

AGENT GUIDE

**YOUR REFERENCE GUIDE TO
ENSURE A SUCCESSFUL AGENT
PARTNERSHIP WITH GEOBLUE**

BROKER NAME/CONTACT





WELCOME TO GEOBLUE

**THE GLOBAL SOLUTION FOR
YOUR CUSTOMER**

Healthcare providers know and trust the Blue Cross Blue Shield name in the U.S. and Bupa Global overseas. The power of these two brands gives our members access to one of the largest care networks in the world. That, coupled with high tech, high-touch services, creates a simplified, personalized international healthcare experience.

WORKING TOGETHER

Get to know the Power of Blue



GETTING STARTED

Take the first steps towards success



GEOBLUE PLANS

Choose the right coverage for your customers



THE MEMBER EXPERIENCE

From accessing care to self-service tools, how we deliver on our promise



ADDITIONAL REFERENCES



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 by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association.



WORKING TOGETHER

GET TO KNOW THE POWER OF BLUE

At GeoBlue, we believe that a positive customer experience stems from positive interactions with our employees and affiliate partners. Customer experience is a guiding principle in not only our purpose, but also in sourcing employees, providers, facilities and our authorized agent partners.

We are a global health services company with over 20 years of experience in international insurance. We aim to provide peace of mind to world travelers and expats anywhere in the world via an elite network of providers, innovative digital tools and exceptional customer service. Backed by the trusted brands of Blue Cross and Blue Shield and Bupa Global, we are proud to set the standard for complete, reliable, convenient protection of our members' health and safety in the global community.

We aim to simplify the international healthcare experience by offering a wide range of health insurance solutions that meet the needs of the globally mobile.



Individual travel medical products for business, students, missionaries, leisure, short-term, long-term and multi-trip



Group products covering students, faculty and staff for U.S. inbound and outbound academic programs*



Group products for short-term business travel and long-term expatriate assignments*

SUPPORT EVERY CUSTOMER, EVERYWHERE

GeoBlue provides worldwide health insurance solutions to individuals, universities, non-profits and employers so they can travel the globe knowing they'll get the help they need, when they need it.



Nearly **350,000**
Bupa Global
members in the U.S.



More than **85M**
BCBS Global Core
members



Over **525,000**
GeoBlue members



More than **400**
academic programs



Over **1,700**
corporate clients

*For questions regarding corporate group or scholastic plan options, please contact corporatesales@geo-blue.com



WORKING TOGETHER

OFFER YOUR CUSTOMERS A WORLD OF OPPORTUNITY

The GeoBlue suite of individual and family products help simplify the international healthcare experience for your globe-trotting clientele. Whether it's finding a primary care doctor at home or coordinating treatment overseas, members can always count on the power, and reach, of Blue.

Customized coverage

We offer short-term, long-term and comprehensive healthcare solutions for those working or traveling internationally.

Broadest network available

We bring flexible coverage to every community in the U.S. and over 190 countries around the world.

Market-leading technology

Our industry-leading digital tools put 24/7 access to global healthcare right at our members' fingertips.

High-touch support

Our team of experts can help locate providers, answer health questions and coordinate medical evacuation and/or repatriation.



INSIDE THE U.S.³

- Nation's leading PPO network: **96%** of U.S. hospitals, **95%** of U.S. physicians¹
- **Every ZIP code** in America covered
- **55%** in-network savings²
- **High quality, low cost** providers through the Blue Distinction[®] Specialty Care network



OUTSIDE THE U.S.

- **An elite network** of best-in-class English-speaking, Western-trained doctors
- **66%** of total claims were handled with **cashless direct pay**³
- A dedicated provider relations team in place for network management and recruitment efforts to ensure members have access to a **quality, vetted network of healthcare professionals**

SUPPORTED BY THE BEST

We partner with first-in-class administrators and underwriters to ensure our members receive unrivaled protection.

WORLDWIDE INSURANCE SERVICES (WIS)

WIS (Third Party Administrator of the GeoBlue brand) has signed a trademark licensing agreement with the Blue Cross and Blue Shield Association. This agreement allows WIS to issue health plans through the GeoBlue brand name.

4 EVER LIFE INTERNATIONAL LIMITED

GeoBlue plans are underwritten by 4 Ever Life International Limited, which is a subsidiary of BCS Life Insurance Company and maintains the same rating for financial strength. 4 Ever Life International Limited is rated A- (Excellent) by A.M. Best.

* Some plans exclude U.S. coverage. See your Certificate of Coverage for details.

¹ Consortium Network Compare Findings, 3Q 2017

² ValueQuest Cost Model at a Glance, MY 2016

³ GeoBlue – October 2019 data on file.



GETTING STARTED

TAKE YOUR FIRST STEPS TOWARD SUCCESS

Equipping you for the future

Our goal is to help you reach your goals. In fact, we like to think of ourselves as much of a partner as a provider. And as your partner, our first task is to provide you with the right tools for the job. To do that, we've created a variety of unique materials designed to help you sell and satisfy your customers.



MARKETING MATERIALS

Reach your customers with content that drives sales



BROKER TRAINING

Become a GeoBlue expert



ADMINISTRATIVE TOOLS

Access vital information and organize your efforts



SALES TOOLS/REPORTING

Keep track of your success

Together, we can help you keep more travelers protected, retain more customers and generate more revenue!

AGENT HUB—EVERYTHING YOU NEED TO SUCCEED

Agent Hub is a unique platform with a variety of resources to help you promote GeoBlue products, manage your business and track your success. Whether running quotes for your customers, placing an order for marketing materials, accessing educational content or generating sales and commissions reports, you can do it all on Agent Hub.

Accessing Agent Hub

1. Visit www.geoblue-travelinsurance.com
2. Click “Agents” in the toolbar
3. Log in with your username (email address) and password provided to you by the GeoBlue Partner Program

Note: The login fields are case and space sensitive. Your password is encrypted so if you need a new password, use the “Forgot password” link to reset it.



