Getting Care

What do I do in the event of a medical emergency?

Go immediately to the nearest physician or hospital and then contact us.

+ Collect: +1-610-254-8771

What do I do if I need to see a doctor?

Simply find a participating provider or hospital in the Member Hub on www.geobluestudents.com or in the GeoBlue member app, view their profile and contact them directly to schedule an appointment.

After you make your appointment, contact us to provide the doctor’s office with the information required to arrange Direct Pay. This is necessary when scheduling follow-up appointments as well.

While it’s often easier to set up your own appointments, we can help when you are unsure about where to seek care.

Call collect: +1-610-254-8771.

How do I request Direct Pay?

• Use the GeoBlue app to find a provider, view a profile and complete a request form
• Visit the Member Hub on www.geobluestudents.com
• Email globalhealth@geo-blue.com the name of your provider, the reason for your appointment and the date and time of your scheduled visit
• Call GeoBlue at +1-610-254-8771

For optimal service, request Direct Pay at least 48 hours prior to your appointment.

Political and natural disaster services

Your plan includes political and natural disaster evacuation services. If you experience a political event or a natural disaster, please contact us immediately:

• Call collect on +1-610-254-8771
• Email globalhealth@geo-blue.com

Questions?

Contact us for assistance:

Inside the U.S. call 1-844-268-2686
Outside the U.S. call +1-610-263-2847
customerservice@geo-blue.com

*Certain limitations and exclusions apply to your coverage under this plan and may affect your coverage. Your Certificate of Insurance is on file with your school and in the Member Hub on www.geobluestudents.com.

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; made available in cooperation with BlueCross BlueShield of Illinois. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, Illinois, NAIC #80985 under policy form series 28.1322.

Using Your Plan

Download the GeoBlue app to register

Download our app from the Apple, Amazon or Google Play app stores to put your plan in the palm of your hand:

• Display an electronic ID card
• Locate carefully selected, trusted providers and hospitals outside of the U.S.
• Arrange direct payment to your provider
• Access global health and safety tools including translations, drug equivalents, news and safety information
• Submit and track claims

You can also register online at www.geobluestudents.com.

Visit the Member Hub

Visit the Member Hub on www.geobluestudents.com to view important plan information, submit claims and access convenient self-service tools.

Get your ID card

It is important to have your GeoBlue ID card to access healthcare services; you will need to present your ID card whenever you receive medical care. This card can be accessed from multiple sources:

• You can show, fax or email your ID card through the app
• Your ID card is available in the Member Hub on www.geobluestudents.com

Submit claims

Submit claims electronically through the app or through the Member Hub on www.geobluestudents.com. If you prefer to submit a claim via postal mail, click “How to File a Claim” in the Member Hub on www.geobluestudents.com to download the appropriate claim form.
### TABLE 1

<table>
<thead>
<tr>
<th>Limits</th>
<th>Eligible Participant</th>
<th>Spouse / Dependent</th>
<th>Child</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>COVERAGE A – MEDICAL EXPENSES</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Period of Coverage Maximum Benefits</td>
<td>$250,000</td>
<td>$250,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Maximum Benefit per Injury or Sicknesses</td>
<td>$250,000</td>
<td>$250,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Period of Coverage Deductible</td>
<td>$0 per Injury or Sickness</td>
<td>$0 per Injury or Sickness</td>
<td>$0 per Injury or Sickness</td>
</tr>
<tr>
<td><strong>COVERAGE B – ACCIDENTAL DEATH AND DISMEMBERMENT</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum Benefit: Principal Sum up to</td>
<td>$10,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>COVERAGE C – REPATRIATION OF REMAINS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum Benefit up to</td>
<td>$25,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>COVERAGE D – MEDICAL EVACUATION</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum Lifetime Benefit for all Evacuations up to</td>
<td>$250,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>COVERAGE E – BEDSIDE VISIT</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Up to a maximum benefit of $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</td>
<td>Up to a maximum benefit of $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</td>
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<td></td>
</tr>
</tbody>
</table>

### TABLE 2

<table>
<thead>
<tr>
<th>Limits</th>
<th>Plan Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>COVERAGE A – MEDICAL EXPENSES</strong></td>
<td></td>
</tr>
<tr>
<td>Physician Office Visits</td>
<td>100% of Reasonable Expenses</td>
</tr>
<tr>
<td>Inpatient Hospital Services</td>
<td>100% of Reasonable Expenses</td>
</tr>
<tr>
<td>Hospital and Physician Outpatient Services</td>
<td>100% of Reasonable Expenses</td>
</tr>
<tr>
<td>Emergency Hospital Services</td>
<td>100% of Reasonable Expenses</td>
</tr>
</tbody>
</table>

This pamphlet contains a brief summary of the features and benefits for insured participants covered under your school health insurance. This is not a contract of insurance. Coverage is provided under an insurance policy under which your school is a participating school. The policy is underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, Illinois. Complete information on the insurance is contained in the Certificate of Insurance which is on file with the school and is made available to all insured participants. If there is a difference between this program description and the certificate wording, the certificate controls.

