



## Inbound International Scholastic Health Plans

Expertly designed plans to  
meet your needs and budget

# Who We Are

We are the global solution for the Blue Cross Blue Shield (BCBS) companies.

1997

Founded as  
**Highway to Health**  
with a global network  
of hand-picked medical  
professionals combined  
with cutting-edge  
technology.

Now



## GeoBlue®

**Simplifying the international healthcare  
experience through technology and  
personalized services.**

**420+**

GeoBlue  
employees

**425,000+**

claims processed  
annually

Owned and backed by market  
leaders, a consortium of  
**BCBS plans** and **Bupa Global**.

**106 million**

members insured by  
BCBS companies

**32 million**

customers served  
by Bupa

# Who We Support

We deliver worldwide health insurance solutions and services that provide peace of mind to employers, non-profits, universities and individuals – ensuring members get access to the care they need, when they need it.



Over **1,400**  
corporate  
clients



More than **400**  
academic  
programs



Over **525,000**  
GeoBlue  
members



More than **85M**  
BCBS Global Core<sup>1</sup>  
members



Nearly **350,000**  
Bupa Global members  
in the U.S.

# How We Support

We provide borderless access to healthcare coupled with high-tech, high-touch service – all to help members feel secure about their health so they can achieve more.



**Robust global provider network** spanning  
every U.S. community and roughly **190 countries**.

**95%** of U.S. physicians  
and **96%** of U.S. hospitals  
are in the BCBS network.



**151,000** direct  
settlement providers<sup>2</sup>  
outside the U.S.

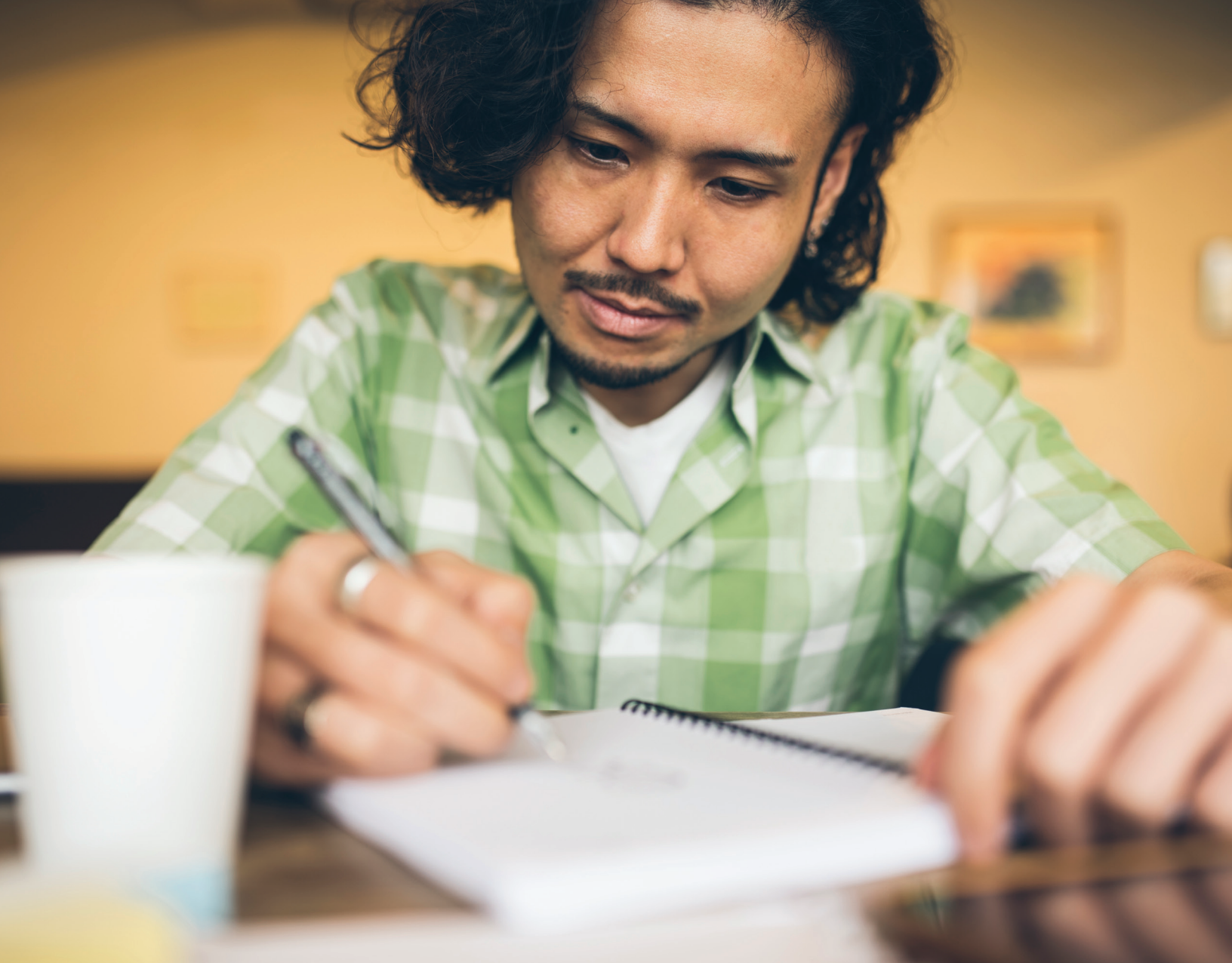


**24/7 medical  
assistance** and  
evacuation services.

**Industry-leading digital tools**  
that put access to global healthcare  
in members' hands along with administrator  
and provider tools that reduce administrative  
burdens.



Personalized,  
culturally-relevant local  
support provided by  
**169 worldwide  
regional  
physician  
advisors** and  
more than **50  
in-house  
medical  
assistance  
specialists**.



Providing superior service is at  
the heart of what we do.



Blue Cross Blue Shield  
provider network



Concierge-level  
assistance &  
customer service



Online & mobile  
member tools



Program  
administration tools  
and services





