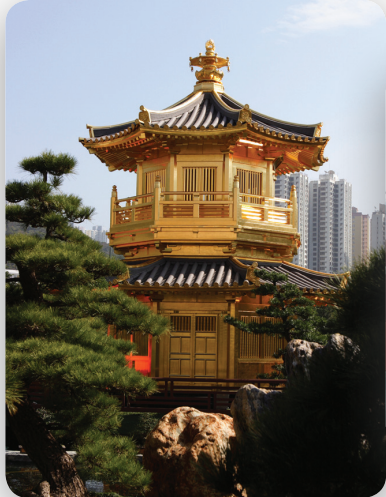




Health plans and Services for the Global Traveler





GeoBlueSM is a leader and innovator serving the needs of world travelers. GeoBlue group health plans combine unsurpassed service with state-of-the-art mobile technology to help expats, their families and business travelers access trusted doctors and hospitals all around the globe. Visit www.geo-blue.com to discover the global reach of our knowledge, services and relationships with highly respected doctors and hospitals. With GeoBlue, your destination is the care you need when and where you need it.

Highest Standards of Service

GeoBlue's worldwide community of English-speaking, western-trained physicians brings members top-notch medical care no matter where their assignments take them. Members can travel with confidence, knowing an experienced GeoBlue global health coordinator will schedule doctor appointments, guarantee payments for cashless access to care and arrange for any necessary follow up treatment.

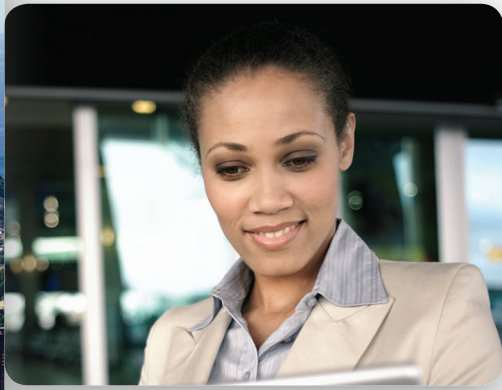
Innovative Mobile Technology

GeoBlue's state-of-the-art mobile tools empower members to decide what level of care to seek and to quickly identify the best and most convenient options. These tools include medical terms and medication translation databases for navigating all levels of care.

Strength of a U.S. Underwriter

GeoBlue plans are underwritten by 4 Ever Life. With over 60 years experience in enhancing protection, 4 Ever Life is rated "A-" (Excellent) by A.M. Best and licensed to provide health and life insurance solutions in all 50 states, the District of Columbia, and Puerto Rico.

4 Ever Life Insurance Company is an independent licensee of the Blue Cross and Blue Shield Association.



GeoBlue provides members with an indispensable set of Personal Solutions, including concierge-level services provided by a global health coordinator.

Appointment Scheduling – Request a convenient, cashless office visit with one of GeoBlue’s trusted English-speaking doctors.

Chronic Care and Maternity Support – Let GeoBlue line up the best local resources to manage cancer, heart disease, sports injuries, behavioral conditions and maternity. For those in remote areas, video consultations are available.

Informed Choice Consultation – Understand local, regional or international treatment options for serious unexpected medical problems, then let GeoBlue help put a plan into action.

Personal Solutions also include self-service tools for navigating risks and finding the best care options

Determine appropriate level of care – Translate symptoms into an action with this authoritative triage tool. Members can decide to seek treatment in an emergency room, schedule a doctor visit or employ home remedies.

Find a doctor and schedule an appointment – Review detailed profiles of contracted doctors to find the best match and locate the office.

Translate Medications – Find country-specific prescription and over-the-counter names and preparations for over 400 medications.

Translate Medical Terms – Convert symptoms, diagnoses and treatment plans into the ten most common languages.

Understand Health and Security Risks – Receive daily alerts detailing the latest security and health issues in your destination. Dig into city-level profiles on crime, terrorism and on the reliability of police, hotels and transportation.



For Travelers: Timely Access to Trusted Care

Industry-leading concierge-level service to help members gain prompt access to contracted doctors, hospitals and clinics who agree to bill GeoBlue directly so members do not have to pay and claim.

Personalized solutions for members with chronic health conditions, including recruitment of qualified doctors, if necessary, and identification of essential local resources.

For Benefit Managers: Unparalleled Ease of Administration

GeoBlue plans are built on convenient electronic platforms designed to streamline administration from enrollment to fulfillment to assistance and payment services.

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GeoBlue is a trade name of Worldwide Insurance Services, LLC, an independent licensee of the Blue Cross and Blue Shield Association.

GeoBlue ExpatSM combines comprehensive global benefits with a new generation of medical assistance services. This plan is designed for international assignees and their families when they leave their home countries for six months or more.

- Full featured, international-focused Wellness Program.
- Coverage is global and there are no restrictions on the time a member can spend in the U.S.
- Benefits are rich covering everything from medical evacuation and hospitalization to chronic and maternity care.
- Plan is flexible covering groups of two employees or more, U.S. outbound or Third Country Nationals, custom benefit plans are available.

GeoBlue TravelerSM provides group supplemental medical benefits and services for international business travelers.

- Plan provides blanket coverage; there is no need to submit and maintain member rosters.
- Benefits are rich covering everything from medical evacuation and hospitalization to treatment for an upset stomach.
- Employees are covered when they are outside their home country for trips lasting up to 180 days.

Made available in cooperation with Blue Cross and Blue Shield companies in select service areas.



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