

GeoBlue Navigator Health Plan

Worldwide Health Insurance for International Students
and Faculty in the U.S. and Abroad



Offered through the
Global Citizens Association,
Washington, D.C.

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Who is GeoBlue?

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.

What is GeoBlue Navigator?

Worldwide health insurance and services for students and faculty.

Why Choose GeoBlue Navigator?

The GeoBlue Navigator health plan meets the needs of international students and faculty by offering comprehensive worldwide benefits—inside and outside the U.S.—without the typical limits, eligibility conditions and benefit exclusions common among traditional plans.

GeoBlue Navigator is the premier health plan for students and faculty because it combines these benefits with concierge-level medical assistance and easy access to the Blue Cross and Blue Shield provider network, the largest provider network in the U.S., and an elite community of carefully selected providers outside the U.S. GeoBlue Navigator gives students and faculty peace of mind, knowing they have the freedom to access top medical care no matter where their studies or assignments take them.

Does GeoBlue offer coverage for assignments shorter than 3 months?

For study or assignments inbound to the U.S., the minimum length of stay is 3 months under the GeoBlue Navigator plan. GeoBlue Voyager provides coverage for students and faculty traveling outside of the U.S. for short-term research, study or international experience.





Affordable monthly premium with no loading!

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

Strength of the Blue Brands in the U.S.

GeoBlue members have cashless access to the Blue Cross and Blue Shield network in all fifty states.

More than 95% of physicians and more than 96% of hospitals across the U.S. are a part of the BlueCard Network.

Outside the U.S.

GeoBlue has a network of doctors that includes almost every speciality you may need in over 190 countries.

Only a small fraction of doctors around the world meet GeoBlue 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 over 169 Physician Advisors from all over the world. Then we assemble in-depth profiles so our members can choose with confidence, and we put formal contracts in place to ensure patient access. Once they've seen you, GeoBlue doctors bill us directly so you don't have to file a claim.

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 maintains a 24/7, 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.

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.



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.

World-Class Healthcare

GeoBlue has the expertise and capability to meet any medical need efficiently and effectively. This can be support for a minor issue or help for a major issue, no matter where you are.

Group Quotes Available

Educational organizations can cover groups with 25 or more enrollees. Group plan designs can be customized.

GeoBlue Navigator Advantages

1. The strength of the Blue brand. GeoBlue is an independent licensee of the Blue Cross and Blue Shield Association.
2. Cashless access to the best provider networks inside and outside the U.S.
3. Choice of deductible options (waived for office visits)
4. \$30 office visit copay (reduced to \$10 outside the U.S.)
5. Coinsurance waived for care outside the U.S.
6. Pre-existing conditions exclusion waived with prior creditable coverage
7. No exclusion for specified conditions in the first 6 months
8. Sports and alcohol related injuries covered





How the Plan Works

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 together as a total.

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.

GeoBlue Navigator Plan Highlights

- Unlimited annual and lifetime medical maximum
- Physician office visits including preventive care
- Hospitalization, surgery and diagnostic care
- Coinsurance: 20% in-network/40% out-of-network (waived outside the U.S.)
- Prescription drug coverage included
- Physical therapy, mental health and substance abuse
- Medical Evacuation, Repatriation of Remains and AD&D

Choose the Proper Level of Coverage

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.

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
1000	\$500	\$1,000	\$2,000	\$4,000
2500	\$1,250	\$2,500	\$5,000	\$8,000
5000	\$2,500	\$5,000	\$10,000	\$10,000

*Amounts paid to satisfy a deductible are credited to all other deductibles. Deductible waived for office visits.

**These plan choices meet and exceed the J1 Visa requirements.

How to Apply

Applications are available online or may be initiated by telephone or email. A personal check, money order or 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, a certificate of insurance 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.

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.

Creditable 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, exclusions, eligibility and other important information, please see inserts.

- 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.

