



FOR INTERNAL USE ONLY – DO NOT SHARE EXTERNALLY

GeoBlue® International Travel Health Insurance

Broker's Health Insurance Network

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. Blue Cross Blue Shield Global is a Brand owned by Blue Cross Blue Shield Association. Bupa Global is a trade name of Bupa, an independent licensee of Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield companies. Group coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, NAIC #80985. For student and individual products, 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.

Telemedicine services are provided by Teladoc Health, directly to members. GeoBlue assumes no liability and accepts no responsibility for information provided by Teladoc Health and the performance of the services by Teladoc Health. Support and information provided through this service does not confirm that any related treatment or additional support is covered under a member's health plan. This service is not intended to be used for emergency or urgent treatment medical questions.

Introductions



Todd Taylor

Regional Sales Director, Individual Business

ttaylor@geo-blue.com



Anthem.

Horizon.

Blue Cross
Blue Shield
of Rhode Island

BlueCross. BlueShield.
Illinois • Montana • New Mexico
Oklahoma • Texas

NEBRASKA

BlueCross
BlueShield
Arizona

Excellus

Blue Cross
Blue Shield
of Michigan

BlueCross
BlueShield
Minnesota

Arkansas
BlueCross BlueShield

BlueCross BlueShield
of Vermont

Louisiana

MASSACHUSETTS

CareFirst.

hmsa

BlueCross BlueShield
of Mississippi

BlueCross BlueShield
Kansas

Capital

Kansas City

blue of california

Independence

BlueCross BlueShield
of Western New York

BlueShield of
Northeastern New York

BlueCross BlueShield
of Alabama

PREMERA
BLUE CROSS

South Carolina

TRIPLE-S SALUD
BlueCross BlueShield of Puerto Rico

Blue
Cross of Idaho

Wellmark.

HIGHMARK.

BlueCross BlueShield
of North Carolina

Florida Blue

GeoBlue.



The global solution for the Blue Cross Blue Shield® companies

Our International Healthcare Solutions



Industry-leading digital tools



24/7/365 high-touch service



Centralized in-house service, claims, and medical assistance



Access to global telemedicine and wellness resources



Flexible, comprehensive benefit options

Employer Groups

Products for long-term expat assignments and short-term travel



Students, Faculty, and Staff

Group products for U.S. inbound (international students) and outbound (study abroad) academic programs



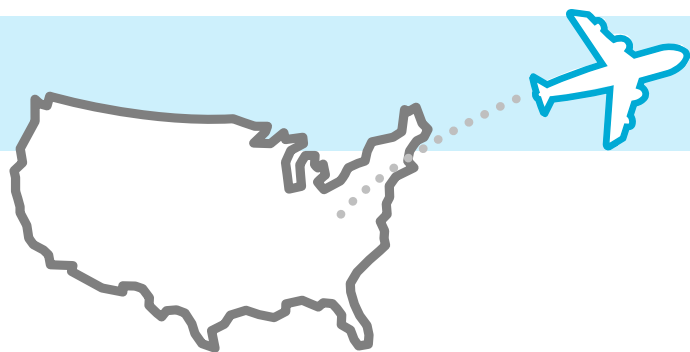
Individual and Families

Products for vacation travelers, expatriates, crew members, missionaries, students and business travelers



Is Domestic Health Coverage Comprehensive Enough?

COMPREHENSIVE INTERNATIONAL COVERAGE COVERS GAPS THAT CAN CAUSE EMOTIONAL AND FINANCIAL DISTRESS



Many of your clients enrolled in a domestic plan **ASSUME** that their coverage extends seamlessly overseas.

THAT IS OFTEN NOT THE CASE

- Some domestic group plans offer no coverage
- Most ACA plans do not provide international medical coverage
- Even the best Medicare supplement plans have limited international benefits



Near 100% Recovery

U.S. outbound flight bookings have reached near pre-pandemic levels



International destinations such as **Canada, Mexico, Dominican Republic**, the **UK**, and **Italy** top the list for U.S. travelers looking to get away

65+ International Travel Is Rebounding

SHIFT IN CONSUMER PERCEPTION CREATES URGENCY AND OPPORTUNITY



74%

of 65+ consumers are concerned
about **getting sick while traveling***

62%

of 65+ consumers are
likely to buy travel
medical coverage*



MEDICARE PLANS OFFER LIMITED COVERAGE OUTSIDE THE U.S.

