







# Getting Started

*Important plan information and health tools*

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.



# 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](http://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 you are only covered under this plan when outside of your home country.

## 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.



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*This coverage is offered to the members of the Global Citizens Association, Washington, D.C.*





# Submitting a Claim

File a claim for reimbursement

## eClaims

You can quickly and conveniently submit claims electronically, through the app or through the Member Hub on [www.geobluestudents.com](http://www.geobluestudents.com). Scanned paper documents are delivered directly to our Claims Department and your eClaims are saved in the Claims section of the Member Hub.

The Classes eligible for coverage available under this Individual Certificate are shown below. The coverages applicable to the E H U V 3 D U W



SCHEDULE OF BENEFITS  
TABLE 2  
MEDICAL EXPENSE BENEFITS

COVERAGE	MEDICAL EXPENSES	Certificate Limits
	Physician Office Visits	100% of Reasonable Expenses
	Inpatient Hospital Services	100% of Reasonable Expenses
	Hospital and Physician Outpatient Services	100% of Reasonable Expenses
	Emergency Hospital Services	100% of Reasonable Expenses

SCHEDULE OF BENEFITS  
TABLE 3  
MEDICAL EXPENSE BENEFITS

The benefits listed below are subject to coverage maximums, Deductible, Coinsurance, and Copayments as listed in Table 1 & 2 above.

MEDICAL EXPENSES	Covered Person
Maternity Care for a Covered Pregnancy	Reasonable Expenses
Inpatient treatment of mental and nervous disorders including substance abuse	Reasonable Expenses
Outpatient treatment of mental and nervous disorders including substance abuse	Reasonable Expenses



