Pre-trip Planning

If you are traveling with a medical condition, it is important to plan ahead.

If you have a medical condition, particularly one that requires regular treatment or medication, please contact our Global Health and Safety team prior to your departure. We’ll provide the resources you need to manage your health while you’re away. Our pre-trip planning services include:

- Support finding appropriate care - we will locate a provider in your destination and help you coordinate the care you need.
- Assistance locating prescription medication - we will determine if you can take your medication with you, if it is available in your destination, or if shipping is an option.

If you have any questions about the care you require while abroad, please contact us before you go.

Additional Services:
To meet your special needs, we will:

- Help you replace corrective lenses, medical devices or equipment
- Coordinate passport replacement
- Make referrals for legal assistance

Medical Care Abroad

Global Health and Safety Team:
We maintain a 24/7 call center to assist you with everything from routine requests to complex medical situations. We coordinate emergency services with a worldwide network of Regional Physician Advisors.

GeoBlue Provider Community:
You will receive care from carefully selected, trusted providers who are English-speaking and Western-trained. Our contracted network providers and hospitals receive direct payment from us so you will not have to pay out of pocket and submit a claim.

Direct Pay:
It is customary for most overseas providers to require a guarantee of payment prior to providing non-emergency care. If Direct pay is not arranged prior to the visit, the physician may require payment up front from you. If you are going to see any provider, including one in our provider community, contact us to secure Direct Pay.*

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.

- Call collect: +1.610.254.8771

We will contact your medical provider and arrange for Direct Pay. Your case will be monitored closely to determine if medical care is appropriate and adequate local resources are available.

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.

What if I need help scheduling an appointment?

While it’s often easier to set up your own appointments, we can help when you are unsure about where to seek care. You may have a new diagnosis, be in a remote area with limited options, in need of translation, or struggling to adapt to your new surroundings. Contact us to request help scheduling a convenient, cashless office visit with one of our trusted English-speaking doctors.

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.

*Members are required to pay any applicable co-payments, coinsurance or deductibles at the time of service.

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, NAIC #80985 under policy form series 28.1322.
Medical Preparation When Traveling

Guarding your health away from home is important, so we’ve put together a list of things to do to minimize risks to your health. Many of these recommendations are provided by GeoBlue’s international community of physicians. If you have a medical condition, particularly one that requires regular treatment or medication, please contact us prior to your departure. We’ll provide the resources you need to manage your health while you’re away.

Learn about the specific health risks in your destination and obtain vaccinations from a qualified physician

- Be aware of the risks associated with your host country. Is the water safe to drink? Do malaria and yellow fever occur?
- Remember that some vaccines require time to take effect or need multiple injections over a few months prior to your departure
- Confirm that your standard vaccines (i.e., diphtheria/tetanus) are up to date

Visit your primary care physician and dentist and obtain all medical histories/records

- Ask whether any routine tests can be performed prior to departure
- Bring copies of your medical records detailing medical history, current medical conditions and treatment plans
- Obtain duplicates of important test results and bring two copies of everything
- Consider storing your personal medical history on the web via an online service

Select an English-speaking, qualified physician in your destination

- Review as much physician information as possible, including medical education, board certification status, special interests
- Make sure the physician is on the medical staff at a major hospital
- If you are being treated for a chronic or serious medical condition, consider arranging an appointment to review your condition and treatment plan in advance
- Ask how the doctor can be reached after hours
- If your current program does not allow cashless access to doctors, bring cash on the first visit, and be sure to obtain a receipt to submit with your insurance claim for reimbursement upon return to the U.S.

Check availability and translate the names of medications you use

- Check to see if your medications are available in your host country and translate the names of the medications you use
- Learn the generic names, which may be familiar to physicians and pharmacists if the brand name is not
- If you require injections (i.e. allergy, insulin), get a letter from your doctor describing the shot’s components and administration instructions

Pack medications, a first aid kit and a reference book about common medical conditions and their treatment

- Carry an adequate supply of your medications (at least three months) in case there is a delay in finding an equivalent supply
- Bring extra prescription glasses and contacts and their prescriptions
- Bring an extensive first aid kit that includes: bandages, splints, tweezers, over-the-counter medications, vitamins, analgesics, decongestants, antacids, contact lens solution, sunscreen, bug repellent, contraceptives
- If you have severe allergies, bring injectable epinephrine for unexpected allergic reactions
- Leave all medications in their original bottles and include a physician’s letter of explanation in your medical records

