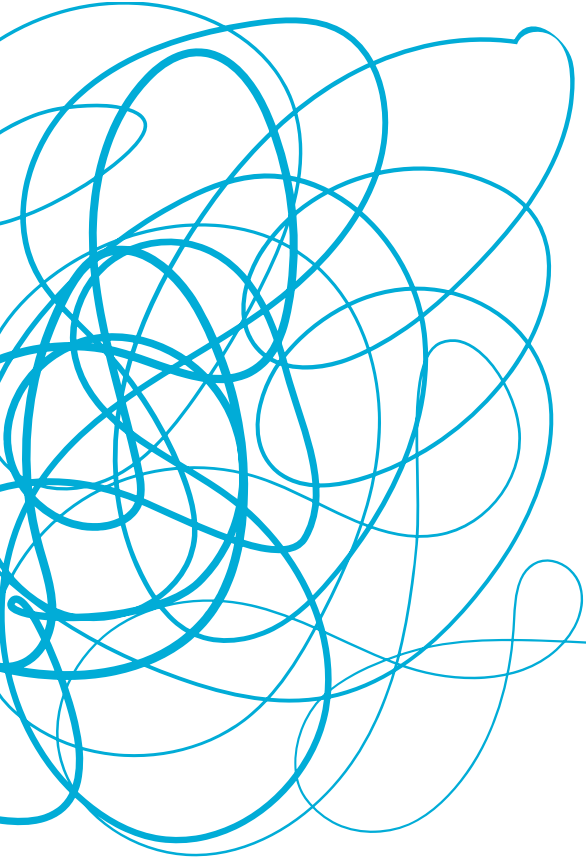


# Individual Products Overview

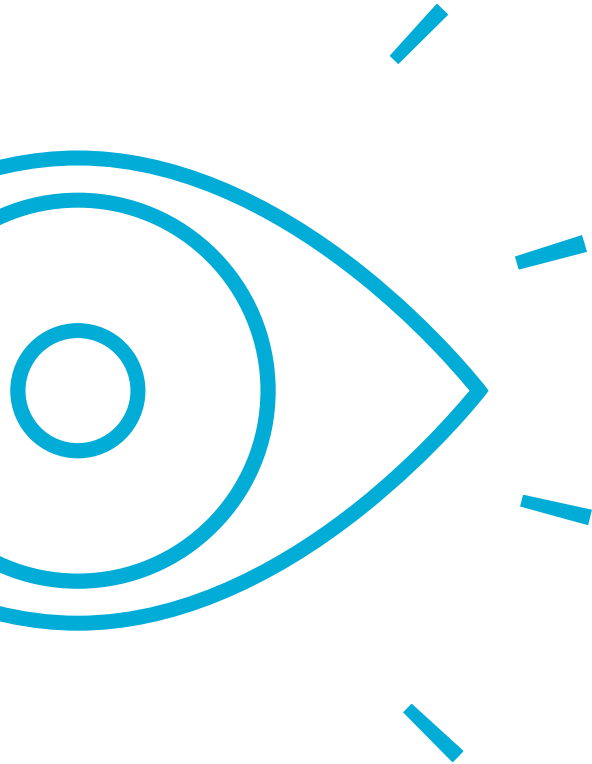


# Agenda

- Our Purpose & Vision
- Meet GeoBlue
- Global Network & Medical Assistance
- What we Offer - Individual Products
- Case Study
- Agent Quoting & Tools
- Questions



