

GLOBAL HEALTH PLANS AND SERVICES

FOR LEISURE, STUDY, MISSION, MARINE,
AND BUSINESS TRAVEL



Sometimes it's good to have a lot on your plate.

With a wide range of international health plans providing coverage for expats, travelers, students, missionaries and more; GeoBlue keeps your plate full of options. Our network of elite physicians in over 190 countries extends an all-access pass to an exclusive level of care worldwide. And because GeoBlue has the most complete set of benefits and services in the industry, you can feel confident that your clients' expectations will be exceeded.



Covering Your World with GeoBlue

Elite Global Provider Network

Outside of the U.S., GeoBlue has a distinctive process for evaluating medical providers that is unparalleled in the international insurance industry. GeoBlue has approximately 170 Regional Physician Advisors (RPAs) who are strategically located around the globe to identify the best doctors and hospitals to contract with in local communities. Our providers must meet extensive selection criteria and agree to adhere to the quality standards set forth by GeoBlue. They must be nominated by one of our RPAs, practice Western-style medicine, possess accreditations and board certifications from American, UK, Canadian and Australian authorities and speak fluent English. Through this selection process, GeoBlue has developed, and continues to expand, an elite network of contracted and profiled providers and facilities around the world. We have made a commitment to deliver Direct Pay for both inpatient and outpatient services. Our contracted network receives direct payment from GeoBlue so members will not have to pay and submit a claim.

Members who choose one of our long-term expatriate plans with U.S. coverage have access to the Blue Cross Blue Shield network. This network includes more than 95 percent of physicians and 96 percent of hospitals across the U.S.

Concierge-level Service

The dedicated GeoBlue customer service team is available 24/7/365 to assist members with finding providers, scheduling appointments, and addressing health concerns. GeoBlue provides support to members in need of access to quality medical care, second opinions, video conferencing, and medical evacuation and repatriation services. This team also assists members with planning for health care needs prior to departure. Our customer service center and global health resources teams are trained to address the needs of a global population.

GeoBlue Travels With You

With the GeoBlue app, world travelers have convenient access to the best local doctors, hospitals and resources anywhere in the world. Search providers for medical, dental, or mental health care and map them using GPS technology.

- **Request an appointment** with a trusted GeoBlue provider
- **Arrange Direct Pay** for upcoming appointments to secure cashless access to care
- **Access issued Guarantees of Payment** to view and share with others including doctors and hospitals
- **Find a medication's** availability, generic name, and local brand name
- **Translate medical terms and phrases** for many symptoms and situations; use the audio feature to play the translation
- **Display an ID card** on a mobile device and email/fax a copy directly to provider's office
- **File a claim** either by entering information or sending a photo of a completed form
- **View country or city profiles** on crime, terrorism and natural disasters

Benefits of Partnering with GeoBlue

Simply put, it's easy to work with GeoBlue. Selling international health insurance is a natural extension of selling traditional medical coverage. It's a "foot in the door" with new prospects and an important product to lock-in existing customers, meet the need of your clients and further diversify your income.

A growing number of travelers and expatriates choose to leave home with a global medical plan. Given the choice, customers value a brand they can trust. Consider that 1 in 3 Americans are already covered by a Blue Cross Blue Shield plan. That's an environment of unrivaled opportunity.

International Travelers and Expatriates Need More Than Insurance

- Finding and receiving quality treatment abroad can be daunting
- Many hospitals require payment up front, resulting in steep out-of-pocket expenses
- Avoiding health and security hazards is essential in today's global landscape
- A costly event such as an air evacuation can be critical to access the best care

We Offer the Industry's Most Complete Solution

- From doctor visits to hospitalization to evacuation, members are covered
- Preferred access to elite doctors and hospitals ensures quality care
- We settle claims directly, so care is both cashless and convenient
- Illness and/or injuries related to terrorism or a terrorist act are covered
- Pre-existing conditions coverage is available in most instances
- Health and security tools and news alerts cover hundreds of destinations
- Convenient service is available via the web, mobile device or phone

GeoBlue Prepares, Protects and Assists World Travelers

GeoBlue does more than provide global medical benefits; our resources give travelers the medical intelligence, tools and 24/7 assistance to travel safely.



GeoBlue Product Portfolio

Plush Benefits. Unrivaled Technology. Unsurpassed Protection.

For over 20 years, GeoBlue has been dedicated to simplifying the international healthcare experience for the globally mobile. Our health insurance plans provide members with access to our hand-picked network of high-quality medical providers outside the U.S., all supported by leading-edge technology and 24/7 world-class medical assistance. Our plans are underwritten by 4 Ever Life International Limited, rated "A-" (Excellent) by A.M. Best.

EXPATRIATE POLICIES

Long Term Coverage // Global Living

GEBLUE XPLORER – Primary health insurance for expat life. Unlimited medical maximum, evacuation, preventive care, pre-existing conditions covered with creditable coverage and more

- Premier: Worldwide coverage, including the U.S.
- Essential: Worldwide coverage, excluding U.S., offers 40-50% savings (optional upgrade available to include illness, accident and medical emergency coverage while temporarily visiting the U.S.)
- Select: Worldwide coverage; excluding U.S., abbreviated underwriting

Optional benefit upgrades available for certain plans. Options include Enhanced Prescription Benefits (all Xplorer plans), Dental and Vision Benefits (Xplorer Elite or 1000 only) and/or Basic U.S. Benefits (Xplorer Essential only).

GEBLUE NAVIGATOR – A customized version of GeoBlue Xplorer geared for the needs of missionaries, professional yacht crew members and students or faculty.

TRAVEL MEDICAL POLICIES

Short Term Travel // Single Trip Plans up to 182 Days

GEBLUE VOYAGER – Up to \$1,000,000 medical/\$500,000 evacuation

- Two levels of coverage: Essential and Choice
- Choice of medical limits and deductibles
- Pre-existing condition coverage option
- Group plans provide a 10% discount for groups of five or more
- Trip Interruption and Baggage Loss benefit

Short Term Travel // Multi Trip Plans up to 70 Days

GEBLUE TREKKER – Up to \$250,000 medical/\$500,000 evacuation

- Choice of medical limits
- Pre-existing conditions covered
- 364-day plan (70 days max. per trip)
- Multiple levels of coverage available

Partnership Advantages

- Competitive commissions and attractive incentive programs
- Product experts available to answer inquiries
- Easy access to transaction details
- Access to member materials
- Marketing and sales support
 - Personalized links and approved copy
 - Customer education and promotional pieces
 - Personalized brochures
 - Banner ads and customizable email templates
 - Ongoing agent education and webinars

Get Started Today!

Visit
www.directbenefits.com

For more information,
email directbenefits@directbenefits.com
or call **(800)620-5010**



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