## **No one covers the U.S. like Blue Cross and Blue Shield.**

Blue Cross and Blue Shield is the nation's leading health plan with 95% of physicians and 96% of hospitals participating in the network, more than any other national health plan. And that means the best discounts and contracted rates for you and your members.



Long-standing relationships with 1.3 million U.S. providers motivated to collaborate on better healthcare



More participating board-certified doctors than any other health insurance company



Network providers available in every zip code in the U.S.



Best-in-class discounts



Direct billing so members don't have to pay upfront and submit claims for reimbursement



Commitment to collaborating with GeoBlue Global Health and Safety experts to establish the right treatment plan for each member's situation



**Our customer service and medical assistance teams are readily available to help international members understand and navigate the U.S. healthcare system.** International students can feel comfortable communicating in their native language with the help of language assistance.



If medical evacuation or repatriation services are needed, GeoBlue's in-house, integrated Global Health and Safety (GHS) team is activated. GeoBlue provides:

- 20 years of experience in providing insurance coverage services to students, faculty, and staff require when traveling outside of their home country
- 24/7/365 support from a highly-skilled team that includes:
  - Over 13 medical personnel staff, including medical directors and registered nurse case managers
  - 40+ multilingual coordinators with strong expertise in both logistics and insurance benefits
  - 10-person management team ensuring that a supervisor is always available 24/7/365
  - Trainers and auditors who ensure that a quality experience is at the heart of the services that we provide
- Our Medical Assistance operation has unique expertise supporting students, many of whom are accessing healthcare on their own for the first time
- Long-term, extensive relationships with carefully screened and credentialed doctors, hospitals, air ambulance providers, and medical escorts globally





## Our online and mobile tools enable members to find care, and communicate with providers while in the U.S.



**Drug Equivalency Guide** – Find country-specific prescription and over-the-counter names and preparations for over 400 medications