Our Purpose  
**Simplifying** the  
international healthcare  
experience



# Our Vision

**To build the healthcare services company most loved by the globally mobile**



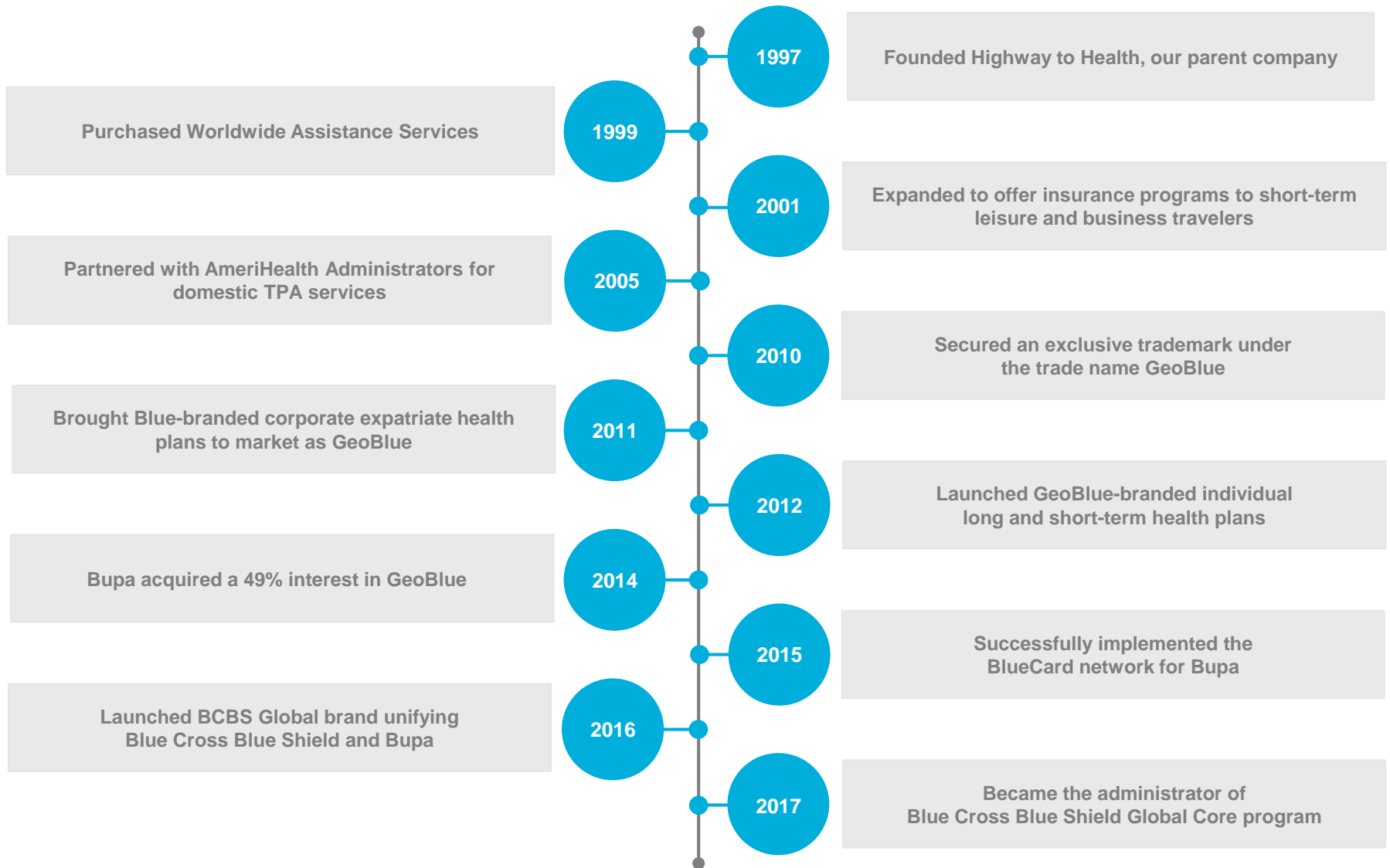


# Meet GeoBlue

- **Global specialty health services, technology and international insurance provider.**
- **The international solution** for the Blue Cross and Blue Shield Companies – pairing the leading domestic brand with the leading international brand
- **Leader** in helping international employees, students and travelers to identify, access, & pay for **quality health** care anywhere in the world.

# Changing the international carrier landscape

GeoBlue has served internationally mobile populations for over 20 years





# Global Network & Medical Assistance

# Robust Global Provider Network

GeoBlue's elite provider network ensures members will be covered virtually anywhere they reside

## Our providers:

- ✓ Are recruited based on reputation, quality and member convenience
- ✓ Practice evidence-based medicine
- ✓ Speak fluent English
- ✓ Possess accreditations and board certifications from the American Board of Medical Specialties and Royal Medical Colleges
- ✓ Will see GeoBlue members on short notice