Master the local medical lingo

- Learn or have available key medical phrases
- Be familiar with the medical, not simply the lay term for your key medical conditions
Understand the healthcare system in the destination country

- Be knowledgeable about your foreign healthcare system. What hospitals are preferred for routine care, trauma or emergencies? What are the differences between private and public hospitals regarding quality of care and availability of services?
- Learn not only the emergency telephone numbers for ambulance, fire, poison control and other such resources, but also whether these numbers, and the ambulance system are reliable
- Have a basic knowledge about pharmacies – hours of operation, product reliability and staff trustworthiness
- Prescriptions you receive in your destination may not be labeled with directions. Take care to make sure you are clear on the instructions

Develop a contingency plan for serious illness

- Know how to get out of the country as quickly as possible in case a better medical facility is needed
- Have an evacuation plan, which can be shared with friends and family, both at home and abroad. What is the preferred hospital in your home country for transfer? How can a transfer be arranged? What host country facility or regional referral center is preferred if transport home is medically unwise?

Prepare for the psychological aspects of life abroad, including culture adjustment and culture shock

- Quickly gain an appreciation for your host country’s language, culture, and history while retaining a positive outlook
- To deal with culture shock, hone your coping skills. (i.e., knowing and liking yourself, having a sense of competence, having friends and continuing activities you enjoy)
- Keep in touch with friends and family at home
- Exercise to enjoy improved mood and better sleep
- Because an overseas experience can worsen or even precipitate mental illness, do not hesitate to seek the advice of a mental health professional or primary care physician

Recognize that despite significant variations in the delivery of healthcare services, the U.S. way is not the only effective way

- Many travelers abroad are pleasantly surprised by their experiences with foreign physicians
- It is common in some countries for medical doctors to make house calls and answer their own telephones

Evaluate your health insurance benefits

Does your plan...

- Provide emergency evacuation and international medical assistance services?
- Cover the cost of emergency evacuation?
- Arrange direct payment to overseas hospitals that may otherwise require payment up-front?
- Waive any pre-certification rules for medical procedures performed abroad?
- Cover services for chronic and other non-emergency conditions while abroad?
- Apply co-payments and deductibles for care abroad?
- Cover prescription drugs purchased abroad?
- Cover psychological counseling abroad?

Questions?

Contact GeoBlue Customer Service
Toll free within the U.S.: 1.844.268.2686
Outside the U.S.: +1.610.263.2847
customerservice@geo-blue.com
GeoBlue: Global. Local. Mobile.

With the GeoBlue® mobile app, world travelers have convenient access to the best local doctors, hospitals and resources anywhere in the world.

Features

- Search providers for medical, dental, or mental health care and map them using GPS technology*.
- Arrange Direct Pay for future appointments to secure cashless access to care.
- Access issued guarantees of payment to view and share with doctors and hospitals.
- File a claim by entering information or sending a photo of a completed form.**
- Find a medication's availability, generic name, and local brand name.
- Translate medical terms and phrases for many symptoms and situations; use the audio feature to play the translation.
- Display an ID Card on a smart phone and email/fax a copy directly to provider's office.
- View country or city profiles on crime, terrorism and natural disasters.

Get Started

Download the app and login using your username and password from geobluestudents.com or register as a new user through the app using information from your ID card.

* Kindle device does not support mapping options.
** Available for long-term plans only

Questions? Please email customerservice@geo-blue.com.
Attention GeoBlue Members:

When receiving care outside the U.S., use Direct Pay to avoid paying out-of-pocket for medical care and submitting a claim.

Request Direct Pay and GeoBlue will send a guarantee of payment to your medical provider.*

How does it work? Just three simple steps!

1. Schedule your appointment
   Find a participating provider on the GeoBlue app or on www.geobluestudents.com. View the detailed provider profiles to make your choice.

2. Request Direct Pay
   Request Direct Pay through the GeoBlue app or on www.geobluestudents.com. Select your participating provider and complete the request form. For optimal service, request Direct Pay at least 48 hours prior to your appointment.

3. See your provider
   The issued Guarantee of Payment (GOP) will be sent to your provider and will be available for you on the GeoBlue app or in the Member Hub on www.geobluestudents.com.

Questions?
If you are unsure about where to seek care or have any other questions about medical assistance, contact us:
Call collect: +1.610.254.8771
Call toll free inside the U.S.: 1.800.257.4823

*Members are required to pay any applicable co-payments, coinsurance or deductibles at the time of service.
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, NAIC #80985 under policy form series 28.1322.