Even the richest Medicare Advantage/Supplement plans offer limited benefits, which can be exhausted in one medical experience

SELLING GEOBLUE® TO 65+ CUSTOMERS **IS EASY**



Guaranteed issue
up to age 95



85% of policies
sold online



Increased stickiness
with existing
membership



Ready-to-use
marketing content



Optional sales support
through GeoBlue call center



CROSS-SELLING OPPORTUNITY TO GROW REVENUE

\$300 average premium

PLANS



SINGLE TRIP



ANNUAL
MULTI-TRIP

- ✓ Medically necessary COVID-19 testing and treatment on all plans
- ✓ Coverage for pre-existing conditions available
- ✓ Unlimited telehealth visits
- ✓ Benefits up to \$1 million

*Source: GeoBlue, Benenson Research, December 2020

International Travel Medical Coverage Matters

COMPREHENSIVE INTERNATIONAL COVERAGE COVERS GAPS THAT CAN CAUSE EMOTIONAL AND FINANCIAL DISTRESS



Important benefits such as medical evacuation and repatriation are typically **not covered** in a domestic medical plan (including Medicare)



More than half of consumers surveyed said that **searching for local healthcare providers** and **getting detailed information** about their destination is **critical**

Source: Actionable Insights

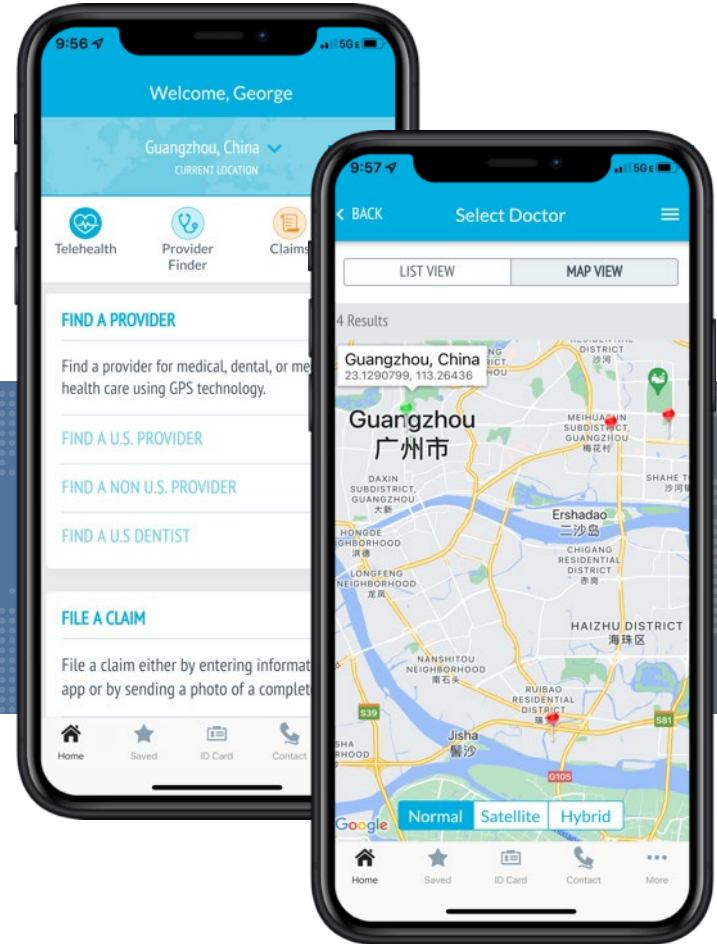
The GeoBlue Mobile App

Makes it easy for members to find local doctors and hospitals anywhere in the world.



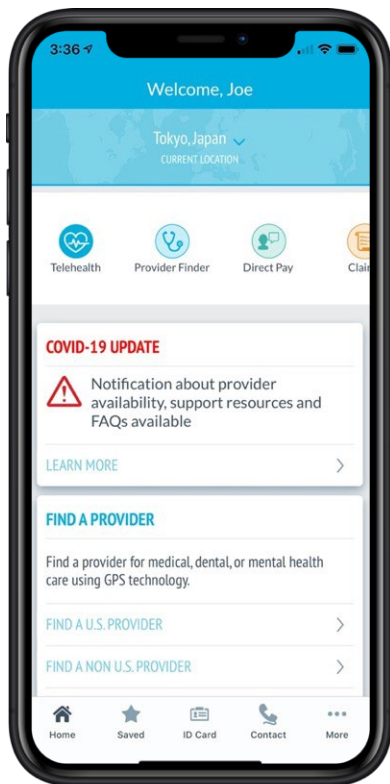
Our app shines bright with stellar reviews!

