

# GeoBlue Navigator® Health Plan

Worldwide Health Insurance for Career NGOs, Missionaries and Volunteers



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 NGOs, missionaries and those involved in humanitarian work.

The GeoBlue Navigator health plan meets the needs of NGOs, missionaries and those involved in humanitarian work by offering comprehensive worldwide benefits—inside and outside the U.S.—without the typical limits, eligibility conditions and benefit exclusions common among traditional plans. Unlike plans that limit furlough coverage, GeoBlue Navigator covers stateside tours, delivering the continuity and convenience of benefits that are truly seamless and portable.

GeoBlue Navigator is the premier health plan for missionaries and volunteers because it combines these benefits with concierge-level medical assistance and 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 in the U.S. through the Blue Cross and Blue Shield Network. GeoBlue Navigator gives NGOs, missionaries and volunteers peace of mind, knowing they always have the freedom to access top medical care and benefits no matter where their work takes 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 from 160 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 24/7/365, 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. We suggest requesting Direct Pay 48 hours in advance of your appointment.

### 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, members 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 Teledoc 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. Unlimited annual and lifetime medical maximum.
2. Immediate coverage of pre-existing conditions with proof of prior health insurance.
3. Illnesses and injuries related to terrorism are covered.
4. 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.
5. Includes prescription coverage.
6. Optional dental and vision coverage.
7. Unlimited telemedicine services.
8. Medically necessary COVID-19 testing and treatment is covered.
9. Continuous coverage for spouse and dependents in the event of subscriber death.\*

## Plan Highlights

GeoBlue Navigator offers comprehensive benefits and a range of deductible options that allow members to select the right amount of insurance coverage for their budget and lifestyle. 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](http://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 a detailed benefit schedule, please see insert.

# How to Apply

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

A 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, information on how to use your plan 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](http://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.

\*In the unfortunate event the subscriber dies while covered under this plan, any currently enrolled spouse and/or dependent children will remain covered with the existing plan benefits for up to 24 months with no additional premium. The continuation of benefits ends at 24 months or when the dependents return to their home country.

# GeoBlue Navigator® Benefit Schedule

GeoBlue Navigator has three tiers of coinsurance: 100% outside the U.S., 80% in-network in the U.S., 60% out-of-network inside the U.S. All GeoBlue Navigator plans have an unlimited lifetime maximum and a \$250,000 maximum benefit for emergency medical evacuation. The Out-of-Pocket Maximum is calculated by adding the deductible and coinsurance maximum together. Please refer to the chart on page 3 of brochure.

Benefits	Outside the U.S.	In-Network, U.S.	Out-of-Network, U.S.
<b>Primary and Preventive Care – Insurer waives Deductible</b>			
Primary Care Office Visits - as many as 8 visits per Calendar Year	All except a \$10 copay per visit <sup>1</sup>	All except a \$30 copay per visit	60% to Coinsurance Maximum then 100%
Preventive Care for Babies/Children: (Birth through Age 18) for Office Visits/Examination and Immunizations, Lab work & X-rays done in conjunction with an office visit	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Preventive Care For Adults: (Age 19 and Older) for Office Visits/examination, Immunizations as recommended by the Center for Disease Control (CDC), Routine Pap Smears, Annual Mammogram, PSA For Men, and Diagnostic lab work & X-rays done in conjunction with an office visit	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Travel Vaccinations, Subject to a Calendar Year Maximum of \$500	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Annual Physical Examination/Health Screening, Subject to a Calendar Year Maximum of \$250 and limited to one per Calendar Year	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Urgent Care Facility	100%	All except a \$75 copay per visit	60% Coinsurance to Maximum then 100%
<b>Outpatient Services – Insurer pays after the Deductible is Met</b>			
Outpatient Medical Care	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
<b>Inpatient Hospital Services – Insurer pays after the Deductible is Met</b>			
Surgery, X-rays, In-hospital doctor visits, Organ/Tissue Transplant	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Inpatient Medical Emergency <sup>2</sup>	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Professional Services-Surgery, Anesthesia, Radiation Therapy, In-Hospital Doctor Visits, Diagnostic X-ray and Lab Work.	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
<b>Other Services – Insurer pays after the Deductible is Met, unless noted</b>			
Ambulatory Surgical Center	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Physical/Occupational Therapy/Medicine, Limited to 6 visits per Calendar Year	100%, No Deductible	100%, No Deductible	100%, No Deductible
Ambulance Service	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Acupuncture and Chiropractic Services, Subject to a \$2,000 Maximum per Calendar Year if under the care of a licensed Physician	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Durable Medical Equipment	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
<b>Mental, Emotional or Functional Nervous Disorders, Alcoholism or Drug Abuse - Insurer pays after the Deductible is Met, unless noted</b>			
Inpatient Mental Health	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Outpatient Mental Health	100%, No Deductible \$10 Copayment <sup>1</sup>	100%, No Deductible \$30 Copayment	60% to Coinsurance Maximum then 100%
Inpatient Substance Abuse	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Outpatient Substance Abuse	100%, No Deductible \$10 Copayment <sup>1</sup>	100%, No Deductible \$30 Copayment	60% to Coinsurance Maximum then 100%
<b>Outpatient Prescription Drugs - Insurer waives Deductible</b>			
Prescription Drug Benefit, Subject to \$5,000 Maximum per Insured Person per Calendar Year, Maximum 90-day supply	100% of actual charges	100% of actual charges	100% of actual charges
<b>Global Travel Benefits – Insurer Waives Deductible</b>			
Accidental Death and Dismemberment	Maximum Benefit: Principal Sum up to \$10,000		
Repatriation of Mortal Remains	Maximum Benefit up to \$25,000		
Emergency Medical Transportation	Maximum Lifetime Benefit for all Evacuations up to \$250,000		

<sup>1</sup>Copay waived when visiting a GeoBlue® contracted provider outside the U.S.

<sup>2</sup>Emergency room visits that do not result in inpatient admissions will be subject to a \$100 penalty.

This is intended to be a sample benefit schedule. Changes may occur to benefits, rates and terms annually.

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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