Unrivalled U.S. Access- for treatment stateside



1 in 3

Americans covered by BCBS



92%

of physicians are in-network



96%

of hospitals are in-network



97%

of claims paid in-network



53%

savings on in-network claims



1.1M

over 1.1M providers

**Blue Brand** is the **most recognized brand** in healthcare

# Our mobile tools enable members to find care, request guarantees and navigate unfamiliar systems on the move

## Online and mobile tools



**Direct Pay** – Allows members or GeoBlue contracted providers to request a guarantee of payment from a website or the GeoBlue mobile App



**Drug Equivalency Guide** – Find country-specific prescription and over-the-counter names and preparations for over 400 medications



**Translate Medical Terms** – Translate symptoms, diagnoses and treatments into the ten most common languages



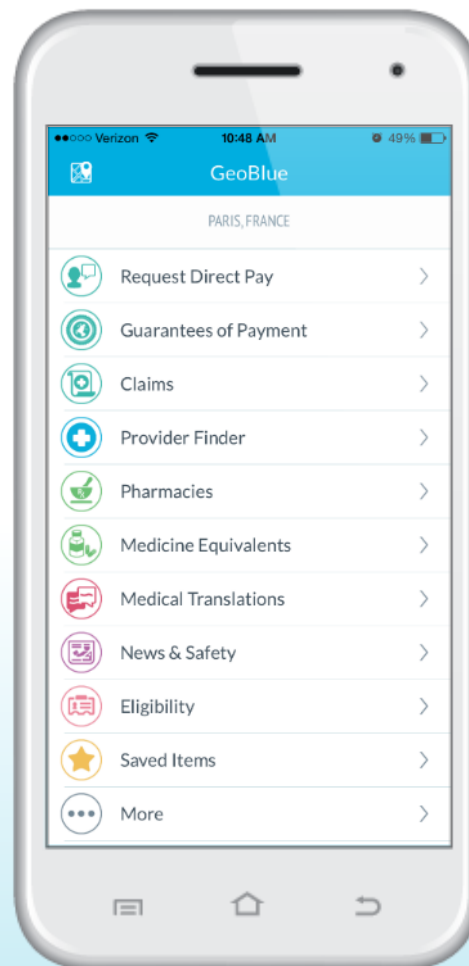
**Understand Health and Security Risks** – Review the latest security and health issues and dig into profiles on crime, terrorism and on the reliability of police, hotels and transportation



**Mobile ID card** – View on your mobile phone and fax directly to providers



**eClaims** – Complete an electronic claim form and upload any supporting documents directly through the GeoBlue website or mobile App



## Online Physician Profile



REQUEST DIRECT PAY

Dr. David Wang, MD

NETWORK PROVIDER

### Beijing Passion International Medical Center

No. 26 North Road, B1, Bory Building, East Third Ring, Chaoyang District  
Beijing, 100026  
China

Phone: 86.10.6516.7667

[www.passion-medical.com](http://www.passion-medical.com)

Languages: English, Mandarin

Specialties: Cardiology, Family Practice

### EDUCATION / CERTIFICATIONS

#### Medical School

Xi'an Medical University, China 1994

#### Post-Graduate Clinical Training

PLA 230 Hospital, China

#### Additional Clinical Training

Roswell Park Cancer Institute, United States

### PRACTICE DETAILS

#### Area of Expertise

- Non-Interventional Cardiology

### ADDITIONAL INFORMATION

#### Professional Interests / Honors

Dr. Wang previously worked at Adventist Hinsdale Hospital in Chicago, United States. He also served as an Emergency Physician at the International SOS Beijing Clinic.

LOCATION:  
China

# Hong Kong International Medical Clinic, Beijing



NETWORK PROVIDER

ER

REQUEST DIRECT PAY

## Type

Private  
Outpatient Facility

2 Chao Yang Men Bei Da Jie, 9/F Office Tower, Hong Kong  
Macau Center Swissotel  
Beijing, 100027  
China

Phone: +86.10.6553.2288

[www.hkclinic.com](http://www.hkclinic.com)

## Hours

SUN: 9:00 AM - 9:00 PM  
MON: 9:00 AM - 9:00 PM  
TUE: 9:00 AM - 9:00 PM  
WED: 9:00 AM - 9:00 PM  
THU: 9:00 AM - 9:00 PM  
FRI: 9:00 AM - 9:00 PM  
SAT: 9:00 AM - 9:00 PM