“Great app. Many very helpful tools.” – Member



Online and Mobile Tools

OUR MOBILE TOOLS ENABLE MEMBERS TO FIND CARE, REQUEST GUARANTEES AND NAVIGATE UNFAMILIAR HEALTH SYSTEMS ON THE MOVE



Direct Pay

Allows members or GeoBlue contracted providers to request a guarantee of payment from a website or the GeoBlue mobile App



Drug Equivalency Guide

Find country-specific prescription and over-the-counter names and preparations for over 400 medications



Translate Medical Terms

Translate symptoms, diagnoses and treatments into the ten most common languages



Understand Health and Security Risks

Review the latest security and health issues and dig into profiles on crime, terrorism and on the reliability of police, hotels and transportation



Mobile ID card

View on your mobile phone and fax directly to providers



eClaims

Complete an electronic claim form and upload any supporting documents directly through the GeoBlue website or mobile App

Telemedicine Services

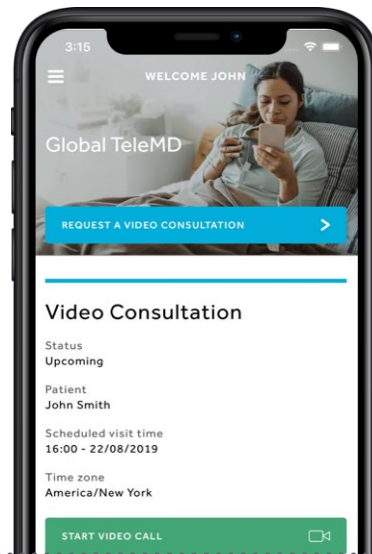
HEALTHCARE MEMBERS NEED, WHEN THEY NEED IT

Global TeleMD™

We know how important it is for members to get the healthcare they need, when they need it.

In addition to the worldwide network of healthcare professionals available through our health plans, we've teamed up with Advance Medical to bring Global TeleMD, a new smartphone app at no additional cost, that provides unlimited, 24/7/365 access to doctor consultations by telephone or video.

Doctors are available within and outside the U.S. Prescriptions may also be provided, as appropriate*.



ALL AT THE TOUCH OF A BUTTON

- ✓ A global network of doctors
- ✓ Medical guidance
- ✓ Same day virtual appointments, available 24/7
- ✓ Multiple language options
- ✓ Consultation notes sent directly to your phone
- ✓ Prescription and referral letters*



**Subject to local regulations*

GeoBlue Products for Individuals

SHORT-TERM AND LONG-TERM MEDICAL PLANS FOR INDIVIDUALS AND FAMILIES



GEOBLUE VOYAGER

SHORT TERM TRAVEL MEDICAL PLAN FOR SINGLE TRIPS

Coverage for travel up to 182 days per trip, for US citizens/residents traveling outside the US

- ✓ Guaranteed issue, up to age 95
- ✓ Covers sickness, accidents, injuries while traveling
- ✓ Coverage for pre-existing conditions available
- ✓ No excluded countries
- ✓ Premium based on age and length of trip
- ✓ Coverage for medically necessary evacuation
- ✓ Includes medically necessary testing & treatment for COVID-19
- ✓ 24/7 support
- ✓ Global telemedicine services included



GEOBLUE TREKKER

SHORT TERM TRAVEL MEDICAL PLAN FOR MULTIPLE TRIPS – ANNUAL PLAN

Annual trip insurance for frequent travelers, outside the US

- ✓ Unlimited trips per year (70 days max per trip)
- ✓ Guaranteed issue, available up to age 95
- ✓ Average premiums of \$275
- ✓ US health plan required
- ✓ Includes medically necessary testing & treatment for COVID-19
- ✓ 24/7 support
- ✓ Global telemedicine services included



GEOBLUE XPLORER

LONG TERM MEDICAL PLAN FOR EXPATS*

Comprehensive coverage for international living

- ✓ Available to US citizens/residents, foreign nationals, up to age 74
- ✓ Primary, comprehensive medical plan
- ✓ Unlimited lifetime max
- ✓ Options for no, basic, or comprehensive U.S. coverage
- ✓ Medically underwritten
- ✓ Includes medically necessary testing & treatment for COVID-19
- ✓ 24/7 support
- ✓ Global telemedicine services included

*Long-term (expat) health plans are not available in South Dakota.