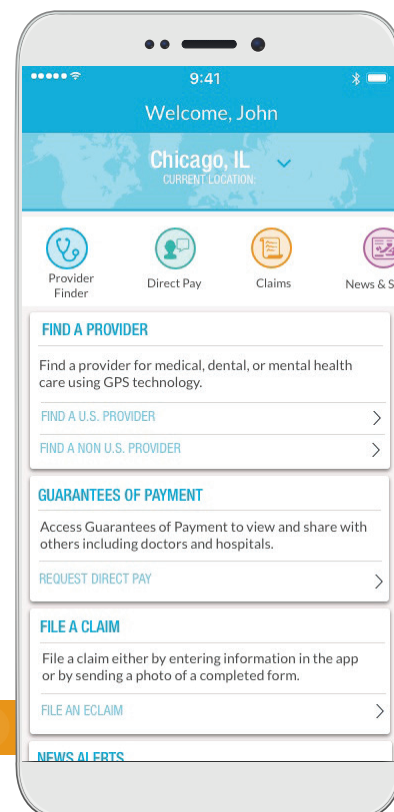
**Translate Medical Terms** – Translate symptoms, diagnoses and treatments into the ten most common languages



**Understand Health and Security Risks** – Review the latest security and health issues and dig into profiles on crime, terrorism and on the reliability of police, hotels and transportation



**Mobile ID card** – Members can get ready-access to their ID card from their mobile phone, anytime, anywhere





**Responsive account management through a single point of contact.** We're here to assist you with questions, escalating claims, technical issues, training and more.

## Invoicing



Customizable invoices that can be easily printed anytime from the advisors' site. Schools are invoiced from the submitted rosters. Invoices will include a cover sheet that lists the total premium owed and an invoice date.



Premiums can be paid by check or credit card up to thirty days after submission of the roster.

## Claims administration



Claims for reimbursement of medical expenses, if not directly billed or for AD&D benefits, would be accompanied by a claim form, available for download from the website or by calling the Customer Service Center.

## Enrollment



Online rosters are processed the same business day. GeoBlue fulfillment materials are available in print or electronic formats.



ID cards are available on the web immediately following processing of rosters. Documents are also sent through the mail to the destination of your choice.

- **Option 1:** GeoBlue can mail a complete fulfillment package (ID card, certificate, claim forms and privacy policy) to each student individually.
- **Option 2:** GeoBlue can provide the school's plan administrator with the fulfillment package for the administrator to distribute.
- **Option 3:** GeoBlue can send partial fulfillment packages such as the certificate, claim forms and privacy policy to the administrator. The ID cards are sent to each individual enrollee.



Members can access all the tools and services once they are registered online. An electronic copy of their ID card is available through the website and the GeoBlue mobile app.

## Inbound health plans made easy

We took the guesswork out of designing the perfect plan to meet your needs. With our suite of inbound scholastic plans, your international population can feel confident that they will receive the best medical care the United States has to offer.

### All plans provide members with comprehensive coverage for:



Doctor visits, inpatient services, outpatient services



Inpatient and outpatient treatment for mental and nervous disorders



Inpatient and outpatient treatment for drug or alcohol abuse



Maternity care



Preventive screenings



Dental treatment due to an injury



Emergency family travel arrangements



Outpatient prescription medication and pharmacy discount card



Medically-necessary evacuation and repatriation



Repatriation of mortal remains



Accidental death and dismemberment



Global assistance services

### Plus, best-in-class services such as:

- Global safety intelligence including personalized advice and environmental and security risk alerts
- Mobile app that helps members find a doctor, arrange direct pay, translate a medication, locate a pharmacy and more
- 24/7/365 multilingual support to help manage any situation
- Responsive account management for ease of program administration





## Benefit Summary

---

	E
Coverage limit per member	\$250,000
Deductible per member	\$50
Member out-of-pocket limit	\$7,500
Physician office visit	\$25 copay 90% In- network <sup>1</sup>
Urgent care facility	\$50 copay 90% In- network <sup>1</sup>
Outpatient and inpatient services	\$100 copay 90% In- network <sup>1</sup>
Emergency hospital services	\$250 copay <sup>2</sup> 90% In- network <sup>1</sup>
Inpatient treatment for mental and nervous disorders	Up to \$10,000 for up to 30 days
Outpatient treatment for mental and nervous disorders	Up to \$1,000 for up to 30 days per coverage year
Therapies such as acupuncture and physical therapy	Up to 20 visits per coverage year
Medical treatment for injuries as a result of a motor vehicle accident	Covered same as any other accident
Medical treatment arising from participation in intercollegiate, interscholastic, or club sports	Up to \$25,000 per coverage year
Dental care due to injury	Up to \$500 per coverage year
Outpatient prescription drugs <sup>3</sup>	50% 31-day supply
Emergency medical evacuation	Up to \$100,000 per coverage year
Emergency family travel arrangements	Up to \$1,500 for one person's travel