## SERVICES AND FACILITIES

### Clinical

- Cardiology
- Dentistry
- Dermatology
- Endocrinology and Diabetes
- Gastroenterology
- General Medicine
- General Surgery
- Gynecology
- Mental Health (outpatient)
- Nephrology/Renal
- Neurology
- Obstetrics
- Ophthalmology
- Orthopedics
- Otolaryngology
- Pediatrics
- Pulmonology
- Trauma Services
- Travel Medicine
- Urology

### Facilities

- Outpatient Pharmacy

### Diagnostic

- CT Scan
- MRI
- Mammography
- Ultrasound
- X-ray

**LOCATION:**  
China



# Destination Dashboard: Digital Toolset for Members

The dashboard provides a comprehensive overview of Bangkok, Thailand, including:

- Map:** A map of Bangkok, Thailand, showing major roads and landmarks.
- Home Country:** UNITED STATES
- Bangkok Thailand:** Travel security profile showing MODERATE RISK.
- Thailand:** Travel security profile showing MODERATE RISK.
- Health Atlas:** A circular chart showing various risk factors: Air Quality, Environmental Risks, Healthcare Services, and Transportation Risks.
- 58 Adult Primary Care Providers:** A list of medical professionals, including:
  - Mata-ee Srimalak, MD (Bangkok Hospital, 0.67 mi / 1.08 km)
  - Ravee Phol, MD (Bangkok Hospital, 0.67 mi / 1.08 km)
  - Tuangsep Pingeasakikul, MD (Bangkok Hospital, 0.67 mi / 1.08 km)
  - Nick Walters, MD (Bangkok Adiential Hospital, 1.62 mi / 1.64 km)
- 12 Hospitals & Clinics:** A list of medical facilities, including:
  - Bangkok Hospital China Town (0.88 mi / 1.42 km)
  - Mission Hospital Bangkok (1.62 mi / 1.64 km)
  - BNH Hospital (1.5 mi / 2.41 km)
  - BNH - All Season's Clinic (1.62 mi / 2.61 km)
- News Alerts:** Recent news items such as "Ranger Shot in Nonthaburi's Ruasa District" and "Second MERS Case Confirmed in Bangkok".
- Contact Customer Service:** Phone numbers for in the U.S. (+1.855.282.3517) and collect outside the U.S. (+1.610.254.5304).
- Vaccination and Health Risks:** Information on health risks in Thailand.
- ADVIL:** Information on where to buy ADVIL in Thailand.
- Direct Pay (GOP):** Information on direct pay requests, including a 90-day history.
- Currency:** Thai Baht (THB).

- The **Destination Dashboard** provides centralized, **one-click** access to city specific tools.
- Built to help world travelers manage medical conditions and health and safety risks in hundreds of important destinations.
- Information available includes the health atlas, provider finder and security profiles for urban and rural locations around the globe.



# What we Offer Individual Products



## Travel Medical – Short term

**GeoBlue Voyager Single Trip:** sickness, accident and evacuation benefits for leisure, business and student travel.

- Guaranteed Issue
- 180 days of coverage
- Covers illness or injury due to terrorism
- Pre-existing conditions coverage available

**GeoBlue Trekker Multi-Trip:** annual multi trip insurance for frequent travelers.

- Unlimited trips throughout the year (70 day max./trip)
- Guaranteed Issue
- One time yearly premium (\$89-\$199 yearly premium)



# Expat Medical – Long term

**GeoBlue Xplorer:** Comprehensive insurance for international living:

- Available to U.S Residents (citizens and foreign nationals)
- Unlimited lifetime max
- Essential/Select: No or Basic U.S. coverage
- Premier: with Comprehensive U.S. coverage

**GeoBlue Navigator:** Comprehensive health plan designed specifically to fit the budget and lifestyle of marine/crew, missionary and student markets:

- Affordable monthly premium with no loading.





# Group Products

## Employer

### **BCBS Global | Traveler**

- Supplemental blanket cover for international business travelers

### **BCBS Global | Expat**

- Replacement coverage for expatriates

## Scholastic

### **Study Abroad**

- Students and Faculty traveling overseas on international educational experiences.