GEOBLUE NAVIGATOR

LONG TERM MEDICAL PLAN FOR SPECIFIC NEEDS

Comprehensive coverage designed for marine/crew, non-profits, NGOs, missionaries, students and faculty

- ✓ Affordable monthly premium
- ✓ Up to age 74
- ✓ Includes U.S. coverage
- ✓ Includes medically necessary testing & treatment for COVID-19
- ✓ 24/7 support
- ✓ Global telemedicine services included

How to Recognize Opportunities

SHORT-TERM INTERNATIONAL TRAVEL PROVIDES MANY OPPORTUNITIES TO PROMOTE THE VALUE OF GEOBLUE

Short-term travel plans in action

19-year-old US student to study in Greece for a semester. • 113 travel days • Total premium for \$0 deductible/\$1 million medical limit	GeoBlue Voyager Choice, Single Trip: \$203.40 (\$1.80/day x 113 days)
45-year-old businessperson who travels frequently from the US to Germany throughout the year.	GeoBlue Trekker Choice, Multi Trip: \$175 annually
68-year-old taking a 10-day vacation to Italy and France. • 10 travel days • Total premium for \$0 deductible/\$1 million medical limit	GeoBlue Voyager Choice, Single Trip: \$81.60 (\$8.16/day x 10 days)
68-year-old couple will be taking 3 international trips/tours/cruises over the course of a one-year period.	GeoBlue Trekker Choice, Multi Trip: \$460 annually



Blue Cross Blue Shield Global Products

CORPORATE GROUP PLANS FOR EMPLOYEES ON SHORT-TERM AND LONG-TERM ASSIGNMENTS



BCBS GLOBAL TRAVELER

*Ideal for companies with
international business travelers*

Coverage outside of home country

For travel 6 months or less

Must keep primary coverage

- ✓ Urgent and emergency care
- ✓ 24/7/365-member service and global safety
- ✓ Global network access
- ✓ Direct settlement capabilities
- ✓ Compliant plans



BCBS GLOBAL EXPAT

*Ideal for employees going on a
long-term business assignment*

Becomes worldwide coverage

Groups of 2 or more for travel 6 months or more

Custom or set plan designs available

- ✓ Full comprehensive coverage
- ✓ 24/7/365-member service and global safety
- ✓ Global network access
- ✓ Direct settlement capabilities
- ✓ Compliant plans



BCBS GLOBAL TCN

*Ideal for **third country nationals***

Cost-efficient, flexible plan option appropriate for globally mobile employees who do not require U.S. style benefits

- ✓ Limited U.S. coverage options for short stays or outside U.S. coverage only
- ✓ Flexible coinsurance selections
- ✓ Flexible benefit choices

Case Study: A Tough Break in Indonesia



LOCATION

Lombok, Indonesia



SYMPTOMS

Broken leg,
open fracture



OUTCOME

Evacuation to
Singapore

SERVICES PROVIDED



Services in Lombok,
Singapore and Australia

\$11,750.00



Air evacuation to Singapore

\$25,000.00



Travel Arrangements

\$924.50



Bedside Visit

\$1,500.00



**TOTAL INCURRED
EXPENSES**

\$39,174.00



**SAMPLE TRAVEL HEALTH
INSURANCE PREMIUM**

\$190

Individual Business

AGENT SIGNUP

If you work with a GA: Contact your GA to become appointed to sell GeoBlue
If you do not work with a GA: Get appointed at www.geobluetravelinsurance.com/BHINI

All agents
receive a
personalized
URL



Earn up to
25%
commission!