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.
Primary and Preventive Care – Deductible is Waived			
Primary Care Office Visits - as many as 8 visits per Calendar Year	All except a \$10 copay per visit	All except a \$30 copay per visit	60% to Coinsurance Maximum then 100%
Preventive Care for Babies/Children: (Birth to Age 18) for Office Visits/Examination and Immunizations, Lab work & X-rays	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Preventive Care For Adults: (Age 19 and Older) for Routine Pap Smears, Annual Mammogram, PSA For Men, and Immunizations as recommended by the Center for Disease Control (CDC)	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Travel Vaccinations	100% Maximum Covered Expense of \$500 per Calendar Year.	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Annual Physical Examination Health Screening	100% Maximum Covered Expense of \$250 and limited to one per Calendar Year.	80% to Coinsurance Maximum then 100% Maximum Covered one per Calendar Year.	60% to Coinsurance Maximum then 100% Maximum Covered Expense of \$250 and limited to one per Calendar Year
Outpatient Services – Insurer pays after the Deductible is Met			
Outpatient Medical Care	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Inpatient Hospital Services – Insurer pays after the Deductible is Met			
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	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%
Other Services – Insurer pays after the Deductible is Met, unless noted			
Ambulatory Surgical Center	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Physical/Occupational Therapy/Medicine	Deductible is waived. Covered Expenses up to \$50 per visit, and as many as 6 visits per Calendar Year		
Ambulance Service	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%
Mental, Emotional or Functional Nervous Disorders, Alcoholism or Drug Abuse			
Inpatient Mental Health	100% up to 60 days	80% up to 60 days	60% up to 60 days
Outpatient Mental Health	75% up to 40 visits/ 60% thereafter	75% up to 40 visits/ 60% thereafter	75% up to 40 visits/ 60% thereafter
Inpatient Substance Abuse	100% up to 60 days detox	80% up to 60 days detox	60% up to 60 days detox
Outpatient Substance Abuse	75% up to 40 visits/ 60% thereafter	75% up to 40 visits/ 60% thereafter	75% up to 40 visits/ 60% thereafter
Outpatient Prescription Drugs	100% of actual charge up to an annual maximum of \$5,000. Maximum 90 - day supply	100% of actual charge up to an annual maximum of \$5,000. Maximum 90 - day supply	100% of actual charge up to an annual maximum of \$5,000. Maximum 90 - day supply
Dental Care Required Due to an Injury	100% of Covered Expenses up to \$500 per Calendar Year maximum	100% of Covered Expenses up to \$500 per Calendar Year maximum	100% of Covered Expenses up to \$500 per Calendar Year maximum
Global Travel Benefits – Insurer Waives Deductible			
Accidental Death and Dismemberment	Deductible is waived. Maximum Benefit: Principal Sum up to \$10,000		
Repatriation of Mortal Remains	Deductible is waived. Maximum Benefit up to \$25,000		
Emergency Medical Transportation	Deductible is waived. Maximum Lifetime Benefit for all Evacuations up to \$250,000		

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

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Excluded Services

The Plan does not provide benefits for:

1. 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 the Extension of Benefits
2. Hospitalization, services and supplies that are not Medically Necessary.
3. Services or supplies that are not specifically mentioned in this Certificate
4. Services related to pregnancy or maternity care other than for Complications of Pregnancy.
5. Services or supplies for any illness or injury arising out of or in the course of employment for which benefits are available under any Workers' Compensation Law or other similar laws whether or not you make a claim for such compensation or receive such benefits. This exclusion does not apply to Protection and Indemnity Insurance for marine crew members.
6. Services or supplies that are furnished to you by the local, state or federal government and for any services or supplies to the extent payment or benefits are provided or available from the local, state or federal government whether or not that payment or benefits are received.
7. Conditions caused by or contributed by: (a) An act of war; (b) The inadvertent release of nuclear energy when government funds are available for treatment of Illness or Injury arising from such release of nuclear energy; (c) A Covered Person participating in the military service of any country; (d) A Covered Person participating in an insurrection, rebellion, or riot; (e) Services received for any condition caused by a Covered Person's commission of, or attempt to commit a felony or to which a contributing cause was the Covered Person being engaged in an illegal occupation.
8. Services or supplies that do not meet accepted standards of medical and/or dental practice.
9. Investigational Services and Supplies and all related services and supplies.
10. Routine physical examinations, unless otherwise specified in this Certificate.
11. Services or supplies received during an Inpatient stay when the stay is primarily related to behavioral, social maladjustment, lack of discipline or other antisocial actions that are not specifically the result of Mental Illness.
12. Cosmetic Surgery and related services and supplies, whether or not for psychological purposes, except for the correction of congenital deformities or for conditions resulting from accidental injuries, scars, tumors or diseases that occur after your Coverage Date.
13. Services or supplies for which you are not required to make payment or would have no legal obligation to pay if you did not have this or similar coverage.
14. Charges for failure to keep a scheduled visit or charges for completion of a claim form.
15. Durable medical equipment not specifically listed as Covered Services in the Covered Services section of this Plan. Excluded durable medical equipment includes, but is not limited to: orthopedic shoes (except when joined to braces) or shoe inserts, including orthotics; air purifiers, air conditioners, humidifiers; exercise equipment, treadmills; spas; elevators; supplies for comfort, hygiene or beautification; disposable sheaths and supplies; correction appliances or support appliances and supplies such as stockings.
16. Care and treatment by a Chiropractor.
17. Care and treatment by an Acupuncturist.
18. Special braces, splints, specialized equipment, appliances, ambulatory apparatus, battery implants, except as specifically mentioned in this Certificate.
19. Blood derivatives that are not classified as drugs in the official formularies.
20. Eyeglasses, contact lenses or cataract lenses and the examination for prescribing or fitting of glasses or contact lenses or for determining the refractive state of the eye, except as specifically mentioned in this Certificate.
21. Treatment to change the refraction of one or both eyes (laser eye correction), including refractive keratectomy (RK) and photorefractive keratectomy (PRK).
22. Hearing aids, including but not limited to semi-implantable hearing devices, audiant bone conductors and Bone Anchored Hearing Aids (BAHAs), except as covered under this Plan as shown in the Schedule of Benefits section. A hearing aid is any device that amplifies sound.
23. Treatment of flat foot conditions and the prescription of supportive devices for such conditions and the treatment of subluxations of the foot.
24. Routine foot care, except for persons diagnosed with diabetes, including the cutting or removal of corns or calluses; the trimming of nails, routine hygienic care and any service rendered in the absence of localized Illness, Injury or symptoms involving the feet.
25. Immunizations, unless otherwise specified in this Certificate.
26. Therapy or treatment intended primarily to improve or maintain general physical condition or for the purpose of enhancing job, school, athletic or recreational performance, including but not limited to routine, long term, or maintenance care which is provided after the resolution of the acute medical problem and when significant therapeutic improvement is not expected.