### **Inbound International**

- Non-U.S. students and faculty at U.S. institutions of higher education

# Case Study

- **Location:** Vietnam
- **Symptoms:** Abdominal Pain
- **Outcome:** Evacuation to Thailand
- **GeoBlue Value:**

Clinic services in Vietnam:	\$1,788.00
Air evacuation to Bangkok:	\$45,000.00
Hospital care in Thailand:	\$28,523.00
Patient and non-medical escort:	\$11,232.00

***Total Incurred Expenses*     \$86,543.00**

- Premium paid for GeoBlue Voyager Single Trip: **\$23.00**



## Competitive Commission Levels

GeoBlue pays all commissions direct to agents

**New Business: 15%**

- 15% on new sales if signed up direct
- 7.5% on renewals



# Welcome to the Agent Hub

John Doe Agency  
103

[View Profile »](#)

## Your Personal Links

GeoBlue Travel Insurance

<https://www.geobluetravelinsurance.cc>

HTH Travel Insurance

<https://www.hthtravelinsurance.com/pr>

Broker  
Onboarding

“Wherever you are, be all  
there.”

— Jim Elliot 1927-1958  
American Missionary and Activist

## More Webinars Coming Soon

Please check back often.  
Previous webinars can be accessed via the Webinar Archive.

[WEBINAR ARCHIVE](#)

## News

- Underwriting Updates
- 2018 Cal Broker Article feat GeoBlue
- Elite Network of International Providers
- Updated Hot Zone List
- E&O coverage option
- Travel Agents NCOIL Training PPT

## Sales Summary

*(Updated 5 AM Eastern Time Daily)*

Month to Date	0.00
Quarter to Date	0.00
Year to Date	0.00

Jul Sales

Q3 2018 Sales

2018 Sales

Jun Sales

Q2 2018 Sales

2017 Sales

Web Traffic

Newsletter  
ARCHIVE

## Custom Sales Reports (mm/dd/yyyy)

From:  To:  [GO](#)

## Commission Statements

Select a Month  [GO](#)





# Simple Quoting

Your Info

Sales

Marketing

Expats / Groups

GeoBlue Quotes

HTH Quotes

John Doe Agency  
103

### Your Personal Links

GeoBlue Travel Insurance

<https://www.geobluetravelinsurance.cc>

HTH Travel Insurance

<https://www.hthtravelinsurance.com/pr>

Single Trip

Multi Trip

Expat

Navigator for Education

Navigator for Crew

Navigator for Missionary

Group

You are, be all



— Jim Elliot 1927-1956  
American Missionary and Activist

More  
Please  
Preview

Archive.

WEBINAR ARCHIVE

### Sales Summary

*(Updated 5 AM Eastern Time Daily)*

Month to Date	0.00
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Year to Date	0.00

Jul Sales

Q3 2018 Sales

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2017 Sales

### Custom Sales Reports (mm/dd/yyyy)

From:

To:

GO

### Commission Statements

Select a Month

### News

- Underwri...
- 2018 Cal... feat GeoB...
- Elite Netw... Internatio...
- Updated...
- E&O cover...
- Travel Ag... Training



# Single Trip Travel Medical Quote

Information: 888-888-8888 | john@doeagency.com

English

Agents | Contact Us | Member Login



Travel Medical & International Health Insurance

Travel Medical  
**PLANS**

Destination Health  
**PROFILES**

Why Choose  
**GEOBLUE**

Member  
**SERVICES**

## Single Trip Travel Medical Insurance

**QUICK QUOTE** >

Voyager Choice

**Voyager Essential**

**BENEFITS**   **ELIGIBILITY**   **FAQ**



### Plan Highlights

- ▶ Ideal for international leisure, missionary or business travel
- ▶ Choice of varying medical limits and deductibles.
- ▶ For trips up to 6 months for ages 84 or younger.
- ▶ Covers pre-existing conditions for medical services and medical evacuation.
- ▶ **Requires** a primary health plan; however, the primary plan does not need to be a Blue Cross and/or Blue Shield medical plan in order to be

### Plan Distinctions

- 24/7 Phone, Web and Mobile Support.
- Medical, Evacuation, Mental Health, RX, AD&D.
- No hospital pre-certification penalty.
- Voyager Choice is the most popular and comprehensive plan.

### SINGLE TRIP QUOTE

Do you have primary health insurance?

YES    NO

5 digit US Zip Code

19406

Travel Dates

07/31/2018



08/15/2018



Age of Traveler(s)

Enter ages as of today. One traveler per box, the main subscriber first. All travelers must reside in the same U.S. state. For children under 1, enter 0.

