

## Welcome!

We'll help keep you safe and healthy as you travel outside your home country.

Blue Cross Blue Shield Global® Traveler provides supplemental coverage for you while on a business trip outside your home country. We encourage you to get started by registering for the GeoBlue® mobile app using the group access code located on the front of your ID card.

### Our mobile app offers a range of convenient services:

- View electronic ID card(s)
- Review your member guide and plan benefits under the Coverage & Benefits section
- Access to telemedicine services
- Choose a healthcare professional from a network of preferred providers and hospitals outside of the U.S.

The mobile app is available from the Apple App Store or Google Play.

### It is also important for you and your provider to know that:

- Your name is not listed on your ID card because this is a group supplemental health insurance plan and individual enrollment is not collected up front.
- Your plan covers most accidental injuries and illness without a deductible, copayment or coinsurance.
- It's beneficial to seek healthcare services through our telemedicine mobile app, **Global TeleMD™** for non-medical emergencies. There is no cost to you therefore no claims to submit. An alternative is to seek in-person services from an in-network provider. You'll be less likely to have to pay for services up front and submit a claim for reimbursement if you visit an in-network provider.
- Outside your home country, outpatient prescription medications are subject to plan details. You may be required to pay up front for any prescription medications and submit a claim for reimbursement.
- Certain limitations and exclusions apply under this plan and may affect your coverage. Your Certificate of Insurance is on file with your HR/benefits team.

### In the event of a medical emergency:

Go immediately to the nearest physician or hospital and then contact our Global Health and Safety team:

- **+1.215.798.3714** (collect calls accepted)

Have questions? We're here for you. Customer service is available 24/7/365:

- **+1.610.254.5830** (collect calls accepted)

*Telemedicine services are provided by Teladoc Health, directly to you. GeoBlue assumes no liability and accepts no responsibility for information provided by Teladoc Health and the performance of their services. Support and information provided through this service does not confirm that any related treatment or additional support is covered under your health plan. To discuss the coverage under your health plan, please contact us using the number above. This service is not intended to be used for emergency or urgent treatment medical questions.*

*Apple is a trademark of Apple Inc., registered in the U.S. and other countries. Google Play is a trademark of Google Inc. All other trademarks are property of their respective owners.*

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*By accepting this card and any benefits to which this card entitles the holder, the holder acknowledges that the plan pursuant to which this card is issued constitutes a contract solely between the group subscriber/participant and GeoBlue, and that GeoBlue is an independent corporation operating under a license from the Blue Cross and Blue Shield Association that permits GeoBlue to use the Blue Cross and Blue Shield name and Service Marks in select service areas.*

PLEASE CUT ALONG DOTTED LINE AND FOLD IN CENTER



### NORTHWESTERN EMPLOYEE PLAN

Group ID: QHG9999NWBTY

Copy Outside U.S.

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GeoBlue.



**www.geo-blue.com**  
**24/7 Member Services**

Outside the U.S. **+1.610.254.5830**  
Toll Free Within the U.S. **1.888.412.6403**  
customerservice@geo-blue.com

**24/7 Medical Assistance Including Evacuation**  
Collect Calls Accepted **+1.215.798.3714**  
globalhealth@geo-blue.com

**Members:** See benefit booklet for services covered by your plan. Possession of this card does not guarantee eligibility for benefits.

**All member claims and claims incurred Outside the U.S., Puerto Rico, and U.S. Virgin Islands and all Dental and Rx claims:** File all claims with GeoBlue, Claims Department P.O. Box 1748, Southeastern, PA 19399-1748, USA.

Visit **www.geo-blue.com** for instructions.

Medical benefits underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, an independent licensee of the Blue Cross and Blue Shield Association.

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