Need help?

THE PARTNER PROGRAM IS AVAILABLE TO ASSIST

MONDAY - FRIDAY: 8:00 AM – 6:00 PM ET

844-669-8743 or partnerprogram@geo-blue.com





GETTING STARTED

AGENT HUB

The screenshot shows the GeoBlue Agent Hub dashboard. At the top, there is a navigation bar with the GeoBlue logo and several menu items: Your Info, Sales, Marketing (A), Expats / Groups, GeoBlue Quotes (B), HTH Quotes, and Log Out. Below the navigation bar, the dashboard is divided into several sections:

- Top Left (H):** User profile for John Doe Agency (12345) with a 'View Profile' link.
- Top Middle (A):** Marketing Materials Portal featuring a quote: "Repetition makes reputation and reputation makes customers." by Florence Nightingale Graham, Founder of EB.
- Top Right (B):** Quoting tool with options for Single Trip, Multi Trip, Expatriate (B), Navigator for Education, Navigator for Crew, Navigator for Missionary, and Group.
- Right Side (C):** News section with articles like "Marketing and Advertising Guidelines", "Who We Are - Flyer", "2018 Cal Broker Article feat GeoBlue", "Elite Network of International Providers", "Updated Hot Zone List", and "Travel Agents NCOIL".
- Bottom Left (G):** Your Personal Links section with links for GeoBlue Travel Insurance and HTH Travel Insurance.
- Bottom Middle (F):** More Webinars Coming Soon section with a 'View Profile' link.
- Bottom Right (D):** Sales Summary (Updated 5 AM Eastern Time Daily) and Newsletter Archive (D).
- Bottom Center:** Custom Sales Reports (mm/dd/yyyy) with 'From' and 'To' date pickers and a 'GO' button.
- Bottom Far Right (E):** Commission Statements section with a 'Select a Month' dropdown and a 'GO' button.

A. MARKETING

Visit the Marketing Materials Portal to access a wide variety of unique and engaging marketing tools such as flyers, brochures, info sheets and more!

B. QUOTING

Easily provide quotes to your customers with the GeoBlue Quoting tool linked to your Agent ID

C. NEWS/UPDATES

Stay up-to-date with industry articles and GeoBlue announcements

D. MONTHLY NEWSLETTERS AND NEWSLETTER ARCHIVE

Receive helpful industry information to support your business goals

E. COMMISSION STATEMENTS

Track your monthly earnings from sales of GeoBlue products and view your commission statements

F. TRAINING AREA

Build confidence selling GeoBlue products with both live and pre-recorded webinars

G. AGENT ID NUMBER

Your unique 5- to 6-digit ID number links activity related to GeoBlue products or services back to you

H. PROFILE INFORMATION

View any personal information tied to your account



GETTING STARTED

QUOTING & TRACKING SALES

Every sale of a GeoBlue product is tracked through your Agent ID number. This number connects you with your sale so that you get credit for every transaction!

Your Agent ID number

When you register as a GeoBlue agent, you will be assigned a unique 5- to 6-digit Agent ID number. This number links any of your activity related to GeoBlue products back to you. This ID can be used when providing quotes, making sales or creating personalized marketing communications. See *Commissions* section to learn more about using your Agent ID.

Quoting and sharing your personal links

There are a few ways to share quotes with your customers: generating a quote on their behalf or sharing a unique URL to quote from.

GENERATING A QUOTE FOR YOUR CUSTOMER

To begin, log into Agent Hub and click on the “Quote” tab in the navigation and enter the appropriate information. Once a quote is available, use the “Share the quote results” or “copy quote link” tool on the webpage to ensure that your ID number is tied to the potential sale.

SHARING YOUR PERSONAL URL WITH YOUR CUSTOMERS

When you send your personal link to a customer, he or she can generate quotes on their own with the sale tied directly back to you. Any final decisions made go toward your commission.

To use your Agent ID number, log into Agent Hub and copy the GeoBlue Travel Insurance URL in the box labeled “Your Personal Links.” This link is automatically connected to your Agent ID number.

You can also see which expatriate plans your customers have quoted through your personalized web link. This allows you to follow up on that information and offer any support they may need.



GETTING STARTED

COMMISSIONS

Agent Hub provides an easy way to keep tabs on your monthly earnings as you continue to log sales of GeoBlue products. To track your commission statements, log into Agent Hub and select the monthly commission statement desired from the orange outlined box in the lower right-hand corner of the screen.

Setting up simple and direct deposit for your commission payments

Why run to the bank when we can do the running for you? To have your commission deposited directly to your bank account:

1. Select the “[Your Info](#)” tab in Agent Hub
2. Download the [ACH form](#)
3. Submit the completed form to partnerprogram@geo-blue.com

Commission payments are made during the middle of the month, after the premium transaction. For example, if we receive a premium payment from your customer in April, you will see the commission due on your April commission statement, which is published to the Agent Hub in May.

Please note: We have an accumulator set on our check payments so that a check will only be released once your commission amount reaches \$50. Direct deposits will be paid monthly no matter the amount.

Changing payment from directing to your personal account to an agency account

If you have an existing Agent ID number that pays commission for sales to you personally, but you would like to receive it to your agency going forward, you must re-register to obtain a new Agent ID number. Once an ID number is in effect and tagged to sales, we cannot update the tax ID (FEIN or SSN) associated with that ID number. To re-register and obtain a new ID number, visit: www.geobluetravelinsurance.com/agent_landing.cfm





GETTING STARTED

PROMOTIONAL AND EDUCATIONAL MATERIALS

Spreading the GeoBlue message is easy, thanks to the library of customizable marketing materials inside the GeoBlue Marketing Materials portal. There you'll find everything you need to promote our products, stay in touch with your customers and generate new sales opportunities.