27. Non-medical counseling or ancillary services, including but not limited to Custodial Care services, education, training, vocational rehabilitation, behavioral training, gym or swim therapy, legal or financial counseling, biofeedback, neuro-feedback, hypnosis, sleep therapy, employment counseling, back to school, return to work services, work hardening programs, driving safety, and services, training, educational therapy or other non-medical ancillary services for learning disabilities, developmental delays or intellectual disabilities.
28. Diagnostic Service as part of routine physical examinations or check-ups, premarital examinations, determination of the refractive errors of the eyes, auditory problems, surveys, case-finding, research studies, screening, or similar procedures and studies, or tests which are Investigational unless otherwise specified in this Certificate.
29. Procurement or use of prosthetic devices, special appliances and surgical implants which are for cosmetic purposes, the comfort and convenience of the patient, or unrelated to the treatment of a disease or injury.
30. Services and supplies rendered or provided for human organ or tissue transplants other than those specifically named in this Certificate.
31. Investigational or experimental organ transplantation including animal to human organ transplants.
32. Consultations performed by you, your spouse, parents or children.
33. Medical and Hospital care and costs for the infant child of a Dependent, unless this infant child is otherwise eligible under this Plan.
34. Charges for the services of a standby Physician.
35. Medical and surgical services, initial and repeat, intended for the treatment or control of Obesity, except for treatment of clinically severe (Morbid) Obesity as shown in Covered Expenses, including: medical and surgical services to alter appearance or physical changes that are the result of any surgery performed for the management of Obesity or clinically severe (Morbid) Obesity; and weight loss programs or treatments, whether prescribed or recommended by a Physician or under medical supervision.
36. Treatment for hair loss.
37. Growth hormone treatment for children with familial short stature (short stature based upon heredity and not caused by a diagnosed medical condition).
38. Dental treatment, dental surgery, dental prostheses and orthodontic treatment unless otherwise specified in this Certificate.
39. Dental Implants: Dental materials implanted into or on bone or soft tissue or any associated procedure as part of the implantation or removal of dental implants.
40. Medical aids unless otherwise specified in this Certificate.
41. Services and treatment related to elective abortions.
42. Infertility, Assisted Reproduction And Sterilization Reversal
43. Treatment of infertility, including procedures, supplies and drugs;
44. Any assisted reproduction techniques, regardless of reason or origin of condition, including but not limited to, artificial insemination, in-vitro fertilization, and gamete intra-fallopian transplant (GIFT) and any direct or indirect complications thereof.
45. Please Note: This exclusion does not apply to the diagnosis of infertility or the surgical correction or a condition causing infertility. This would be treated the same as any other medical condition.
46. Expenses incurred for, or related to gender reassignment surgery.
47. Any services or supplies for the treatment of male or female sexual dysfunction such as, but not limited to, treatment of erectile dysfunction (including penile implants), anorgasmia, and premature ejaculation.
48. Non-prescription drugs.
49. Nutritional counseling or food supplements, except for treatment of Phenylketonuria (PKU) and other inherited metabolic diseases and diabetes.
50. 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.
51. Loss arising from
52. participating in any professional sport, contest or competition;
53. SCUBA diving
54. Whenever coverage provided by this Certificate would be in violation of any U.S. economic or trade sanctions, such coverage shall be null and void.

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GeoBlue Navigator Students and Faculty Frequently Asked Questions

1. Who is eligible to buy a GeoBlue NavigatorSM plan?

U.S. citizens and U.S. permanent residents living abroad who are 75 or younger at the time of application are eligible to apply for coverage. Legal residents of the U.S. (citizens and residents) are eligible if they apply from the U.S. The Eligible Member must be scheduled to reside outside his/her country for at least 3 months per year and must be involved in Educational activity. This includes:

- International Students living in the U.S.
- International Faculty and Research Scholars in the U.S.
- Optional Practical Training (OPT) Participants living in the U.S.
- U.S. Students and Faculty, planning on studying outside the U.S., applying from either inside or outside the U.S.

