

# GeoBlue: The Security of International Coverage

From a two-week leisure trip to a two-year work assignment, we've got you covered with GeoBlue. Experience unsurpassed service, no out-of-pocket expenses, and the convenience of mobile technology to access the best medical care no matter what country, town, or time zone you're in.

## Strong global network of world-class health care:

- 37,000 doctors and 3,000 hospitals in 190 countries
- 160 regional physician advisors
- 110 medical specialties

## Outstanding service representatives and online tools to help you:

- Find doctors, hospitals, and pharmacies
- Arrange direct pay and submit claims
- Translate medical terms
- Handle unexpected situations like emergency evacuation

For even more coverage during either short-term or long-term trips abroad, GeoBlue offers extensive protection through the Voyager and Xplorer products. For peace of mind and full health coverage, go to [bcbswny.com/geowny](http://bcbswny.com/geowny) to sign up.



## GEORBLUE INTERNATIONAL PLANS

|   | Voyager  | Xplorer   |
|---|--|---|
|   | Enhanced single-trip coverage providing excess travel benefits and services outside the U.S. | Premium expat medical coverage and services for those living or working outside their home country for extended periods |
| <b>ELIGIBILITY</b>                                | Trips from 1 day to 180 days (outbound from U.S.)  | Living globally >6 months (outbound from and inbound to U.S.)   |
| <b>PAYMENT ABROAD</b>                             | \$0 deductible, 100% <sup>1</sup>  | \$0 deductible, 100% <sup>1</sup>   |
| <b>Member Benefits</b>                            |  |   |
| U.S. domestic medical coverage                    | X  | √ optional**  |
| Emergency medical care                            | √  | √   |
| Urgent/acute medical care                         | √  | √   |
| Routine/office visits/prescriptions               | √  | √   |
| Mental health, physical therapy                   | √  | √   |
| Medical evacuation and repatriation coverage*     | √  | √   |
| Coverage for bedside visits                       | √  | √   |
| Travel accidental death and dismemberment         | √  | √   |
| <b>Member Services</b>                            |  |   |
| 24/7 telephone support                            | √  | √   |
| Global provider finder and translation tools      | √  | √   |
| Case management and direct settlement (inpatient) | √  | √   |
| Direct settlement (outpatient)                    | √  | √   |
| Security profiles and health alerts               | √  | √   |
| Second opinion service and provider recruitment   | X  | √   |
| <b>Sample Rates***</b>                            |  |   |
| 19–29 years                                       | \$1.80 per travel day  | \$174 per month (outbound)  |
| 40–44 years                                       | \$3.27 per travel day  | \$328 per month (outbound)  |
| 50–54 years                                       | \$4.41 per travel day  | \$537 per month (outbound)  |

√ = Included in coverage. X = Not included in coverage

\* Deductible variations available.

\*\* Optional U.S. domestic coverage for Xplorer plan increases pricing more than 2 times the reflected outbound monthly rates.

Coinsurance is 80% in-network and 60% out-of-network in the U.S. Preferred rates valid as of 7/1/17 and are subject to change without notice.

\*\*\* Voyager rates reflect \$1M medical limit (note: 7-day minimum charge). Frequent travelers may consider multi-trip coverage under the GeoBlue Trekker product (not shown).

<sup>1</sup> Coverage based on listed benefit in insurance certificate.

BlueCross BlueShield of Western New York is a division of HealthNow New York Inc., an independent licensee of the Blue Cross and Blue Shield Association.

GeoBlue sells international health insurance products under the Blue Cross and Blue Shield Global brand. 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. Made available in cooperation with Blue Cross and Blue Shield companies in select service areas. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, NAIC #80985 under policy form series 54.1201.