

GeoBlue Navigator Health Plan

Worldwide Health Insurance for Maritime Crews and Employers



Offered through the
Global Citizens Association,
Washington, D.C.



Global Innovator

GeoBlue is an innovator and leader in helping world travelers and expatriates stay safe and gain easy access to quality healthcare all around the world.

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What is GeoBlue Navigator®?

Complete, affordable worldwide coverage designed for maritime crew members.

The GeoBlue Navigator health plan is designed to meet a crew member's need for comprehensive worldwide benefits—inside and outside the U.S.—without the typical limits, eligibility conditions and benefit exclusions common among traditional plans.

GeoBlue Navigator is the premier maritime health plan because it combines these benefits with concierge-level medical assistance and easy access to an elite community of carefully selected hospitals outside the U.S. and a network that includes 95% of all doctors and 96% of all hospitals inside the U.S. GeoBlue Navigator gives crews peace of mind, knowing they always have the freedom to access top medical care and benefits no matter where their voyages take them.





Complete, affordable
worldwide coverage

Meet GeoBlue, an experience well beyond that of traditional health insurance.

GeoBlue provides unsurpassed service and the convenience of mobile technology to access the best medical care no matter what town, country or time zone.

Easy Access to an Elite International Provider Community

GeoBlue has an elite network of doctors from most every specialty ready to see you in over 190 countries. Only a small fraction of doctors around the world meet GeoBlue's exacting standards—participation is by invitation only. We seek out professionals certified by the American or Royal Board of Medical Specialties who speak English, and we factor in recommendations by over 158 Physician Advisors from all over the world.

We assemble in-depth provider profiles so our members can choose with confidence, and we put formal contracts in place to ensure preferred patient access. GeoBlue doctors and hospitals bill us directly so you don't have to worry about filing a claim.

Accessing care in the United States

Certain GeoBlue plans allow members to access the Blue Cross and Blue Shield Blue Card PPO network within the United States. With BlueCard PPO, you can access in-network Blue Cross and Blue Shield doctors and hospitals across the U.S. so you can get the care you need when you need it. BCBS has built direct relationships with an expansive network of more than 1.7 million in-network providers, spanning every zip code in the United States. That's more board-certified doctors than any other health insurance company. While you can choose to see any provider you want, both in- and out-of-network, you'll typically pay less when you go to a provider in the Blue Card PPO network.

Emergency Evacuation and Centers of Excellence

GeoBlue coordinates emergency services with a worldwide network of contracted Regional Physician Advisors as well as air ambulance operators selected for their safety records. Members in need of life-saving medical intervention are treated in Centers of Excellence in the U.S. and around the world whenever possible.

Around-the-Clock Assistance Call Center

GeoBlue provides a 24/7, toll-free call center to assist GeoBlue members with everything from routine requests to medical emergencies. The GeoBlue staff has years of experience with international medical assistance and has close working relationships with our International Provider Community.

Unsurpassed Member Services

Direct Pay—Paperless, Cashless, Convenient

GeoBlue members can avoid paying out of pocket for care by using Direct Pay. Through this service participating providers outside the U.S. bill GeoBlue directly for covered medical treatment.

Personal Solutions

GeoBlue Navigator members enjoy a full range of personal solutions. Your online tool kit allows you to check medical symptoms, understand your health risks and access personalized prevention and wellness recommendations.

Informed Choice—To Get the Care You Need

If members experience unanticipated medical problems, they can request local, regional or global treatment alternatives through the Informed Choice service.

GeoBlue Travels with You

While traveling across the globe with the GeoBlue Mobile app, you can quickly and conveniently find and access quality care using your mobile device.

Global TeleMD™

In addition to the worldwide network of healthcare professionals available through the GeoBlue health plan, we've teamed up with Teladoc Health to bring members Global TeleMD, a telemedicine smartphone app that provides unlimited, 24/7/365 access to doctor consultations by telephone or video, at no additional cost. Doctors are available within and outside the U.S. Prescriptions may also be provided, as appropriate (subject to local regulations).



Why Choose the GeoBlue Navigator Plan?

A Recognized Leader

GeoBlue is a recognized leader in international health insurance and medical assistance services, serving hundreds of thousands of world travelers annually.

Highest Standards of Service

GeoBlue meets the highest expectations of quality. GeoBlue has set new standards for international assistance services and for applying stringent criteria when contracting with doctors and hospitals outside the U.S.

World-Class Healthcare

GeoBlue has the expertise and capability to meet any medical need efficiently and effectively. This can be a matter of support for a minor issue or help for a major issue, no matter where you are.

Group Quotes Available

Missionary or volunteer organizations can cover groups of any size with Global Navigator. Group plan designs can be customized and are HIPAA compliant.