What's available to you



CUSTOMER BROCHURES

Customizable literature on the advantages of GeoBlue products



EMAIL CAMPAIGNS

Templated communications that help you reach your prospects and customers with ease



BANNER ADS

For use on websites, blogs, online newsletters, etc. to increase traffic to your webpage



SELLER'S GUIDE & SALES SPEED SHEETS

Simplified 1-page guides to understanding our individual products



CUSTOMER TESTIMONIALS

Customers share their positive experiences with GeoBlue



BENEFIT UPGRADE FLYERS

Sharable flyers on dental/vision, prescription upgrade and basic U.S. limited coverage riders



MOBILE APP

Designed to help users access the best local healthcare anywhere in the world



EDUCATIONAL FLYERS

Customer information on medical evacuation, expatriate coverage, travel health insurance for seniors, etc.



CASE STUDIES

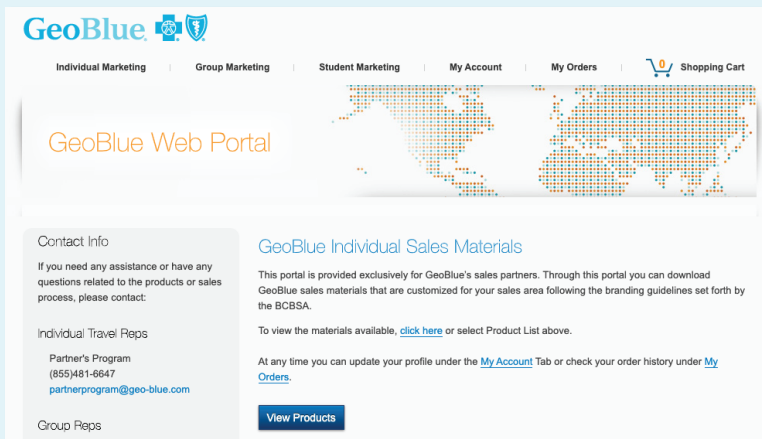
Real-life stories illustrating the value of international health insurance



GETTING STARTED

ACCESSING PERSONALIZED GEOBLUE BROCHURES

GeoBlue customer brochures are available to customize with your personal information. These useful customer-facing materials can either be ordered online and shipped to you or downloaded for **FREE** to your computer.



To access:

1. Visit www.geoblue.travelinsurance.com
2. Click on **“Agents”** in the upper right-hand corner
3. Log in using your username and password
4. In the top navigation, locate and hover over the **“Marketing”** option and click **“GeoBlue Marketing Materials Portal”**
5. Once in the GeoBlue Web Portal, click on **“Individual Marketing”**
6. Locate the material(s) you are interested in customizing and click **“Customize”**
7. To order prints:
 - a. Input the amount you would like to print, click **“Print,”** and review your information displayed on the brochure
 - b. Click **“View Proof.”** Once you have approved the content, click **“Confirm”**
8. To download:
 - a. Click **“Download Version”** and make sure your information is displayed correctly
 - b. Click **“Next Step”**
 - c. Click **“View Proof”** then save the PDF to your computer

Note: the login fields are case and space sensitive.

Need help?

THE PARTNER PROGRAM IS AVAILABLE TO ASSIST

MONDAY - FRIDAY: 8:00 AM – 6:00 PM ET

844-669-8743 or partnerprogram@geo-blue.com





GETTING STARTED

INCORPORATING THE GEOBLUE BRAND INTO YOUR MARKETING EFFORTS

To maintain a cohesive brand experience for our partners, providers, prospects and members, it is important that our partner agents adhere to the required guidelines for proper use of our name, brand, logos, symbols and marks.

To avoid possible confusion by the reader, agents must specify in text or on-screen that you are an **“Authorized Agent of GeoBlue.”**

Agent requirements for brand use

- Must have a valid producer license from the state where the producer works
- Must be an appointed and/or authorized producer
- Must have met any requirements as defined in your contract
- Must adhere to the brand guidelines as provided

Agents are not authorized and are specifically prohibited from any form of misleading advertising using the **Blue Cross**® or **Blue Shield**® marks, including without limitation:

- Any advertising or use of the marks that implies that the agent(s) business organization is:
 - » The same entity as **GeoBlue**, another **Blue Cross Blue Shield Plan** or the **Association**; or
 - » Employed by GeoBlue, another Blue Cross Blue Shield Plan or the Association; or
 - » A sales or claims office of GeoBlue

SYMBOLS AND TAGLINE

The GeoBlue logo has nationwide recognition. Because of that, it is important that the logo appears uniformly throughout all communication channels.

Access the GeoBlue logo

To ensure the highest quality and complete accuracy of each logo, agents are not allowed to download logo imagery from GeoBlue or BCBS websites. Please contact the GeoBlue [PartnerProgram](#) to obtain logo graphics and only use those provided to you.

Using the GeoBlue logo

The GeoBlue logo, **Blue Cross**® and/or **Blue Shield**® marks may not be more prominent than the marks of other entities.

CORRECT NAME: **GeoBlue**®

CORRECT LOGOS: **GeoBlue**  

GeoBlue 

GeoBlue 

Tagline

You must include the text below at least once in each communication whenever the GeoBlue logo is displayed.

“An independent licensee of the Blue Cross and Blue Shield Association”





GETTING STARTED

SYMBOLS AND TAGLINE CONTINUED

Solid symbol marks must be displayed in blue or black. Symbol marks with interior design elements must be displayed in blue, black or white. If both symbols are used, both must be displayed in the same color and size. The **Blue Cross**® symbol should always appear to the left and/or above the **Blue Shield**® symbol mark.

Standard Symbols

Symbols and interior design must be a single color, and may not be any other color than blue, black or white.