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, made available in cooperation with Blue Cross and Blue Shield companies in select service areas. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, Illinois.
## SCHEDULE OF BENEFITS

### TABLE 3

**BENEFITS LISTED BELOW ARE SUBJECT TO**

1. **TABLE 1 PERIOD OF COVERAGE MAXIMUMS, MAXIMUMS PER INJURY AND SICKNESS, DEDUCTIBLES, COINSURANCE, OUT-OF-POCKET MAXIMUMS**;
2. **TABLE 2 PLAN TYPE LIMITS**

<table>
<thead>
<tr>
<th>MEDICAL EXPENSES</th>
<th>Covered Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maternity Care for a Covered Pregnancy</td>
<td>Reasonable Expenses</td>
</tr>
<tr>
<td>Inpatient treatment of mental and nervous disorders including drug or alcohol abuse</td>
<td>Reasonable Expenses up to $10,000 Maximum per Period of Coverage for a maximum period of 30 days per Period of Coverage</td>
</tr>
<tr>
<td>Outpatient treatment of mental and nervous disorders including drug or alcohol abuse</td>
<td>Reasonable Expenses up to $5,000 Maximum per Period of Coverage</td>
</tr>
<tr>
<td>Treatment of specified therapies, including acupuncture and Physiotherapy</td>
<td>Reasonable Expenses up to a Maximum of 20 visits on an Outpatient basis</td>
</tr>
<tr>
<td>Repairs to sound, natural teeth required due to an Injury</td>
<td>100% of Reasonable Expenses up to $500 per Period of Coverage maximum</td>
</tr>
<tr>
<td>Outpatient prescription drugs including oral contraceptives and devices</td>
<td>100% of actual charge up to a maximum of $25,000 per Period of Coverage. Limited to a 31 day supply for initial fill or refill.</td>
</tr>
<tr>
<td>Medical treatment arising from participation in intercollegiate, interscholastic, intramural, or club sports</td>
<td>Reasonable Expenses up to $5,000 Maximum per Injury or Sickness</td>
</tr>
<tr>
<td>Medical treatment received in the Home Country, if NOT covered by Other Plan</td>
<td>100% of Reasonable Expenses up to $5,000 Period of Coverage lifetime maximum</td>
</tr>
<tr>
<td>Hearing Services</td>
<td>100% of Reasonable Expenses up to $1,000 per individual hearing aid per ear every 3 years for covered Dependent Children under age 24.</td>
</tr>
<tr>
<td>Scalp Prosthesis</td>
<td>100% of Reasonable Expenses for scalp hair prosthesis for up to $500 per Period of Coverage</td>
</tr>
<tr>
<td>Lead Poisoning</td>
<td>100% of Reasonable Expenses</td>
</tr>
<tr>
<td>Low Protein Food Products</td>
<td>100% of Reasonable Expenses</td>
</tr>
</tbody>
</table>

### GENERAL PLAN EXCLUSIONS

Unless specifically provided for elsewhere under the Plan, the Plan does not cover loss caused by or resulting from, nor is any premium 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. Plastic or cosmetic surgery, unless they result directly from an Injury which necessitated medical treatment within 24 hours of the Accident.

8. Surgical breast reduction, breast augmentation, breast implants or breast prosthetic devices, except as specifically provided for in the Plan.

9. Expenses incurred for elective treatment or elective surgery except as specifically provided elsewhere in the Plan and performed while the Plan is in effect.

10. Elective termination of pregnancy.

11. For diagnostic investigation or medical treatment for infertility, fertility, or birth control.

12. Reproductive and infertility services.

13. Expenses incurred for, or related to sex change surgery or to any treatment of gender identity disorders.

14. Organ or tissue transplant.

15. Participating in an illegal occupation or committing or attempting to commit a felony.

16. 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.

17. The diagnosis or treatment of Congenital Conditions, except for a newborn child insured under the Plan.

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. skin/scuba diving, sky diving, mountaineering (where ropes are customarily used), ultralight aircraft, parasailing, sail planing, 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. Charges by a provider for telephone consultations.

33. Orthopedic shoes (except when joined to braces) or shoe inserts, including orthotics.
Political Security and Natural Disaster Evacuation Services Overview

Services Provided

The plan pays for specified costs of emergency evacuations under certain conditions for covered members who hold valid visas or travel permits.

In the event of a covered emergency situation, on a best-effort basis, DRUM arranges and pays for an emergency evacuation by any appropriate means consistent with the member’s health and safety. Services during the evacuation may include transportation to the home country, as well as the arrangement of food, lodging and other reasonable expenses if required.

What is a Covered Event?