2. How long will the medical underwriting process take?

The underwriting time frame depends on the verification of student status listed on the application. Our commitment is to respond to a submission in writing within 24 – 48 hours. In some instances, this may mean that we send a request for additional information to the applicant, such as a copy of a tuition bill, class schedule or letter from the registrar, or to notify the applicant that they erroneously missed a question on the application form. Our turnaround time in these situations will depend on how quickly the applicant responds to our request.

If we receive the application before the requested effective date, we can honor the effective date even if the approval comes through thereafter.

If you are applying for coverage as a student only, you are eligible for our expedited underwriting process. If you are a student in need of dependent coverage, an OPT participant or you are a Faculty member/scholar, you will be directed through the normal underwriting process.

3. How do I qualify for maternity benefits?

After 364 days of continuous coverage, GeoBlue Navigator members may apply for a new plan that covers maternity costs up to \$25,000 per pregnancy for all inpatient and outpatient care related to a covered pregnancy. This is inclusive of pre-natal care, delivery and post-natal care. Note: a newborn may be added to the plan within 31 days of birth with no medical underwriting.

4. Will my policy automatically renew? At what rate?

You can enroll in a GeoBlue Navigator plan up to age 75. The policy does not automatically renew upon your request. You will be notified of your new plan rate at least 30 days prior to your policy expiration date. You must confirm your new policy rate in writing or by accepting the rate when logged in to our secure website. Plan rates are based on age at time of enrollment and are impacted by medical inflation. You will not be asked any medical questions and your personal health history will not determine your new rate. GeoBlue Navigator rates are standard rates for all members re-enrolling.

5. When does my coverage end?

We may terminate your coverage if:

- you no longer meet the eligibility requirements; or
- you fail to pay your premium; or you exhaust the Lifetime Maximum Benefit of the plan; or
- we discover that you committed fraud or misrepresented a material fact to us, except as indicated in the time limit of certain defenses provision; or
- we terminate the plan in your geographic service area.

6. Who is the insurer?

GeoBlue Navigator is underwritten by 4 Ever Life International Limited (4ELI). 4ELI is an independent licensee of the Blue Cross and Blue Shield Association and a wholly owned subsidiary of BCS Financial Corporation. BCS is owned by a consortium of Blue Cross and Blue Shield plans and the Blue Cross Blue Shield Association. 4 Ever Life International Limited is an A.M. Best “A-” rated (Excellent) carrier.

continued...

7. Will my pre-existing condition be covered under a GeoBlue Navigator plan?

If you were previously covered by a primary health plan that issues you a Certificate of Creditable Coverage, GeoBlue will credit you for this prior coverage. The number of months of coverage shown on the Certificate will reduce or eliminate the 12-month pre-existing condition waiting period. If you have 12 or more months of creditable coverage, your waiting period will be eliminated. If you have less than 12 months creditable coverage, your waiting period will be reduced by the number of months you had creditable coverage. For example, if you have 2 months of creditable coverage, your waiting period will be reduced from 12 months to 10 months.

8. Am I guaranteed to be issued GeoBlue Navigator coverage if I apply?

No, GeoBlue Navigator is not a guaranteed issue plan. Each application is medically underwritten. Your application may be 1) accepted, 2) accepted with a rate increase due to your health status, or 3) denied.

9. Is the quote I receive binding?

No. The quote you receive may not apply if 1) you misstated a material fact on your application, or 2) we increase the rate due to your health status.

10. What is the Global Citizens Association?

The Global Citizens Association (GCA) is a non-profit association located in Washington, D.C. serving the needs of the globally mobile with the goal of helping its members successfully pursue international living experiences through safe and healthy world travel that increase cross-cultural understanding.

Founded in 1994 to serve international students, the GCA has grown to encompass world travelers and expatriates in all corners of the globe. The Association has sponsored GeoBlue and affiliated insurance programs for travelers for more than 25 years and is organized as a not-for-profit corporation under the laws of the District of Columbia. More information can be found here: <http://www.gcassociation.org>.

11. Does this plan meet the Affordable Care Acts requirement for Minimum Essential Coverage?

This plan does not provide Minimum Essential Coverage and therefore does not meet the requirements of the Affordable Care Act (ACA). Coverage by the insurer can be 1) accepted, 2) accepted with a rate increase, or 3) denied based on the health history of the applicant(s). A waiting period for pre-existing conditions applies unless you have 12 months of prior creditable coverage. For international Students on a J1, F1 or M1 Visa, you are exempted from any tax penalty under the Affordable Care Act. For Americans abroad, there is no tax penalty for purchasing this policy if you are outside the U.S. for 330 days or more in a calendar year.

12. What about accessing participating providers?

GeoBlue's Global Health and Safety services help members identify, access and pay for quality healthcare all over the world, including a contracted community of elite providers in 180 countries. Members can access these carefully-selected providers and arrange for the bills to be sent directly to GeoBlue. Please note that in the U.S. a member can simply show his/her ID card at time of service and participating providers will only bill the member for any applicable deductible or copayment. Members have access to the Blue Cross and Blue Shield Network. Whether overseas or in the U.S., members can choose to use any doctor or hospital. Members are never restricted to a network. Please see the benefit schedules to see how coinsurance may apply.