Examples:



Solid Symbols

Single color, no interior design; use in blue only

Examples:



- If they appear together horizontally,
- Blue Cross Symbol on the left
 - Blue Shield Symbol on the right
 - Same size, format and color

GENERAL BRAND GUIDELINES

- Always use your agency name first in any advertisement.
- Your agent logo and/or company name must be the dominant element on the web page to avoid any confusion.
- When the GeoBlue name is used in text, always follow the name “**GeoBlue**” with “®” at first mention.
- Agent marketing materials may not in any way imply that an agent and GeoBlue or Blue Cross and Blue Shield are the same entity, that an agent is employed by GeoBlue or BCBS or that the agency is a GeoBlue or BCBS sales or claims office.
- Any use of the GeoBlue logo on any agent print or digital material must include both the logo, tagline and clarification that agent is an “**Authorized Agent of GeoBlue.**”
- There must be reasonable space between the agent logo and the GeoBlue logo/name.
- The GeoBlue logo/name should be the same size as the logo/name of other listed companies whom the agent represents.
- Phone numbers should not include “**GeoBlue**” in any form.
- Products promoted with the GeoBlue logo and/or cross or shield marks must be products offered by GeoBlue.



Pre-approved individual marketing materials are accessible through the Agent Hub. Remember, materials that are created by you or your agency must be submitted for approval prior to use.

Use of GeoBlue branded content in any communication medium must be reviewed and approved to ensure compliance with GeoBlue marketing. Materials for brand review should be sent to brand@geo-blue.com.



GETTING STARTED

DIGITAL MARKETING

Agents who display the GeoBlue logo, name, product(s), and/or company information as part of their online marketing communications must display them so that the GeoBlue name has the same emphasis as other names or brands being promoted.

- Agents are not permitted to purchase and/or utilize domain names, email addresses or URLs that include **“GeoBlue”** such as geoblueagency.com or agentgeoblue.com, etc. or that include Blue Cross or Blue Shield in the name.
- If you are using social media, all content must comply with GeoBlue Brand Use Rules and BCBSA brand regulations. Agents are not allowed to post the GeoBlue name on social media sites without noting they are an **“Authorized Agent.”**
- When leveraging pay-per-click (PPC) or paid ads, be mindful of the states you are targeting and where you are permitted to sell. For clarity, show the states you serve on your website. If selling across state lines, check the rules of the state’s Department of Insurance you sell within. Sometimes, ads include copy that will need to be filed and approved by a state’s Department of Insurance. Any advertising or use of the marks that misleads the public regarding the type of coverage available or the agent’s geographic territory is unacceptable.
- Agents cannot mislead the viewer to think the agent advertisement/promotional information is from GeoBlue. **“Independent, Authorized Producer for”** or **“Independent Authorized Agent for”** must appear immediately above the logo and/or text (if text ads) to clearly identify that the agency is not BCBS.
- Print and digital ads should not begin with the words GeoBlue, Blue Cross or Blue Shield.

Example of correct logo and tagline usage on an internet website

The agent logo is the dominant graphic

A text disclaimer tells viewers that the producer is an independent agent

The GeoBlue logo is the same size as the logos of other listed companies

Displays the correct GeoBlue logo and tagline

ABC Agency

Authorized Agent of
GeoBlue
GeoBlue is an independent licensee
of the Blue Cross and Blue Shield Association.

HOME | ABOUT US | CONTACT US PRODUCTS | RESOURCES | CLIENTS

Offering International Travel Medical Insurance to Leisure, Business and Student Travelers and much more!

GeoBlue
GeoBlue is an independent licensee of the Blue Cross and Blue Shield Association.

QUICK NEWS

123 Example Road, Example City, ST 12345 | 555-555-5555 | email@email.com



Violations of these guidelines will result in contact from the GeoBlue Sales, Marketing and/or Legal departments with an alert of the violation and required modification steps. Repeat guideline violations may result in the removal of agent authorization or legal action.



GEOBLUE PLANS

CHOOSE THE RIGHT COVERAGE FOR YOUR CUSTOMERS

Whether your customers are preparing for vacation travel or making the leap to live and/or work abroad, GeoBlue plans are designed with them in mind. Here are three suggested steps to guide your customers toward the plan that's right for them.

Step 1: Determine the level and area of coverage your customers need



TAKING A VACATION OR SHORT TRIP ABROAD?

GeoBlue® Voyager Choice
GeoBlue® Voyager Essential



LIVING ABROAD FOR 6 PLUS MONTHS?

GeoBlue® Xplorer Premier
GeoBlue® Xplorer Essential
GeoBlue® Xplorer Select



TAKING MULTIPLE TRIPS THIS YEAR?

GeoBlue® Trekker Choice
GeoBlue® Trekker Essential



STUDYING OR TEACHING ABROAD?

GeoBlue® Navigator
for Education



TRAVELING ABROAD FOR MISSIONARY WORK?

GeoBlue® Navigator
for Missionary



SAILING THE SEAS AS A CREW MEMBER?

GeoBlue® Navigator
for Crew/Marine



TRAVELING IN A GROUP OF 5 OR MORE?

GeoBlue® Voyager for Groups





GEOBLUE PLANS

CHOOSE THE RIGHT COVERAGE FOR YOUR CUSTOMERS

Step 2: Ask key questions that can uncover unique needs

To identify the plan that best fits your customer's needs, here are key questions to consider:



WILL THEY BE COMING BACK TO THE U.S. FOR PERIODIC VISITS?

If the answer is yes, a GeoBlue Xplorer plan may be the right fit. Xplorer plan and rider options include coverage in both the U.S. and abroad. This gives customers who periodically return home the flexibility to receive treatment wherever they prefer.



DO THEY HAVE A PRE-EXISTING CONDITION(S)?

Pre-existing conditions often require routine doctor visits or possible hospitalization. Not having the appropriate coverage in place could mean having to pay a hefty sum out-of-pocket.



Short-term coverage

Most GeoBlue short-term travel plans cover pre-existing conditions for members.



Long-term coverage

GeoBlue Xplorer Premier pre-existing coverage has a 6-month, post-purchase waiting period after which coverage is unlimited.*



WILL THEY HAVE PRESCRIPTION DRUG NEEDS WHILE TRAVELING?