Get a Quote for Your Clients in Minutes

EXAMPLE: SINGLE TRIP TRAVEL MEDICAL QUOTE

Information: 1-833-314-8777 | Individualsales@anthem.com

English Agents | Corporate Group Plans | Contact Us | Member Login

GeoBlue

Travel Medical & International Health Insurance

Travel Medical
PLANS

Destination Health
PROFILES

Why Choose
GEOBLUE

Member
SERVICES

Single Trip Travel Medical Insurance

QUICK QUOTE >

Voyager Choice

Voyager Essential



BENEFITS

ELIGIBILITY

FAQ

Plan Highlights

- > Ideal for international leisure, missionary or business travel.
- > Coverage of COVID-19 testing and treatment. †
- > Post-departure trip interruption up to \$500.
- > Choice of varying medical limits and deductibles.
- > For trips outside the U.S. up to 6 months for ages 95 and younger*.
- > Covers pre-existing conditions for medical services and medical evacuation, for individuals with a

Plan Distinctions

- 24/7 Phone, Web, Mobile and Telemedicine Support.
- Medical, Evacuation, Mental Health, RX, AD&D.
- No hospital pre-certification penalty.
- Voyager Choice is the most popular and comprehensive plan.

SINGLE TRIP QUOTE

Do you have primary health insurance? ⓘ
☒ YES ☐ NO

5 digit US Zip Code

Travel Dates
  

Age of Traveler(s)
Enter ages as of today. One traveler per box, the main subscriber first. All travelers must reside in the same U.S. state. For children under 1, enter 0. Dependents are eligible to be on the same plan as the main subscriber until age 26.
 Subscriber

[Add Traveler](#)

I'd rather enter Date(s) of Birth

QUOTE NOW

Get a Quote for Your Clients in Minutes

EXAMPLE: SINGLE TRIP TRAVEL MEDICAL QUOTE



Travel Medical & International Health Insurance

Travel Medical
PLANS

Destination Health
PROFILES

Why Choose
GEOBLUE

Member
SERVICES

[Travel Medical Plans](#) / [Single Trip Medical Plans](#) / Quote

Voyager Choice Quote Results

Covered Individuals: 1

Trip Dates: 05/04/2022 - 05/11/2022

EDIT PLAN

\$11.12 \$50,000 Medical Limit \$500 Deductible	\$15.12 \$100,000 Medical Limit \$100 Deductible	\$19.12 \$1,000,000 Medical Limit \$0 Deductible
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Medical Limit

\$50,000\$100,000\$500,000\$1,000,000

Deductible

\$500\$250\$100\$0

Essential Option

\$19.12 total
Covered Individuals: 1

\$1,000,000 Coverage
\$0 Deductible

APPLY NOW

Questions? Expand To View Benefits
Visit our FAQ page.

Quoted prices include a \$3.50 per person annual 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.

Agent Hub

YOUR GEOBLUE SALES DASHBOARD



[Your Info](#)[Sales](#)[Marketing](#)[Expats / Groups](#)[GeoBlue Quotes](#)[HTH Quotes](#)[Log Out](#)

[View Profile »](#)

Your Personal Links

GeoBlue Travel Insurance
<https://www.geobluetravelinsurance.co>

HTH Travel Insurance
<https://www.hthtravelinsurance.com/in>

Broker Onboarding

“I believe in circumstances. I believe in hard work.”

— Carlos Slim (1940 -)
Investor and Philanthropist

More Webinars Coming Soon

Please check back often.
Previous webinars can be accessed via the Webinar Archive.

[WEBINAR ARCHIVE](#)

News

- Long Term Marketing Campaign Guide
- Short Term Marketing Campaign Guide
- Telemedicine App Now Available
- Telemed Case Study
- Updated Hot Zone List
- Who We Are - Flyer

TRACK YOUR SALES

Sales Summary

(Updated 5 AM Eastern Time Daily)

Month to Date	10,245.00
Quarter to Date	10,245.00
Year to Date	41,120.00

Apr Sales	Q2 2022 Sales	2022 Sales	Web Traffic
Mar Sales	Q1 2022 Sales	2021 Sales	

Custom Sales Reports

(mm/dd/yyyy)

From: To: [GO](#)

Commission Statements

Select a Month [GO](#)

TRACK YOUR COMMISSION

[Marketing](#)

[Expat Admin & Underwriting](#)

[Group Plans](#)

 [Newsletter ARCHIVE](#)

ACCESS READY-TO-USE CONTENT AND MATERIALS TO PROMOTE GEOBLUE

READY-TO-USE MARKETING CONTENT TO HELP YOU PROMOTE GEOBLUE TO YOUR CLIENTS (AND ATTRACT NEW BUSINESS)



Questions? Need Assistance?

CONTACT THE AGENT SUPPORT TEAM



PartnerProgram@geo-blue.com



844-669-8743

Questions?