13. Do these plans meet the J-1 program Visa requirements effective May 15, 2015?

Yes, the plan benefits and three deductible options meet and exceed the requirements. The deductible options that meet the requirements are the 0, 250 and 500 plans. Full details of the requirements can be found on <https://www.federalregister.gov/>.

12. How do I order my prescriptions when I need them?

Your GeoBlue Navigator plan comes with outpatient prescription drug coverage up to 100% of actual charges up to an annual max of \$5,000 (90 day Max – Insurer waives deductible).

To access prescription drugs at a retail pharmacy inside of the U.S.;

Locate a participating pharmacy online at www.universalrx.com. Present your medical ID card to the participating pharmacy and pay your copay.

To access mail order prescription drugs outside the U.S.;

Online: Complete the online order form at www.expatsps.com.

Email: Email a copy of your prescription(s) to eps@universalrx.com.

Phone: Call an EPS representative to order within the U.S. at 540-777-1450; Hours: 8:30am –5:00pm EST, USA.

Fax: Fax your prescription(s) to: Universal Rx, Attention: EPS Team, 540-777-7184.



GeoBlue Navigator Health Plans Application Instructions

Thank you for applying with GeoBlue®.

- GeoBlue Navigator is specially designed for members of the Global Citizens Association.
- Coverage is not guaranteed until approved in writing by GeoBlue. Do not cancel your current insurance coverage until you have been notified of approval by GeoBlue that your GeoBlue Navigator coverage is effective.
- This application is for students only.

Instructions

Do not complete this application until you have read the current product brochure or website.

Please follow these instructions to allow us to better process your application.

- **For your own protection, you, the applicant, must complete this application. You are solely responsible for its accuracy and completeness.**
- All information must be stated accurately.
- All questions must be answered in full or the application may be returned to you resulting in a delay in processing.
- For additional information or explanations attach extra sheets, if necessary. **All attachments must be signed and dated.**
- Print clearly using blue or black ink. No correction fluid, please.
- This application must be received by GeoBlue within thirty (30) days from the signature date.
- Even if this application is approved, any intentional misstatements or omissions may result in future claims being denied and the plan being rescinded.
- Your insurance will become effective only if this application is approved as applied for, the appropriate premium is enclosed, and other specific conditions are met. **(See details under Section 7 – Conditions of Application).**
- Please return this application and your check to your agent OR mail to the address listed.
- If we cannot verify educational status you will be required to electronically submit a tuition bill, class schedule or letter from the registrar.
IT IS BEST TO SUBMIT THIS PROOF AT THE TIME OF APPLICATION.

Payment Information

Please see page 6.

Most common causes for delay in underwriting

- Missing, inaccurate or incomplete information such as:
 - Weight AND Height
 - Date of birth
- Incomplete or illegible information such as the mailing address does not include city, state and ZIP code.
- The application is not signed and dated by the applicant.
- Additional documentation or information is required.

Mailing Address

- **Applicant:** Please return this application to the address below or to your agent.

**GeoBlue
Attn: Individual Underwriting Department
933 First Ave.
King of Prussia, PA 19406**

Expediting an Application

- To expedite underwriting please fax to 610.482.9953 or email underwriting@geo-blue.com.

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GeoBlue Navigator Individual Enrollment Application

Application must be completed by the applicant in blue or black ink.

1. Applicant Information (Please Print)

Applicant's Last Name	First Name	M.I.
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Reason for Application (Check one)

- New Enrollment(s)
 To change existing plan, please enter I.D. No:

Address Outside the U.S.

Street	Apt No.	(P.O. Box or Personal Mail Box No.)	
City	Postal Code	Country	

Address Inside the U.S.

Street	Apt No.	(P.O. Box or Personal Mail Box No.)	
City	State	ZIP Code	

Mailing Address (In Care Of)

In Care Of:			
Street	Apt No.	(P.O. Box or Personal Mail Box No.)	
City	State	Postal Code	Country

Home Phone No. ()	Daytime Phone No. ()
Business Phone No. ()	Fax No. ()
Email Address	

2. Time and Location Status

What is your citizenship/nationality(ies)? _____

What is your host country or destination(s)? _____

How much time will you be away from your country of citizenship/nationality(ies) during the enrollment period?

Under 3 months
 3-6 months
 7-9 months
 10-12 months

How did you hear about GeoBlue? _____

3. Choice of Plan

GeoBlue Navigator

0
 250
 500
 1000
 2500
 5000

4. Applicant for Coverage

Sex	Last Name	First Name	M.I.	MUST BE ACCURATE		Date of Birth (MM/DD/YYYY)	Social Security/ Visa/ Passport No.
				Height	Weight		
<input type="checkbox"/> Male <input type="checkbox"/> Female							

Applicant's Social Security No.

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Visa/ Passport No.

