

GeoBlue Study Abroad Health Plans and Services



GeoBlue offers health plans that power intellectually curious travelers in every corner of the world. Our premier products address the unique needs of the higher education market and provide the necessary solutions:



**Unmatched benefits
and services**



**Elite doctors
and hospitals**



**Advanced
technology**

Traditional health insurance covers members only in their home country. When a member of your institution embarks on international travel, they need insurance that covers them wherever they go. GeoBlue provides plans that give our members access to elite healthcare providers all around the world, plus world-class service available 24/7, and online and mobile tools that help members address health issues as soon as they arise.

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.

A one-call solution for any issue

With GeoBlue, members get concierge-level service, meaning it's prompt and easy to get care when they need it, wherever they are. Global services are available 24/7/365 to assist members with anything from arranging direct pay, coordinating evacuations or getting the proper follow up care.

For administrators, GeoBlue is readily available to help you assist your students with any question, problem or concern whether it's related to the expected or unexpected.

Access to elite doctors and hospitals

While student travelers visit new global locales they'll have access to more than 7,000 hand-picked international medical providers in 190 countries. Our healthcare providers, including physicians and dentists, speak English and are Western-trained, so you can be sure your student is comfortable with the care they receive.

GeoBlue works closely with our network of providers who bill us directly so members don't have to worry about out-of-pocket expenses during care—whether it's inpatient or outpatient.

Advanced technology for a superior mobile experience

The GeoBlue mobile app puts our concierge-level service right in the hands of our members. They can manage their health from anywhere by searching for healthcare providers, setting up direct pay and providing proof of coverage. They can also use the translation tool to help schedule a doctor visit or ensure they're getting the right dose of the right medication. With the app, members can also view security profiles and read travel alerts to make their journey safer.



Additional Services Included in GeoBlue Student Plans

GeoBlue members enjoy a comprehensive assistance program that provides the support necessary to help students, parents/guardians, and administrators feel confident in any situation.

Evacuation Services

When a member is in a medical situation that requires an evacuation, GeoBlue will coordinate all the emergency services with the help of our global partners and Regional Physician Advisors. With the support of this medical team, we can overcome obstacles and limitations to ensure members get the highest level of care. In the event of a political event or natural disaster, GeoBlue will engage the resources of our security partner, Drum Cussac, to arrange evacuation and supporting services. Drum Cussac is a leading international risk management advisor responding to up-to-the minute reliable information, analysis and intelligence to help make informed decisions and operate with confidence in any situation around the globe.

Global Safety Intelligence

GeoBlue's unsurpassed online and mobile resources promote personal safety by giving members convenient access to vitally important tools and news. This information includes daily alerts detailing the latest security and health issues in specific destinations. It also provides country and city profiles on crime, terrorism and natural disasters.



For more information on the GeoBlue Study Abroad plans, contact us:

studentsales@geo-blue.com

610 254 8704

<https://geobluestudents.com>

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Benefit Summary

St. John's University - GeoBlue Student Overseas Platinum

Coverages	Limits – Covered Person
MEDICAL BENEFITS	
Coverage Year Limit	\$250,000
Coverage Year Deductible	\$0
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
MEDICAL BENEFIT LIMITATIONS	
Maternity Care for a Covered Pregnancy	Reasonable Expenses
Inpatient treatment of mental and nervous disorders including drug or alcohol abuse	Reasonable Expenses for a maximum period of 30 days per Coverage Year
Outpatient treatment of mental and nervous disorders including drug or alcohol abuse	Reasonable Expenses for a maximum of 30 visits per Coverage Year
Annual cervical cytology screening for women 18 and older	100% of Reasonable Expenses
Low dose mammography screening, one baseline mammogram and one mammogram per year	100% of Reasonable Expenses
Colorectal cancer screenings	100% of Reasonable Expenses
Prostate screening tests	100% of Reasonable Expenses
Diabetic Supplies/Education	100% of Reasonable Expenses
Child Preventive and Primary Care Services	100% of Reasonable Expenses
Breast Reconstruction due to Mastectomy	100% of Reasonable Expenses
Treatment of specified therapies, including acupuncture and Physiotherapy	Reasonable Expenses up to a Maximum of 20 visits on an Outpatient basis
Repairs to sound, natural teeth required due to an Injury	100% of Reasonable Expenses up to \$1,000 per Coverage Year maximum
Dental Treatment (including extractions) to alleviate pain	100% of Reasonable Expenses up to \$500 per Coverage Year maximum
Outpatient prescription drugs including oral contraceptives and devices	100% of actual charge
OTHER COVERAGES	
Emergency Medical Evacuation	Maximum Benefit up to \$500,000 per Coverage Year
Emergency Family Travel Arrangements	Maximum benefit up to \$5,000 for the cost of one economy round-trip air fare ticket to, and the hotel accommodations in, the place of the Hospital Confinement for one (1) person. 3 day wait period
Emergency Reunion	In the event of the death of an Immediate Family member, up to \$1,500 is available for the cost of one economy round trip air fare ticket for the Covered Person to return home.
Repatriation of Mortal Remains	Maximum Benefit up to \$25,000
Accidental Death & Dismemberment	Maximum Benefit: Principal Sum up to \$10,000 for Eligible Participant; \$5,000 for Spouse; and \$1,000 for Child(ren)
OTHER INCLUDED SERVICES	
Global Assistance Services	Emergency Medical and Travel Assistance services provided, including coordination of all evacuations and repatriations if needed
PRE-EXISTING CONDITIONS	
Political Evacuation/Natural Disaster	Covered same as any illness
Coverage and Services provided through a separate agreement with Drum Cussac	Per Person/Per Event Limit: \$100,000 per person/per event subject to aggregate per event and annual limits. Aggregate Per Event Limit: \$5,000,000 aggregate limit per any one covered event for all groups covered under the blanket Drum plan. Aggregate Annual Limit: \$10,000,000 aggregate limit for all events in preceding 12-month period for all groups covered under the blanket Drum plan.



Benefit Summary

EXCLUSIONS

Unless specifically provided for elsewhere under the Certificate, the Certificate does not cover loss caused by or resulting from, nor is any amount charged for, any of the following:

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, including routine care of a newborn infant, 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. Elective termination of pregnancy.
11. For diagnostic investigation or medical treatment for reproductive services, infertility, fertility, or for male or female voluntary sterilization procedures, or the reversal male or female voluntary sterilization procedures.
12. Expenses incurred for, or related to gender reassignment surgery.
13. Organ or tissue transplant.
14. Participating in an illegal occupation or committing or attempting to commit a felony.
15. 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.
16. Expenses incurred within the Covered Person's Home Country.
17. The diagnosis or treatment of Congenital Conditions, except for a newborn child insured under the Certificate.
18. 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.
19. Expenses incurred in connection with weak, strained or flat feet, corns or calluses.
20. Diagnosis and treatment of acne.
21. Diagnosis and treatment of sleep disorders.
22. Expenses incurred for, or related to, services, treatment, education testing, or training related to learning disabilities or developmental delays.
23. Expenses incurred for the repair or replacement of existing artificial limbs, orthopedic braces, or orthotic devices.
24. Deviated nasal septum, including submucous resection and/or surgical correction, unless treatment is due to or arises from an Injury.
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 sport, contest or competition;
 - b. while participating in any practice or condition program for such sport, contest or competition;
 - c. SCUBA diving, sky diving, mountaineering (where ropes and climbing equipment are 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. Telephone, e-mail, and Internet consultations unless specifically approved by the Administrator due to limited resources while located in a country outside of the United States.
33. Orthopedic shoes (except when joined to braces) or shoe inserts, including orthotics.
34. To the extent that such payments would be prohibited by law.