blue.com** or in the app.

If you need assistance, we're available 24/7/365 at +1-610-254-5830 (collect calls accepted).

SCHEDULING AN APPOINTMENT WITH A BLUE CROSS 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 ID card and tell them you are covered by Blue Cross Blue Shield.

USING AN OUT-OF-NETWORK PROVIDER

If you receive care from an out-of-network provider, you may need to pay up front and submit a claim for reimbursement with no reduction in coverage or benefits.

PRESCRIPTION BENEFITS

Benefits are limited to emergency prescriptions that are medically necessary. You may be required to pay for any prescription medications up front and submit a claim for reimbursement.*



Using Your Plan

THE GEOBLUE MEMBER HUB AND MOBILE APP

Register for the Member Hub or mobile app for convenient access to a wide range of tools and services:

- Display electronic ID card
- Review profiles of preferred doctors and hospitals inside and outside the U.S. to find the best match, view their contact details and locate the office
- Arrange direct payment to your provider
- Access global health and safety tools including medical term translations, medicine equivalents tool, news and safety information
- You can register online at www.geo-blue.com

 Registering for the Member Hub or mobile app is not the same as enrollment. Enrollment occurs upon utilization of the insurance policy.

GLOBAL TELEMED™

We've teamed up with Teladoc Health to bring you Global TeleMD, a new smartphone app at no additional cost, that provides unlimited, 24/7/365 access to doctor consultations by telephone or video. Doctors are available worldwide. [Click here](#) to learn more.

GET YOUR 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.geo-blue.com
- Your name is not listed on your ID card because individual enrollment information is only collected if healthcare services are required. When accessing healthcare services, please refer to your group access code above.

SUBMIT CLAIMS

Claims can be submitted via email, fax or postal mail. Visit the "How to File Claims" section of the Member Hub to view detailed instructions and to download a claim form.



Download the App Today!



Download the app and login using your username and password from www.geo-blue.com or register as a new user through the app using your group access code: **QHG999999AFFI**



Questions?

We're available 24/7/365 at **+1-610-254-5830** (collect calls accepted)

*Certain limitations and exclusions apply under this plan and may affect your coverage. Your Certificate of Insurance is on file with your company and on the Member Hub at www.geo-blue.com.

Telemedicine services are provided by Teladoc Health, directly to you. GeoBlue assumes no liability and accepts no responsibility for information provided by Teladoc Health and the performance of their services. Support and information provided through this service does not confirm that any related treatment or additional support is covered under your health plan. To discuss the coverage under your health plan, please contact us using the number above. This service is not intended to be used for emergency or urgent treatment medical questions.

Blue Cross Blue Shield Global is a brand owned by Blue Cross Blue Shield Association. GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of Blue Cross and Blue Shield Association and is made available in cooperation with Blue Shield of California. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, NAIC #80985 under policy form series 55.202.

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