A covered event, as determined by DRUM in ALL cases, is when certain “triggers” occur in the host country. These triggers may include, but are not limited to:

- The Appropriate Authority (such as the US State Department) issues travel advice recommending that the member(s) should leave that country or region, (this can include travel to or from the member’s assignment location); or
- The recognized Government in the Host Country:
  i. declares a state of emergency necessitating immediate evacuation; or
  ii. formally recommends or instructs that the member(s) should leave that country or region for safety; or
  iii. withdraws all scheduled international commercial flights for more than 24 hours as a result of political or military action intervention which has a direct impact on the member’s safety and prevents the member from leaving the country; or
- A natural disaster makes the Host Country uninhabitable which has a direct impact on the member and their safety; or
- The political or military events in the Host country represent an imminent threat of bodily harm.

What The Program Sponsors and Entitled Persons Need to Do

Members and plan sponsors must adhere to certain guidelines, including:

- Advising the Global Health & Safety team immediately of any situation that may give rise to a covered event as soon as reasonably possible;
- Providing DRUM with all assistance and information requested in a timely manner;
- Following DRUM’s advice at all times;
- Not making or attempting to make arrangements without DRUM’s agreement;
- Contacting the Global Health & Safety team or DRUM as soon as possible after the Host Country or Appropriate Authority issues an official disaster declaration;

Delays in contacting the Global Health & Safety team or DRUM may make safe transportation impossible. The method of transportation will be as deemed most appropriate to ensure the member’s safety. If evacuation becomes impractical due to hostile or dangerous conditions, DRUM will maintain contact with and advise the member(s) until evacuation becomes viable or the emergency situation has been resolved.

The Global Health & Safety team will contact and coordinate communications and services with DRUM. DRUM is responsible for all decisions regarding when situation is a Covered Event and any, and all, travel arrangements.

After An Event, Is Future Travel Covered?

Once a triggering event has been declared by DRUM, future travel to the Host country is not covered except if:

- Drum approves the trip on a case-by-case in advance of travel in writing;
- Sufficient time has lapsed (at least 14 days) after the security event and no further threat of imminent danger exists as determined by DRUM;
- The travel warning by the Appropriate Authorities has been rescinded.

This outline is an overview of the indemnified services and is not comprehensive for all terms and restrictions to those Services which are detailed in the Program Application and Service Agreement.

This is not a contract of insurance. If there are any conflicts or differences between this overview and the full Program Application and Service Agreement, the Program Application and Service Agreement will control.

02.2016.1
What is Not Covered?

A partial list of circumstances where *DRUM will NOT be obliged to provide assistance* may include, but is not limited to:

- DRUM’s advice is not followed;
- The evidence available to DRUM shows there is no direct threat to the member’s safety;
- The member(s) take(s) part in any political activity or violates laws of the host country;
- The emergency results from the member’s failure to possess the required immigration, work, residence or similar visas or permits;
- *At inception of travel, the member(s) or program sponsor(s) had prior knowledge of the covered event or received information of any specific matter, fact or circumstance which would have led to the covered event.*
- DRUM is not able to provide assistance without breaching any applicable laws or regulations; or
- Any information provided by the member(s) or program sponsor(s) is knowingly fraudulent or exaggerated, or if there has been a failure to disclose a material fact.
- Once DRUM has acknowledged that a Triggering Event has occurred, and DRUM starts to make material arrangements regarding the Evacuation, the member is under obligation to accept the Evacuation arrangements at the time or as reasonably practicable.

Are There Coverage Limits?

DRUM’s obligation to pay for any one member’s evacuation is limited to $100,000 subject to overall aggregate limits defined in the Service Agreement. While this is an indemnified service and is not an insurance contract, DRUM is insured for any covered expenses.

Should the member(s) be moved to a Safe Haven during an evacuation, DRUM shall provide up to ten (10) days lodging in reasonable accommodations where the member(s) is/are delayed at a safe departure point. Unless otherwise agreed to by DRUM, reasonable expenses for accommodations at a Safe Haven and air travel cost from a Safe Haven to a Home Country or otherwise is limited to $15,000.

The return of remains as a result of death during a Covered Event is limited to $10,000.

What are the Communication Challenges?

If the Plan Sponsor or member contacts Global Health & Safety, the GHS team will coordinate communications with DRUM.

Should DRUM acknowledge that a triggering event has occurred, Global Health & Safety will send an e-mail message to all Evacuation Coordinators who have been entered on the Service Agreement.

If there is a situation where a triggering event is likely to occur, we only know about our member whereabouts if they are enrolled and that the Host Country information is accurate.

Enrollment information may not precise nor reflect the exact location of any member. Members who are covered under a “blanket program” are virtually not known to neither Global Health & Safety nor DRUM unless prior trip approval was requested.

We rely on the Plan Sponsors to address the need to identify potential affected members and follow the General Advice outlined below.

The Application and Service Agreement contain the complete list of coverage exclusions and limitations. Coverage and service decisions, including all transportation services, payments and arrangements are determined by DRUM security personnel, in accordance with local and U.S. authorities.

In an emergency contact:

Global Health & Safety

800.257.4823 (Toll Free USA)

1.610.254.8771 (Collect)