# Benefit Summary

Repatriation of mortal remains	Up to \$50,000
Accidental death and dismemberment	Up to \$10,000 for subscriber, up to \$5,000 for spouse, and up to \$1,000 for child(ren)
Pre-existing conditions <sup>4</sup>	No waiting period

1 Out-of-network coinsurance – Plan pays 80% (Elite Sports G Plan); 70% (Elite Sports E Plan); 80% (Elite Sports O Plan)

2 Copay waived if admitted to hospital

3 Includes oral contraceptives and devices. Also includes pharmacy discount card through a leading pharmacy benefit company with an extensive nationwide pharmacy network that offers discounts on prescriptions.

4 Pre-existing condition means any injury or sickness for which a physician was consulted or for which treatment or a medication was recommended or received up to 6 months prior to the covered person's effective date of coverage. Maternity care for covered pregnancy and complicated of pregnancy treated as any other illness. If these plans don't meet your needs, let us help you design a custom plan that's right for you.

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



## Benefit Summary

---

### Excluded Services

#### The Plan does not provide any benefits for:

1. Expenses incurred in excess of Reasonable Expenses.
2. Services or supplies that the Insurer considers to be Experimental or Investigative.
3. Expenses incurred prior to the beginning of the current Period of Coverage or after the end of the current Period of Coverage except as described in Covered General Medical Expenses and Limitations and Extension of Benefits.
4. Preventative medicines, routine physical examinations, or any other examination where there are no objective indications of impairment in normal health, unless otherwise noted.
5. Services and supplies not Medically Necessary for the diagnosis or treatment of a Sickness or Injury, unless otherwise noted.
6. Surgery for the correction of refractive error and services and prescriptions for eye examinations, eye glasses or contact lenses or hearing aids, except when Medically Necessary for the Treatment of an Injury.
7. Cosmetic surgery and therapies. Cosmetic surgery or therapy is defined as surgery or therapy performed to improve or alter appearance or self-esteem or to treat psychological symptomatology or psychosocial complaints related to one's appearance.
8. Surgical breast reduction, breast augmentation, breast implants or breast prosthetic devices, except as specifically provided for in the Certificate.
9. Expenses incurred for elective treatment or elective surgery except as specifically provided elsewhere in the Certificate and performed while the Certificate is in effect.
10. For diagnostic investigation or medical treatment for reproductive services, infertility, fertility, or for male or female voluntary sterilization procedures, or the reversal of male or female voluntary sterilization procedures.
11. Expenses incurred for, or related to sex change surgery.
12. Organ or tissue transplant.
13. Participating in an illegal occupation or committing or attempting to commit a felony.
14. While traveling against the advice of a Physician, while on a waiting list for a specific treatment, or when traveling for the purpose of obtaining medical treatment.
15. The diagnosis or treatment of Congenital Conditions, except for a newborn child insured under the Certificate.
16. Expenses incurred within the Covered Person's Home Country.
17. Treatment to the teeth, gums, jaw or structures directly supporting the teeth, including surgical extraction's of teeth, TMJ dysfunction or skeletal irregularities of one or both jaws including orthognathia and mandibular retrognathia, unless otherwise noted.
18. Expenses incurred in connection with weak, strained or flat feet, corns or calluses.
19. Diagnosis and treatment of acne.
20. Diagnosis and treatment of sleep disorders.
21. Expenses incurred for, or related to, services, treatment, education testing, or training related to learning disabilities or developmental delays.
22. Expenses incurred for the repair or replacement of existing artificial limbs, orthopedic braces, or orthotic devices.
23. Deviated nasal septum, including submucous resection and/or surgical correction, unless treatment is due to or arises from an Injury.
24. Unless specifically provided for elsewhere under the Certificate, the cost of treatment or services that are provided normally without charge by the Member's Student Health Center, covered or provided by the student health fee, rendered by a person employed by the Member, including team Doctor and trainers or any other service performed at no cost.
25. Expenses incurred for any services rendered by a family member or a Covered Person's immediate family or a person who lives in the Covered Person's home.
26. Loss due to an act of war; service in the armed forces of any country or international authority and Participation in a Riot or Civil Commotion.
27. Riding in any aircraft, except as a passenger on a regularly scheduled airline or charter flight.
28. Loss arising from
  - a. participating in any professional sports, contest or competition;
  - b. racing or speed contests;
  - c. SCUBA diving, sky diving, mountaineering (where ropes or other climbing gear is customarily used), ultra-light aircraft, parasailing, sailplaning/ gliders, hang gliding, parachuting, or bungee jumping;
29. Medical Treatment Benefits provision for loss due to or arising from a motor vehicle Accident if the Covered Person operated the vehicle without a proper license in the jurisdiction where the Accident occurred.
30. Under the Accidental Death and Dismemberment provision, for loss of life or dismemberment for or arising from an Accident in the Covered Person's Home Country.
31. Inpatient room and board charges in connection with a Hospital stay primarily for diagnostic tests which could have been performed safely on an outpatient basis.
32. Orthopedic shoes (except when joined to braces) or shoe inserts, including orthotics.
33. Routine hearing tests except as provided under Preventive and Primary Care.
34. Expense covered under any Other Plan.
35. To the extent that such payments would be prohibited by law.