--

4. Applicants for Coverage continued

Are you a U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a Permanent Resident? <input type="checkbox"/> Yes <input type="checkbox"/> No
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Are you a foreign national residing legally in the U.S.? <input type="checkbox"/> Yes <input type="checkbox"/> No

Are you a full time student at a U.S. University? <input type="checkbox"/> Yes <input type="checkbox"/> No
--

Please provide the name of your institution, college or university.
Please provide business address.

5. Other Coverage - Please answer all of the following questions.

A. Have you been insured in the last 18 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
--	--

If Yes, please provide the following information and attach the Certificate of Creditable Coverage from your prior health insurance carrier.

Name of insured(s)	Insurance carrier(s)	Effective date	End date
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B. Are you a prior GeoBlue Member ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Applicant's Social Security No.

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 Visa/ Passport No.

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6. Health History

6A. Health History Questionnaire – ALL QUESTIONS MUST BE ANSWERED OR THE APPLICATION MAY BE RETURNED AND/OR REJECTED. If you answer “Yes” to any question in Section 6A, you must give complete details in Section 6B.

Have you received medical advice, a diagnosis, treatment, or had treatment or consultation recommended, or been hospitalized for any of the following conditions listed in questions 1 through 5 **within the last 10 years?**

1. Dizziness, weakness, fainting, numbness/tingling, head injury, paralysis, stroke, confusion, memory loss, loss of consciousness, narcolepsy or any similar symptoms Yes No
2. Chest pain, high cholesterol, high or low blood pressure, heart disease, heart attack, heart murmur, palpitations, pacemaker, or any other heart disorder or condition Yes No

Have you ever:

3. Had cancer, tumor/growth, leukemia or cyst? Yes No
4. Had an abnormal physical exam, laboratory results, x-rays, EKG, MRI, CT scan or been advised to undergo further testing surgery or treatment? Yes No
5. Seen, been a patient in a hospital, clinic, mental health facility, or other medical facility, received treatment from or consulted any doctor or other person providing health care services for any other condition or symptom(s) (excluding childbirth) not listed on this application? Yes No

IMPORTANT: Applicant's medical conditions, which occur after the signature date and before the approval date that come to GeoBlue's attention, may be considered in the final underwriting decision.

6B. Professional Services

Give COMPLETE details of any “Yes” answers to the questions in 6A. (Use additional sheets if necessary.)

Question #	Name	Date of Onset	If abnormal, please explain:		
	Name of Condition/Illness	Date Ended			
	Treatment (X-ray, lab, surgery, etc.)	Degree of Recovery	Medications	Frequency	
	Results <input type="checkbox"/> Normal <input type="checkbox"/> Abnormal	<input type="checkbox"/> Still under treatment	Dosage	Date Prescribed	Date Discontinued

Question #	Name	Date of Onset	If abnormal, please explain:		
	Name of Condition/Illness	Date Ended			
	Treatment (X-ray, lab, surgery, etc.)	Degree of Recovery	Medications	Frequency	
	Results <input type="checkbox"/> Normal <input type="checkbox"/> Abnormal	<input type="checkbox"/> Still under treatment	Dosage	Date Prescribed	Date Discontinued

Question #	Name	Date of Onset	If abnormal, please explain:		
	Name of Condition/Illness	Date Ended			
	Treatment (X-ray, lab, surgery, etc.)	Degree of Recovery	Medications	Frequency	
	Results <input type="checkbox"/> Normal <input type="checkbox"/> Abnormal	<input type="checkbox"/> Still under treatment	Dosage	Date Prescribed	Date Discontinued

6C. Prescription Medications –

List all medications not noted above taken within the last 12 months by any family member listed on this application.

Medication and Dosage	Illness for which Medication is Prescribed	Date Prescribed	Date Discontinued

Applicant's Social Security No.									
Visa/ Passport No.									

7. Conditions of Application

It is important that you carefully read and fully understand the following.

I, the undersigned, understand that, under the GeoBlue Navigator for which I am applying, I may be entitled to lesser benefits if I use a nonparticipating hospital, physician, or other provider, than if I use a participating hospital, physician or other provider.

All applicants age 18 and over must personally read, agree to, and sign the following. If an applicant does not read English, the translator must sign and submit the Statement of Accountability, Section 9, for translating this entire application.

Effective Date

If you currently have health coverage, we strongly recommend that you maintain your current coverage, and allow us to assign your effective date FOLLOWING APPROVAL. If, however, you would like to request a specific effective date, we strongly recommend you allow 3-5 days for underwriting. This will help ensure that your application is processed before you surrender your present insurance and will prevent you from being required to pay for two policies.

I request that GeoBlue Navigator assign my effective date if my application is approved. My effective date will be assigned as either the 1st or the 15th of the month following the approval date of my application.

1st of _____ 15th of _____.

This date must be AFTER the signature date but not greater than 75 days from the signature date on this application.