GeoBlue Xplorer Premier, Xplorer Essential, and Xplorer Select plans include a prescription medication benefit; however, an optional enhanced prescription medication benefit is available for these plans – providing access to high-quality medications wherever your customers travel.



WILL THEY HAVE DENTAL OR VISION NEEDS WHILE TRAVELING?

Routine dental and vision care keeps customers healthier and happier. The optional upgrade for GeoBlue dental and vision benefits are designed to offer coverage for common dental and vision care needs. And they help your customer's budget for dental services at all levels—preventive, basic and major. This upgrade is available as part of the Xplorer Elite (\$0-deductible) and Xplorer 1000 (\$1,000-deductible) plans.



WHICH STATE IS THEIR PRIMARY RESIDENCE?

Currently, GeoBlue products are offered in all states except for New York, Maryland and Washington.



GEOBLUE PLANS

CHOOSE THE RIGHT COVERAGE FOR YOUR CUSTOMERS

Step 3: Talk them through the options

The list below provides a high-level overview of product options however it is always recommended to review the full plan certificate with your customer to ensure they understand the full benefits available and any potential exclusions.

Product		GeoBlue Voyager - Single Trip Essential & Choice	
TARGET MARKET	<ul style="list-style-type: none"> Leisure traveler Missionary traveler Senior traveler 	<ul style="list-style-type: none"> Study abroad Teach abroad Trips up to 6 months outside of the U.S. 	
ELIGIBILITY	<ul style="list-style-type: none"> Age 18-84 Dependents Available to customers under 18 years old if parent is purchasing on their behalf. 	<ul style="list-style-type: none"> Children under 6 must be enrolled with a parent Guaranteed issue 	
BENEFITS	<ul style="list-style-type: none"> \$1 Million limit Illness and accident 	<ul style="list-style-type: none"> Emergency medical transportation Lost luggage and post departure trip interruption coverage 	
SELL AS ...	<ul style="list-style-type: none"> Supplemental coverage 	<ul style="list-style-type: none"> Plan for a single trip abroad 	
WHERE TO FIND CUSTOMERS	<ul style="list-style-type: none"> Employers, church and missionary organizations Universities/colleges 	<ul style="list-style-type: none"> Embassies, expatriate websites, Chambers of Commerce Exchange programs, study abroad programs, associations 	
WAYS TO MARKET	<ul style="list-style-type: none"> Website, direct mail, face-to-face, telemarketing 		
AVERAGE PREMIUM	<ul style="list-style-type: none"> \$80 		
Product		GeoBlue Trekker Multi-Trip - Essential & Choice	
TARGET MARKET	<ul style="list-style-type: none"> Leisure traveler Business traveler 	<ul style="list-style-type: none"> Early retiree/Medicare Trips up to 70 days outside the U.S. 	
ELIGIBILITY	<ul style="list-style-type: none"> Age 18-84 Dependents Available to customers under 18 years old if parent is purchasing on their behalf. 	<ul style="list-style-type: none"> Children under 6 must be enrolled with a parent Guaranteed issue Primary plan required 	
BENEFITS	<ul style="list-style-type: none"> Up to \$250,000 international medical limit* Illness and accident 	<ul style="list-style-type: none"> Emergency medical transportation 	
SELL AS ...	<ul style="list-style-type: none"> Supplemental coverage 	<ul style="list-style-type: none"> An annual plan for multiple trips 	
WHERE TO FIND CUSTOMERS	<ul style="list-style-type: none"> Employers, Chamber of Commerce, retirement communities 	<ul style="list-style-type: none"> Financial consultants 	
WAYS TO MARKET	<ul style="list-style-type: none"> Website, direct mail, face-to-face, telemarketing 		
AVERAGE PREMIUM	<ul style="list-style-type: none"> \$280 		

*70 years and over – medical coverage limited to \$100,000



GEOBLUE PLANS

CHOOSE THE RIGHT COVERAGE FOR YOUR CUSTOMERS

Product	GeoBlue Xplorer - Essential, Premier and Select	
TARGET MARKET	<ul style="list-style-type: none"> American expatriate High net-worth global lifestyle International business assignee 	<ul style="list-style-type: none"> Foreign worker in the U.S. 6 month minimum
ELIGIBILITY	<ul style="list-style-type: none"> Premier and Essential are available to ages 18 - 74 Select is available to ages 18 - 64 	<ul style="list-style-type: none"> Persons under age 18 must be listed as a dependent of a parent or guardian to be eligible for coverage. Select plan requires a primary health plan
BENEFITS	<ul style="list-style-type: none"> International health insurance Unlimited lifetime max on medical 100% coverage abroad Xplorer Premier plan includes U.S. coverage 	<ul style="list-style-type: none"> Xplorer Essential and Xplorer Select do not include U.S. coverage. Xplorer Essential plan may include optional basic U.S. benefits upgrade that covers accidents and illnesses inside the U.S. for up to 3 visits per year, up to 21 days per visit.
SELL AS ...	<ul style="list-style-type: none"> An individual expatriate plan 	
WHERE TO FIND CUSTOMERS	<ul style="list-style-type: none"> Employers, church and missionary organizations Embassies, expatriate websites, chambers of commerce 	<ul style="list-style-type: none"> Exchange programs, associations, international property managers Financial consultants
WAYS TO MARKET	<ul style="list-style-type: none"> Website, direct mail, face-to-face, telemarketing 	
AVERAGE PREMIUM	<ul style="list-style-type: none"> Xplorer Premier: \$7,800/year Xplorer Essential: \$3,400/year Xplorer Select : \$3,700/year 	
Product	GeoBlue Navigator	
TARGET MARKET	<ul style="list-style-type: none"> Missionaries Marine/crew members 	<ul style="list-style-type: none"> Student/faculty 3-6 month minimum
ELIGIBILITY	<ul style="list-style-type: none"> Age 18-74 Affiliated with a mission group/church Affiliated with a vessel 	<ul style="list-style-type: none"> Full/part time association with a university Available to students between 14 and 18 years old. All other primary applicants must be at least 18 years old.
BENEFITS	<ul style="list-style-type: none"> International health insurance for marine, missionary or student/faculty 	<ul style="list-style-type: none"> Unlimited lifetime max on medical 100% coverage abroad
SELL AS ...	<ul style="list-style-type: none"> An individual expatriate plan 	
WHERE TO FIND CUSTOMERS	<ul style="list-style-type: none"> Church and missionary organizations Not for profit and NGOs Universities/colleges Marine/yacht associations 	<ul style="list-style-type: none"> Crew placement agencies Crew training Yacht management companies
WAYS TO MARKET	<ul style="list-style-type: none"> Website, direct mail, face-to-face, telemarketing, conferences 	
AVERAGE PREMIUM	<ul style="list-style-type: none"> \$3,500/year 	



