

Blue Cross Blue Shield Global[®] Traveler

Standard Motor Products | 2024 Member Guide

This plan provides supplemental coverage for you and your traveling spouse and unmarried, dependent children accompanying you, while on a business trip or business sojourn (leisure trip directly connected before, after or during a business trip) when outside your home country for up to 180 consecutive days.

Your Group Access Code: QHG99999STMP

Please note, you will need the Group Access Code to register for the GeoBlue Member Hub, mobile app and the telemedicine and pre-departure services.



Have health-related questions before you travel internationally?

Complete a [Pre-Departure Questionnaire](#) using your Group Access Code and speak with a clinician who can answer your questions.



Need to speak to a doctor?

We've teamed up with Teladoc Health to bring you Global TeleMD™, a telemedicine smartphone app that provides unlimited, 24/7/365 access to doctor consultations by telephone or video. Doctors are available worldwide.



Accessing Care Outside the U.S.

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

Go immediately to the nearest physician or hospital and then contact us. Once you are safe, you can reach us 24/7/365 for assistance. Collect calls are accepted: **+1-215-798-3714**.

How can I find a provider if I do not want to use telemedicine?

Find participating doctors or facilities via the provider directory on the Member Hub at www.geo-blue.com or through the GeoBlue app. You can view physician profiles 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.

Are prescription medications covered?

Benefits are limited to emergency prescriptions that are medically necessary. You may be required to pay for any prescription medications up front and submit a claim for reimbursement.*

How do I request Direct Pay?

- Use the GeoBlue app to search for a provider, view their profile and complete a request form
- Visit the Member Hub on www.geo-blue.com
- Call GeoBlue at +1-215-798-3714 (collect calls accepted) for immediate assistance



We suggest requesting Direct Pay at least 48 hours in advance of your appointment.



Accessing Care Inside the U.S.

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

If you have an emergency, dial 911 or go to the closest emergency room immediately. If you're not sure whether your situation is an emergency, dial 911 and let the operator determine if you need emergency help.

How can I find a provider if I do not want to use telemedicine?

You have access to the Blue Cross Blue Shield network within the U.S., Puerto Rico, and U.S. Virgin Islands. To find a doctor or facility, visit the "Provider Finder" section of the Member Hub on www.geo-blue.com or in the app. Call the provider to confirm they are in network and schedule your appointment. At the time of service, you will need to show the provider your ID card and tell them you are covered by Blue Cross Blue Shield. If you receive care from an out-of-network provider, you may need to pay up front and submit a claim for reimbursement with no reduction in coverage or benefits.

Are prescription medications covered?

Benefits are limited to emergency prescriptions that are medically necessary. You may be required to pay for any prescription medications up front and submit a claim for reimbursement.*



Using Your Plan

① Register for the GeoBlue Member Hub and mobile app

Register for the Member Hub or mobile app for convenient access to a wide range of tools and services. The GeoBlue mobile app is available on the Apple App Store or on Google Play.

- Access your Certificate of Insurance for details on your benefits
- Display electronic ID card
- Locate and review profiles of preferred doctors and hospitals inside and outside the U.S.
- Arrange direct payment to your provider
- Access global health and safety tools including medical term translations, medicine equivalents tool, news and safety information
- You can register online at www.geo-blue.com or through the GeoBlue mobile app
- You only need to register once, not for every trip. Please note, the same email cannot be registered multiple times
- Registering for the Member Hub or mobile app is not the same as enrollment. Enrollment occurs when you submit a claim.

② Locate your digital 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:

- Your ID card is available in the Member Hub on www.geo-blue.com or through the GeoBlue mobile app
- You can display or email your ID card through the app
- Your name is not listed on your ID card because individual enrollment information is only collected if healthcare services are required. When accessing healthcare services, please refer to your group access code above.

③ Submit claims

Visit the "How to File Claims" section of the Member Hub to view detailed instructions and to download a claim form.

Questions? We're here for you 24/7/365 at +1-610-254-5830 (collect calls accepted)

*Certain limitations and exclusions apply under this plan and may affect your coverage. Your Certificate of Insurance is on file with your company and on the Member Hub at www.geo-blue.com.