REQUESTING AN EFFECTIVE DATE DOES NOT GUARANTEE UNDERWRITING TO BE COMPLETED BEFORE THE DATE REQUESTED. I UNDERSTAND THAT IF I SELECT AN EFFECTIVE DATE, ONLY GEOBLUE CAN CHANGE THIS DATE, HOWEVER, GEOBLUE CANNOT CHANGE THIS DATE UNDER ANY CIRCUMSTANCES ONCE THE PLAN IS ISSUED.

Initial X

Initial Term

Please issue coverage for the initial term of:

- 3 months 4 months 5 months 6 months
- 7 months 8 months 9 months 10 months
- 11 months 12 months

Billing Date

Charged on the 1st or 15th of the month (depending on your plan effective date).

Agreement (All applicants)

I, the undersigned, agree to the following:

- I understand and agree to pay the premium amount required with this application. If my application is denied, GeoBlue will return the premium payment. If my application is accepted, this premium amount will be applied to the premium charges.
- I agree to become a member of the Global Citizens Association and acknowledge that membership is subject to the terms and conditions set forth in the Membership Agreement which will be mailed to me with my welcome packet. Prices include a membership fee for the Global Citizens Association (GCA). If you are already a member, your membership will be extended for 12 months. Members may request a pro-rated adjustment of current membership fees. Please contact GCA at admin@gcassociation.org.
- If my application for GeoBlue Navigator coverage is accepted as applied for, the coverage date will be as specified above, but I agree I have no coverage under this application until I am notified in writing by GeoBlue that my application is approved.
- I understand that GeoBlue has the right to deny my application and if it does so, I will be notified in writing and the premium I submitted will be returned.
- I understand and agree that if GeoBlue rejects my application, under no circumstance will any benefits be payable for any person listed

on this application. Receipt of money, and/or cashing of my premium check or charging this amount to my credit card by GeoBlue does not constitute approval of my application or create GeoBlue Navigator coverage.

- If I am accepted, this application will become part of the agreement between the insurance carrier and myself.
- GeoBlue may request additional information, and this may delay processing of this application. If the health care provider charges a fee for these services, GeoBlue will determine payment, and I will be responsible for any difference.
- The selling agent has no authority to promise me coverage or to modify underwriting or terms of any GeoBlue Navigator coverage.
- I have personally read and completed this application. Nothing has been left off regarding the past or present health of anyone listed on this application. I understand that no one listed is eligible for benefits if any information on this application is false, incomplete or omitted. GeoBlue may void all coverage from the original effective date of the agreement for such material intentional misstatements or omissions. If the family member is a minor, I accept full legal and financial responsibility for the coverage and information provided on this application.

Yes. I Agree X

Signature _____

FRAUD NOTICE Please read carefully

Any person who knowingly and with intent to defraud or deceive any insurance company submits an insurance application or statement of claim containing any false, incomplete or misleading information may be subject to civil or criminal penalties, depending upon state law.

District of Columbia It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Authorization/Disclosure Statement

I understand and agree to all the Conditions of Application (Section 7). I understand that coverage is subject to the provisions in the Conditional Receipt (Section 10). I have read and understand this Application in its entirety. I certify that I have received an outline of coverage.

Important details about this plan and the Affordable Care Act:

THIS IS NOT QUALIFYING HEALTH COVERAGE (“MINIMUM ESSENTIAL COVERAGE”) THAT SATISFIES THE HEALTH COVERAGE REQUIREMENTS OF THE AFFORDABLE CARE ACT. IF YOU DON’T HAVE MINIMUM ESSENTIAL COVERAGE, YOU MAY OWE AN ADDITIONAL PAYMENT WITH YOUR TAXES.

If at any time during its term, this policy coverage is in conflict with any laws, statutes or regulations of the U.S. federal government or any of its agencies, the insurer shall have the right to exchange this policy with a substitute plan.

To see if you are required to purchase Minimum Essential Coverage and to learn more details, please visit our Affordable Care Act page: <https://www.geobluetravelinsurance.com/marketing/AHA.cfm>.

Signatures (Required) – All applicants over age 18 must sign and date.

1. Applicant/parent or legal guardian	Today’s date

Notice of Information Practices

If you apply for or are covered by a GeoBlue health care plan, GeoBlue may collect personal information about you in order to evaluate your application or to administer benefits. This information is normally limited to the condition of your health. For example, GeoBlue may provide information to a hospital in order to verify benefits. Upon your request, GeoBlue will provide details of the nature of personal information that may be collected, the circumstances under which it may be disclosed without authorization, and your right to access and correction if you believe it to be inaccurate. GeoBlue can choose to furnish the medical record information either directly to you or to a medical professional designated by you.

Applicant's Social Security No.