For more information on Benefits, Eligibility, Plan Descriptions or Frequently Asked Questions, visit www.geobluetravelinsurance.com



MEMBER EXPERIENCE

ENROLLMENT AND RENEWALS

Helping customers select the right plan is only the first part of the process. We've made it easy to enroll members in either a short-term or long-term plan, upgrade their coverage or add additional riders to their existing policy.

Long-term plans

Require medical history information and may take between one day and one month to be reviewed and approved. Riders and upgrades are available.

Enrolling long-term plans



QUOTE



APPLICATION



APPROVAL





After a completed application has been submitted, the underwriting timeframe depends on the medical history listed on the application. Turnaround can be as quick as one day or take longer if additional health background documentation is needed. Our commitment is to respond to a submission in writing within 2-3 business days. Our response may include a request for additional information to the applicant, such as a specific medical questionnaire, or to notify the applicant if they missed a question on the application form. Occasionally, there may be a need to obtain medical records from hospitals or providers. Our turnaround time in these situations will depend on how quickly the provider responds to our request.

Once all documentation is available, your customer will either be:

- 1) Approved 2) Approved with a rate increase, or 3) Denied.

Renewals

Towards the end of the member's policy period, a renewal reminder will be sent by email. The member has the option to renew the plan as-is or to add benefit upgrades (listed below). If the member opts to renew the policy as-is, the underwriting process is not required. Making changes to the plan may require another underwriting review.

 <p>ADDING MATERNITY</p>	<p>After 364 days of continuous coverage, long-term plan members are allowed to re-enroll into a plan that includes maternity benefits without medical underwriting.</p> <p><i>NOTE: This applies to members enrolled in our GeoBlue Explorer and GeoBlue Navigator plans. Applicants for these plans who are currently pregnant are not eligible for coverage and will be automatically denied</i></p>
 <p>ADDING ENHANCED PRESCRIPTION OR DENTAL/VISION BENEFITS</p>	<p>The applicant must submit a new application to underwriting@geo-blue.com and note that they wish to renew with the addition of prescription and/or dental/vision benefits.</p>
 <p>REMOVING A RATE INCREASE</p>	<p>Contact underwriting@geo-blue.com to find out ways to reduce previous year's rate increase.</p>
 <p>LOWERING THE DEDUCTIBLE</p>	<p>Lowering the deductible is considered a plan modification. The applicant will be required to submit a new application to underwriting@geo-blue.com and note that they wish to decrease their deductible.</p>

Please note: If a member would like to reduce their benefits, they do not need to complete a new underwriting application. Additionally, if the application is received before the requested effective date, we can honor the effective date even if the approval comes through after.



MEMBER EXPERIENCE

ENROLLMENT AND RENEWALS

Enrolling in short-term plans

GeoBlue short-term policies include both single-trip and multi-trip plans. These policies are guaranteed to be issued to your customers, no matter their health status, age or income. Guarantee-issue plans are easily completed online, and all plan materials are provided immediately after the purchase is complete.

A welcome email is sent to the member with instructions on how to access their plan details and ID cards through the GeoBlue app or via the Member Services website.

Short-term plans

Available as single or multi-trip plans. Short-term plans are guaranteed issue and members receive their ID cards immediately.

Short-term group plans

GeoBlue offers a short-term group plan for groups larger than 5 people who are planning travel up to 182 days. Groups of 5 or more people are also offered a 10% discount. To enroll customers in a short-term plan as a group, log into Agent Hub and select **“Group”** under the **“Quote”** tab. Scroll down to **“Group Enrollment Signup or Login Here”** and follow the steps onscreen.

Special circumstances

EXTENSIONS

Members may request a coverage extension while overseas for single-trip plans only. This is only permitted if the member purchased a plan prior to departure and would like to extend the current plan or would like to enroll in a subsequent plan. The latter is permitted if the member enrolls before their initial coverage expires. If the member enrolls in a subsequent plan, a new deductible, medical limit and pre-existing condition exclusion will apply.

CANCELATIONS

Once a single-trip plan is in effect, we will only terminate the plan if the insured person returns to the U.S. The coverage will be terminated as of the date of their return, no earlier. We will not cancel a multi-trip plan after that coverage has taken effect.

BACKDATING

Backdating plans is not permitted. If a long-term application is submitted prior to the requested effective date, we will honor that effective date. Short-term enrollments must occur prior to the traveler’s departure from the U.S.



MEMBER EXPERIENCE

ENROLLMENT AND RENEWALS

Payment

Premiums can be paid by a major credit card. If paying by check, please make checks payable to “**Worldwide Insurance Services**” and mail to:

GeoBlue
Attn: C/O Travel Accounting
933 First Avenue
King of Prussia, PA 19406
Tax ID#: 23-2903313

Purchase confirmation

When a customer purchases their health plan through your personalized link, your Agent ID will be automatically tied to the sale (see section on *Quoting and Tracking Sales*).