## Rate Quote

**Name of Sponsoring Organization:** MISSOURI VALLEY COLLEGE

**Covered population(s):** 300 International Students

Under this Program, the coverages and benefits listed in the proposal dated October 22, 2020, will be effective on August 1, 2021. The Program fees provided are valid through July 31, 2022, as long as both parties sign this proposal within 60 days of the date on which it was created. For coverage details, please see the benefits section of this proposal. At the end of the coverage period, GeoBlue will notify Missouri Valley College of the next policy period's rates. If Missouri Valley College would like to terminate the plan, it must provide written notice and a reason for cancellation to GeoBlue.

### The Program Fees for these plans are:

GeoBlue Elite Sports Plan	
E	
	Monthly
Participant	110.00
Spouse	354.85
Child	177.40
2 or more children	354.85

The coverage referenced herein shall be issued through certificates issued under a master policy of insurance (the "Master Policy") issued by 4 Ever Life International Limited, a Bermuda insurance company and an independent licensee of the Blue Cross Blue Shield Association. Coverage under the Master Policy is provided to the Global Citizens Association ("GCA"), for the exclusive benefit of its members and their participants, on a surplus lines basis, under the laws of Washington, D.C. Membership in the GCA is a necessary condition to the coverage referenced herein; your GCA Program fee identified above includes Insurance premium and all other charges. Additional information about the GCA, expenses and other member benefits can be viewed on the GCA's website – [www.gcassociation.org](http://www.gcassociation.org).

As this is surplus lines coverage, the plan may not be required to comply with every state's insurance regulations governing admitted insurers, including guarantee fund requirements. The coverage is not qualifying health coverage ("Minimum Essential Coverage") for purposes of satisfying the health coverage requirement of the Affordable Care Act. If you are required by law to maintain Minimum Essential Coverage, you could owe additional federal tax.

The Organization named above accepts membership in the GCA and the Program fees outlined in this Proposal.

Accepted By:		Date:	
Signature:			
Contact Information:	Address:		
	City, State, Zip Code		
	E-mail Address:	Phone #:	

GeoBlue is dedicated to providing the highest level of service in the industry. We understand your selection of a medical insurance partner is a critical decision and we appreciate the opportunity to work with you to provide the best health plans and services to your participants.

**Return this page to:** Brian Ingber, Regional Director of Sales, [bingber@geo-blue.com](mailto:bingber@geo-blue.com)