Products and services may not be available in all jurisdictions and are expressly excluded where prohibited by applicable law.

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. Apple and iTunes are trademarks of Apple, Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are trademarks of Google Inc.

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Reviewing Plan Benefits

What is covered by your plan?

BENEFIT OVERVIEW MATRIX

Policy Maximums	Insurer pays up to Per Insured Person
Trip Period Maximum Benefits	\$350,000
Period of Insurance Maximum Benefits	\$350,000
Benefits	Insurer pays
Professional Services	
a. Surgery, anesthesia, radiation therapy, in-hospital doctor visits, diagnostic X-ray and lab	100%
b. Office Visits: including X-rays and lab work billed by the attending physician.	100%
Inpatient Hospital Services	
a. Surgery, X-rays, In-hospital doctor visits	100%
b. In-patient medical emergency	100%
Ambulatory Surgical Center	100%
Ambulance Service (non Medical Evacuation)	100% up to \$1,000
Benefits for claims resulting from downhill (alpine) skiing and scuba diving (certification by the Professional Association of Diving Instructors (PADI) or the National Association of Underwater Instructors (NAUI) required or diving under the supervision of a certified instructor)	Limited to Trip Period Maximum or \$10,000 whichever is less
Outside Home Country Outpatient prescription drugs	100% of Covered Expenses
Dental Care required due to an Injury	100% of Covered Expenses up to \$1,000 maximum per Trip Period
Dental Care for Relief of Pain	100% of Covered Expenses up to \$1,000 per Trip Period
Repatriation Of Remains	Deductible is not applicable. Maximum Benefit up to \$50,000.
Medical Evacuation	Deductible is not applicable. Maximum Benefit per Trip Period for all Evacuations up to \$250,000.
Bedside Visit	Deductible is not applicable. Maximum Benefit per Trip Period up to \$1,500 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.



Reviewing Plan Benefits

What is covered by your plan?

Exclusions and Limitations: What the Plan does not pay for

Excluded Services

The Plan does not provide any benefits for:

1. Mental or emotional disorders, alcoholism and drug addiction, except as specifically covered;
2. Pregnancy, except for complications of pregnancy as defined;
3. Illness, accident, treatment or medical condition arising out of war or act of war (whether declared or undeclared); participation in a felony, riot or insurrection; service in the Armed Forces or units auxiliary thereto;
4. Suicide, attempted suicide or intentionally self-inflicted injury;
5. Aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline;
6. Inter-scholastic sports;
7. Cosmetic surgery, except that *cosmetic surgery* shall not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered dependent child which has resulted in a functional defect;
8. Foot care, in connection with corns, calluses, flat feet, fallen arches, weak feet, chronic foot strain or symptomatic complaints of the feet;
9. Care in connection with the detection and correction by manual or mechanical means of structural imbalance, distortion or subluxation in the human body for purposes of removing nerve interference resulting or related to distortion, misalignment or subluxation of or in the vertebral column;
10. Treatment provided in a government hospital; benefits provided under Medicare or other governmental program (except Medicaid), any state or Federal workers' compensation, employers' liability or occupational disease law; benefits to the extent provided for any loss or portion thereof for which mandatory automobile no-fault benefits are recovered or recoverable; services rendered and separately billed by employees of hospitals, laboratories or other institutions; services performed by a member of the covered person's immediate family; and services for which no charge is normally made;
11. Dental care or treatment, except for care or treatment due to accidental injury to sound natural teeth within 12 months of the accident and except for dental care or treatment necessary due to congenital disease or anomaly;
12. Eyeglasses, hearing aids, and examination for the purpose of prescription or fittings;
13. Rest cures, custodial care and transportation;
14. Any loss to which a contributing cause was the Covered Person's commission of or attempt to commit a felony or to which a contributing cause was the Covered Person's being engaged in an illegal occupation; and
15. Any loss sustained or contracted in consequence of the Covered Person being intoxicated or under the influence of any narcotic unless administered on the advice of a physician.