You can expect to receive the following digital communications:

- **CONFIRMATION OF PURCHASE:** You will be copied on the email that is automatically sent to the member. You will also receive a separate email letting you know that one of your customers purchased the plan through your link.
- **RENEWAL REMINDERS:** You will be copied on our automated reminders to the member about their upcoming renewal. Your customers receive an email renewal reminder 60 days prior to termination and then again 30 days before and then one last time on the day of, indicating that the plan has expired. Paper renewal letters are sent out 30 days before (if they have not yet renewed.)



If you have questions about whether a sale is tagged to your Agent ID, please refer to the sales report inside your Agent Hub account or contact partnerprogram@geo-blue.com.



MEMBER EXPERIENCE

ACCESSING CARE

Once your customers are enrolled in a GeoBlue plan, they can experience just how simple it is to receive care both inside and outside the U.S.



LOCATING A DOCTOR OR FACILITY INSIDE THE U.S.

Visit the “**Find U.S. Doctors and Hospitals**” section in the GeoBlue app or on geobluetravelinsurance.com



LOCATING A DOCTOR OR FACILITY OUTSIDE THE U.S.

Visit the “**Find International Doctors and Hospitals**” section in the GeoBlue app or on geobluetravelinsurance.com

Global Health & Safety (GHS) Team

The GeoBlue Global Health & Safety (GHS) team is available for medical assistance 24/7. Your customers can contact us for arranging direct pay or for help managing any issues related to medical care.

- Collect Calls Accepted **+1-610-254-8771**
- Inside the U.S. **1-800-257-4823**
- globalhealth@geo-blue.com

Direct pay and the Guarantee of Payment (GOP) precertification

Direct pay is a service that streamlines the payment process with the doctor or facility for the member. Through an arrangement of a Guarantee of Payment (GOP), direct pay is managed by our Global Health & Safety team directly with the doctor or facility. This helps the member avoid paying up front for medical care and submitting a claim. Members are permitted to see doctors outside the contracted network however they may be required to pay out-of-pocket and submit a claim separately.

What is a GOP?

A Guarantee of Payment (GOP) allows us to set up direct pay with the provider to avoid claim forms. When a member is planning to visit a doctor or facility, they should call GeoBlue in advance to arrange the GOP with the facility. There is no penalty for failing to request a GOP prior to hospitalization or treatment, however, GOPs can take time to secure so contacting us in advance of the appointment is recommended. In the event of an emergency, it is highly recommended the member seek treatment first then contact GeoBlue at first availability.



MEMBER EXPERIENCE

ACCESSING CARE

Arranging for direct pay with a doctor or dentist outside the U.S.

To set up direct pay, members should contact GeoBlue to request direct pay as soon as possible—typically at least 24 hours prior to the appointment:



Use www.geobluetravelinsurance.com or the GeoBlue app to find a provider, view a profile and complete a request form.



Call our Global Health & Safety team at:

- Outside the U.S. **+1-610-254-8771**
- Inside the U.S. **1-800-257-4823**

Arranging for direct pay inside the U.S.

GHS handles medical service arrangements outside the U.S. only. For medical services rendered inside the U.S., the member does not need to contact us. If the member visits an in-network doctor or facility (local Blue Cross and/or Blue Shield plan), service payment will be handled between GeoBlue and the local Blue plan. If the member visits an out-of-network provider inside the U.S., the member will likely have to pay out-of-pocket and submit a claim for reimbursement.

Accessing prescription benefits



OUTSIDE THE U.S.

Member's prescription benefit coverage includes benefits for both retail pharmacies and a mail-order prescription drug program. Instructions on how to access the programs are provided to members in their mailed welcome packet.



INSIDE THE U.S.

Present your GeoBlue Member ID card at any participating pharmacy and you will be charged the copayment applicable to your plan benefits.



MEMBER EXPERIENCE

SELF-SERVICE TOOLS

Our digital tools put access to global healthcare right in our members' hands. Our personal interfaces provide relevant information based on the policyholder's profile.

There's a wide range of information available on the Member Services or on the GeoBlue App, including:



Claim Submission and Status

Submit and track the status of your claims.



ID Card(s)

Obtain an electronic copy of ID card(s) and request replacements.



Provider Directory

Review profiles of preferred doctors and hospitals to find the best match, view their contact details and locate the office.



Telemedicine

24/7 convenient access to virtual consultations with a global network of multilingual doctors.



Medical Term Translations

Translation tool for common healthcare terms and phrases.



Medicine Equivalent Tool

Find country-specific equivalents for prescription and over-the-counter medications.



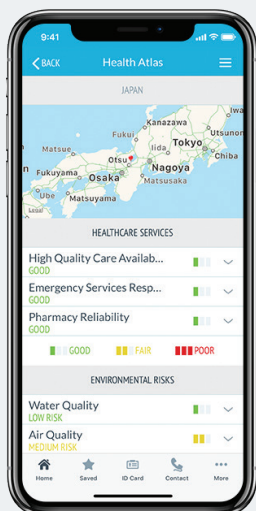
Onboarding Communications

Personalized need-to-know information is sent to members in a 2-week automated onboarding series of communications.



News and Safety Information

Receive security and health alerts in local area and view geo-specific profiles on crime, terrorism and natural disasters.



GeoBlue Member App

The GeoBlue app provides members with convenient access to a full range of self-service tools including a virtual ID card. Customers can download the member app on the Apple App Store, or Google Play and log in using the username and password setup during the online registration for Member Services.

Global TeleMD™ app

In addition to giving members convenient access to a global network of doctors and facilities, we've teamed up with Advance Medical, a Teladoc Health company, to bring members Global TeleMD, which offers 24/7, same-day, remote appointment access to a global network of multilingual doctors. With Global TeleMD, members may speak to or video conference with a doctor at a time that fits their schedule without worrying about work, holidays or personal commitments.