35

Subscriber

Add Traveler

I'd rather enter Date(s) of Birth

**QUOTE NOW**

# Single Trip Travel Medical Quote

## Voyager Choice Quote Results

Covered Individuals: 1

Trip Dates: 07/31/2018 - 08/15/2018

EDIT PLAN



QUESTIONS?  
EMAIL SALES DEPARTMENT

\$21.12

\$50,000 Medical Limit  
\$500 Deductible

\$28.80

\$100,000 Medical Limit  
\$100 Deductible

\$36.48

\$1,000,000 Medical Limit  
\$0 Deductible

Medical Limit



Deductible



Essential Option ?

**\$36.48** total

Covered Individuals: 1

\$1,000,000 Coverage  
\$0 Deductible

APPLY NOW

Questions? Expand To View Benefits  
Visit our FAQ page.

Quoted prices include a \$3.50 per person annual membership fee for the Global Citizens Association (GCA). If you are already a member, your membership will be extended for 12 months. Members may request a pro-rated adjustment of current membership fees. Please contact GCA at [admin@gcassociation.org](mailto:admin@gcassociation.org).



# Expatriate Medical Quote & Apply

## Expat Worldwide Medical Coverage

QUICK QUOTE >

Worldwide Including USA

Worldwide Excluding USA



BENEFITS

ELIGIBILITY

FAQ

### Xplorer Premier

#### Overview

- ▶ Customize your medical coverage to suit your needs.
- ▶ Define your deductible and prescription benefits.
- ▶ Choose providers either in or out of our elite network.

### Plan Distinctions

- Contraceptive services, surgeries and supplies are covered under the policy.
- Unlimited annual and lifetime medical maximum.
- Deductible waived for office visits with doctors
- No waiting period or sublimit for preventive services.
- No precertification penalty for inpatient or outpatient care.
- Meets all Schengen Visa requirements.
- Pre-existing conditions covered with creditable coverage.
- Illnesses and injuries related to terrorism are covered.

#### GeoBlue Xplorer Premier

International health insurance that covers you inside and outside the U.S.

[View PDF Brochure](#)



### EXPAT WORLDWIDE QUOTE

Requested Effective Date

08/01/2018

Length of Coverage

- 364 days

US Zip Code

19406

check if outside the U.S.

#### Covered Individuals

Enter age as of requested effective date of the policy.  
For children under 1, enter 0.

##### PARTICIPANT

Age: 35

Male

##### SPOUSE

Age:

##### CHILD

Age:

[Add Child](#)

or rather enter Date(s) of Birth

**QUOTE NOW**





# Xplorer Premier Quote Results

# Expatriate Medical Quote & Apply

Covered Individuals: 1

Trip Dates: 08/01/2018 - 07/31/2019

[EDIT PLAN](#)



**QUESTIONS?  
EMAIL SALES DEPARTMENT**

## 1,000 Plan

Deductible U.S. (In Network)	\$1000
Deductible U.S. (out of network)	\$2000
Deductible outside the U.S.	\$500
Coinsurance Maximum	\$4000
Quote (per month)	\$545.00

### Plan Choice



### Options:

Prescription Drug Upgrade: **No** ?

[+ Add Rx Upgrade](#)

U.S. Benefits: **Included** ?

[Remove U.S. Benefits](#)

Dental/Vision Benefits: **No** ?

Eligible for Medicare ?

1,000 Plan

**\$545.00** total  
per month

Medical Limit: Unlimited

\$1000 Deductible U.S. (In Network)

Optional RX Upgrade: Not Included

Optional Dental/Vision Benefits: Not Included

[APPLY NOW](#)

Questions? [Expand To View Benefits](#)  
Visit our [FAQ page](#).

Quoted prices include a \$3.50 per person annual membership fee for the Global Citizens Association (GCA). If you are already a member, your membership will be extended for 12 months. Members may request a pro-rated adjustment of current membership fees. Please contact GCA at [admin@gcassociation.org](mailto:admin@gcassociation.org).



## Summary

- **GeoBlue is Unique**
- **Assistance & Technology Redefined**
- **Broad Product Segments**
- **Broker Friendly**
- **Questions?**

Getting started with

GeoBlue 



Graber & Associates



605.331.2100



agentsupport@graberassoc.com



geobluetravelinsurance.com