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ATTACH INITIAL PREMIUM CHECK HERE. DO NOT TAPE.
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8. Payment Method – Submit initial premium with application (required).**8A. Initial Deposit**

1 month premium \$ _____ <input type="checkbox"/> I am attaching a check/money order for the above amount <input type="checkbox"/> Please charge my credit card for the above amount	3 month premium \$ _____ <input type="checkbox"/> I am attaching a check/money order for the above amount <input type="checkbox"/> Please charge my credit card for the above amount
6 month premium \$ _____ <input type="checkbox"/> I am attaching a check/money order for the above amount <input type="checkbox"/> Please charge my credit card for the above amount	364 days premium \$ _____ <input type="checkbox"/> I am attaching a check/money order for the above amount <input type="checkbox"/> Please charge my credit card for the above amount

All checks should be made payable to Worldwide Insurance Services.

Credit Card information (only if applicable)		Credit Card No.	Security Code*	Expiration Date
<input type="checkbox"/> VISA <input type="checkbox"/> MasterCard <input type="checkbox"/> American Express <input type="checkbox"/> Discover				
Cardholder's Name	Cardholder's ZIP Code	Authorized Signature (as it appears on the credit card)	Today's Date	
		X		

* For Visa/Mastercard/Discover: The security code is the last three digits of the code in the signature panel on the back of the card.

For American Express: The security code is the 4 digits printed just above and to the right of the embossed credit card number on the front of the card.

8B. Payment Type (First payment will be credited to approved applicants only.)

Monthly Deduction	Quarterly Deduction	Semi-Annual Deduction	Annual Deduction
<input type="checkbox"/> From Checking Account	<input type="checkbox"/> From Checking Account	<input type="checkbox"/> From Checking Account	<input type="checkbox"/> Charge to Credit Card
<input type="checkbox"/> Charge to Credit Card	<input type="checkbox"/> Charge to Credit Card	<input type="checkbox"/> Charge to Credit Card	

Checking Account and credit card deductions are done on the first or the 15th of the month depending on the effective date of the plan.

8C. Checking Account Deduction Authorization

Attach a check for one (1) month's premium above where indicated or if paying initial premium by credit card, attach a voided check. If the account listed below is a joint account, both account holders' signatures are required. **GeoBlue must be notified of any changes to your bank account no later than the 20th of the month preceding the change.**

AUTHORIZATION: As a convenience to me, I request and authorize you to pay and charge to my account checks drawn on that account by and payable to the order of GeoBlue provided there are sufficient collected funds in said account to pay the same upon presentation. I agree that your rights with respect to each debit will be the same as if it were a check drawn on you and signed personally by me. I authorize GeoBlue to initiate debits (and/or corrections to previous debits) from my account with the financial institution indicated for payment of my GeoBlue Navigator premium. This authority is to remain in effect until revoked by me in writing, and until you actually receive such notice, I agree that you shall be fully protected in honoring any such debit. I further agree that if any such debit be dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor results in forfeiture of insurance.

NOTE: Should your withdrawal not be honored by your bank, you will automatically be removed from Monthly Checking Account Deduction and be billed quarterly. After 364 days, you may re-apply for the monthly checking account deduction option.

Applicant Name	Applicant Social Security No.	Name on Checking Account		
Name of Bank or Financial Institution	Address	City	State	ZIP Code
Checking Account No.	Bank Routing No.	Federal Credit Union Routing No.		
Authorized Signature (as it appears in the financial institution's records)	Date	Authorized Signature (as it appears in the financial institution's records)	Date	

(Continued on reverse)

DO NOT WRITE BELOW

The coverage requested may not be available.

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.

Applicant's Social Security No.									
Visa/ Passport No.									

9. Statement of Accountability – To be completed when the applicant cannot complete the application.

I, _____, personally read and completed this Individual Enrollment Application for the applicant named below because:

Applicant does not read English Applicant does not speak English
 Applicant does not write English Other (explain): _____

I translated the contents of this form and to the best of my knowledge, obtained and listed all the requested personal and medical history disclosed by: _____

I also translated and fully explained the "Conditions of Application (Section 7)."

By X _____ Signature of Translator _____ Today's Date (Required)

10. Conditional Receipt – To be completed by the agent and given to the applicant.

Received from _____ \$ _____ as a premium, payable to Worldwide Insurance Services.
 Subject to the following:

IN NO EVENT SHALL GEOBLUE HAVE ANY LIABILITY TO THE APPLICANT IF THE APPLICATION IS NOT APPROVED, EXCEPT FOR THE OBLIGATION TO RETURN THE PREMIUM SUBMITTED WITH THIS APPLICATION IF THIS APPLICATION IS NOT APPROVED, AND NEITHER SHALL ANY COVERAGE EXIST NOR SHALL THE APPLICANT BE ENTITLED TO ANY BENEFITS UNLESS AND UNTIL THIS APPLICATION IS APPROVED BY GEOBLUE.

Dated this _____ day of _____, 20 _____.

Agent acknowledges receipt of money and delivery of Conditional Receipt.

By X _____ Signature of Agent _____ Agent I.D. Number

How to Enroll

Mail **Global Risk Broker & Associates**

Attn: Derek Patterson

650 Cleveland St

Suite 1668

Clearwater, Florida 33755

Visit www.GlobalRiskBroker.com

Email info@GlobalRiskBroker.com

Call 813-540-2156