Both apps available for download in:





MEMBER EXPERIENCE

SUBMITTING A CLAIM

Claims incurred inside the U.S.

Normally, providers participating in the Blue Cross Blue Shield network will bill GeoBlue directly for all services provided. This is the preferred procedure. When a health care provider bills us, members do not need to submit a claim, unless indicated otherwise.

However, if a physician, ambulance company or other provider sends their bill directly to your customer, or they pay the medical provider at the time of service, we have no way of knowing about the claim until we have received the bill.

The Member Claim Form (available to members in their online Member Services account) allows members to notify us of any covered health services for which we have not already been billed. The claim form can also be used to seek reimbursement for dental or prescription charges that a member may incur, if the member's plan includes these benefits.

Payments are made to the Primary Participant/Insured Member on the plan. Payment cannot be made directly to a dependent or to a third party.

Claims incurred outside the U.S.

If a member did not contact GeoBlue at the time of the medical issue to arrange for direct billing and they paid the medical expenses directly, they will need to complete a Member Claim Form (available to members in their online Member Services account) and provide supporting documentation to receive reimbursement.

How to report health care services and submit the claim

1. The member completes the claim form in full, answering all the questions, even if the answer is "none" or "N/A".
2. Sign the claim form
3. Submit the provider's itemized bill for the expenses incurred
 - » For international claims, we encourage members to request medical bills in English, however the bill is still permitted to be submitted in its original language and GeoBlue will translate it.

EACH PROVIDER'S ORIGINAL ITEMIZED BILL SHOULD CONTAIN THE FOLLOWING INFORMATION*:



- ✓ The name of the patient receiving the service
- ✓ The date of each service
- ✓ The reason for the treatment—the diagnosis or description of illness/accident
- ✓ A description of each service
- ✓ The charge for each service



MEMBER EXPERIENCE

SUBMITTING A CLAIM

Submit claim via postal mail/email

The completed claim form, together with itemized bills and any supporting documentation, should be sent to the following address:

Via email: claims@geo-blue.com

Via mail: GeoBlue Attn: Worldwide Insurance Services, LLC
933 First Avenue King of Prussia, PA 19406

Via fax: 1-610-482-9623

Since the claim cannot be returned, photocopies of all bills and supporting documentation should be kept. All claims should be filed with our office within the six (6) month period from the date of the incurred expense. Following these instructions will expedite the payment of a claim.

Submit claim online

Members can also file and track the progress of an e-claim by logging into the Member Services section of www.geobluetravelinsurance.com.

Due to HIPAA regulations, agents do not have access to claim information through their Agent Hub.

Check claim status

To check the status of a claim, members can visit the **"Claims"** section in the Member Services area on www.geobluetravelinsurance.com.

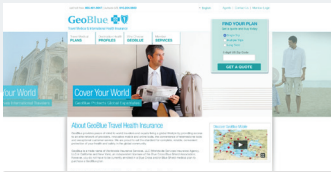
Payments are made to the Primary Participant/Insured Member on the plan. Payment cannot be made directly to a dependent or to a third party. For payments made via ACH/Wire Transfer, the Primary Participant/Insured Member must be listed as an account holder on the bank account receiving the funds. If the member chooses to be reimbursed via ACH/Direct Deposit for a U.S. bank, or via Wire Transfer to a foreign bank, he or she must completely fill out Section 5 of the claim form. For funds sent to an international bank account the bank IBAN number is mandatory.



ADDITIONAL RESOURCES

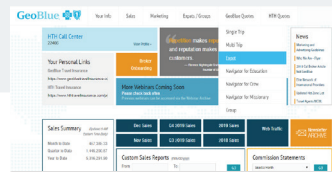
WEB LINKS FOR BENEFIT AND PRODUCT INFORMATION

Access the latest product information via the links below. Before you share this information with your clients, be sure to **copy and paste your personalized links when preparing to send.**



GEOBLUE TRAVEL INSURANCE WEBSITE

www.geoblue.travelinsurance.com



GEOBLUE AGENT HUB

www.geoblue.travelinsurance.com/agent_landing.cfm

Product and benefit information

GEOBLUE VOYAGER (SINGLE-TRIP)

GeoBlue Voyager Choice (most popular plan)

<https://www.geoblue.travelinsurance.com/products/single-trip/voyager-5-overview.cfm>

GeoBlue Voyager Essential

<https://www.geoblue.travelinsurance.com/products/single-trip/voyager-4-overview.cfm>

GEOBLUE TREKKER (MULTI-TRIP)

GeoBlue Trekker Choice

<https://www.geoblue.travelinsurance.com/products/multi-trip/trekker-5-overview.cfm>

GeoBlue Trekker Essential

<https://www.geoblue.travelinsurance.com/products/longterm/trekker-4-overview.cfm>

GEOBLUE XPLORER

GeoBlue Xplorer Premier

<https://www.geoblue.travelinsurance.com/products/longterm/xplorer-5-overview.cfm>

GeoBlue Xplorer Essential

<https://www.geoblue.travelinsurance.com/products/longterm/xplorer-4-overview.cfm>

GEOBLUE NAVIGATOR

GeoBlue Navigator for Crew/Marine

<https://www.geoblue.travelinsurance.com/products/longterm/navigator-crew-overview.cfm>

GeoBlue Navigator for Missionary

<https://www.geoblue.travelinsurance.com/products/longterm/navigator-missionary-overview.cfm>

GeoBlue Navigator for Student/Faculty

<https://www.geoblue.travelinsurance.com/products/longterm/navigator-stud-overview.cfm>

GEOBLUE VOYAGER GROUP (SINGLE-TRIP GROUP)

GeoBlue Voyager Choice Group

<https://www.geoblue.travelinsurance.com/products/single-trip/voyager-5-group-overview.cfm>

GeoBlue Voyager Essential Group

<https://www.geoblue.travelinsurance.com/products/single-trip/voyager-4-group-overview.cfm>