Plan Highlights

1. Sailboat racing, scuba diving and alcohol-related injuries are covered.
2. Unlimited annual and lifetime medical maximum.
3. Coverage is primary to protection & indemnity (P&I) insurance.
4. Immediate coverage of pre-existing conditions with proof of prior health insurance.
5. Choice to see any healthcare provider outside of the U.S. and access to the Blue Cross Blue Shield PPO network in the U.S.
6. Contraceptive services and supplies are covered.
7. Includes prescription coverage.
8. Optional dental and vision coverage.
9. Unlimited telemedicine services.
10. Medically necessary COVID-19 testing and treatment is covered.

How the Plan Works

GeoBlue Navigator offers comprehensive benefits and a range of deductible options that allow members to select the right amount of insurance coverage for their budgets and lifestyles. For a detailed benefit schedule, please see insert. To calculate your total out-of-pocket expense, add the deductible and coinsurance maximum.

For families, the deductible and coinsurance maximum is a multiple of 2.5.

After 364 days of continuous coverage, Navigator members may re-enroll in a plan that matches their existing benefits.

Optional Dental/Vision Upgrade:

GeoBlue Dental and Vision benefits are designed to offer you coverage for common dental and vision care needs and to help you budget for dental services at all levels, preventive, basic and major.

For more information and eligibility, view the Plan Description on www.geobluetravelinsurance.com.

GeoBlue Navigator Options

Plan	Deductible			Coinsurance Maximum
	Outside U.S.	U.S. In-Network	U.S. Out-of-Network	
0	\$0	\$0	\$0	\$1,000
250	\$125	\$250	\$500	\$2,000
500	\$500	\$500	\$500	\$3,000
1,000	\$500	\$1,000	\$2,000	\$4,000
2,500	\$1,250	\$2,500	\$5,000	\$8,000
5,000	\$2,500	\$5,000	\$10,000	\$10,000

Amounts paid to satisfy a deductible are credited to all other deductibles. For detailed benefit schedule, please see insert.

How to Apply

Applications are available online or may be initiated by telephone or email. See back cover for details.

A personal check, money order or credit card number must accompany the application and must be sufficient to pay for one month of standard premium. GeoBlue will hold the form of payment until an underwriting decision is made. If your application is accepted, the payment will be applied to your account. Quotes obtained online or by telephone are advisory only. Actual premium is determined by the medical underwriting process.

GeoBlue will review your medical history as provided on the application and may request an Attending Physician's Statement. GeoBlue publishes standard premium rates for non-smokers. Smokers and other applicants with certain medical histories may be offered a plan at a higher rate. Not all applicants will be accepted. Your effective date of insurance will be on the 1st or 15th day of the month following underwriting approval.

Member Welcome Kit

When your application is accepted, GeoBlue will mail you and any family members covered under the plan a Welcome Kit with identification cards, a certificate of insurance and instructions on how to register online. Procedures for filing a claim or requesting direct payment of participating providers will also be included.

About the Global Citizens Association

The Global Citizens Association is a national organization dedicated to promoting the interests of international travelers. Established more than 25 years ago, the GCA, is a not-for-profit affinity association located in Washington D.C., established to enhance global learning and lifestyles through safe and healthy world travel, to provide its members with useful international travel services, and to make group international travel and health insurance coverages available to its members. Visit the GCA website (<https://www.gcassociation.org/>) to learn about the association's programs. This insurance is available only to GCA members, and by enrolling, you will become a member. Association enrollment fees are

included in the amounts charged for the insurance. You are not obligated to purchase any services or products from the GCA. The GCA is not affiliated with any insurance company.

Eligibility

GeoBlue Navigator is designed for extended living abroad. You can choose to enroll in a new plan when your existing plan expires. When you do, there are no medical questions and premium rates do not change based on your individual claims history. Your new rate will be the same as all persons covered in your rating class.

How Coverage Ends

Your coverage ends on the earlier of:

1. The last day of the month after the date the Insured Person is no longer eligible;
2. The end of the last period for which premium has been paid;
3. The date the Policy terminates;
4. The date of fraud or misrepresentation of a material fact by the Insured Person, except as indicated in the Time Limit on Certain Defenses provision.

Extension of Benefits

If an Insured Person is Totally Disabled on the date of termination of the Policy, coverage will be extended until the earlier of:

1. The date payment of the maximum benefit occurs;
2. The date the Insured person ceases to be Totally Disabled; or
3. The end of 90 days following the date of termination.

Frequently Asked Questions

For more information and answers to frequently asked questions, visit www.geobluetravelinsurance.com.

Pre-existing conditions

The GeoBlue Navigator plan does not cover services for treatment of a medical condition for which medical advice, diagnosis, care, or treatment was recommended or received during 180 days immediately preceding the member's eligibility date.

Prior Health Insurance coverage

The 365-day pre-existing conditions period can be reduced or eliminated if you have been covered by a creditable group or individual health insurance plan.

For benefits and other important information, please see inserts.

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.

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