

Pre-Departure Program

ANSWERS TO COMMONLY ASKED QUESTIONS

Preparing for Your New Healthcare Coverage

Q: Does this questionnaire take the place of a discussion with my current healthcare provider about my medical situation and how it may affect my travel experience?

A: No. This questionnaire is used to help us understand what medical condition(s) you have prior to travel so we can best prepare you for your new host country. We recommend meeting with your primary care physician to determine your care options if you have a chronic physical or mental health condition(s).

Q: Who will have access to the information I provide to the GeoBlue® clinician and under what circumstances?

A: The information shared via the questionnaire is only available to GeoBlue's clinical team and only used in supporting you while you are abroad. Details of your medical status are not shared with your school unless specifically authorized by you.

Q: Can the information I provide to the GeoBlue clinician be used to prevent me from studying abroad or receiving medical care due to a pre-existing condition?

A: No. Our goal is to help you be as well-prepared as possible when you decide to travel. Acceptance into your study abroad program is between you and your school and would likely have been determined by the time you complete our questionnaire.

Q: Can I bring my prescription medication with me while I am abroad? If so, will I be able to obtain a refill of my medication while I'm there?

A: Many countries do not permit bringing more than a 30- or 90-day supply of prescription medication. We recommend that you carry a letter from the attending physician that describes the medical condition and any prescription medications you're taking, including the generic name of prescribed drugs. In addition, have the medication in the original prescription containers that you received them in that identify the drug, dosage and appropriate dates. **Please be aware that legislation can differ greatly from country to country. You can check with your country's embassy in your future host country on legality concerns.** Also, here are some helpful resources recommended by the Centers for Disease Control and Prevention on traveling with medication to specific countries.

[Country Regulations](#)
[Your Health Abroad](#)

If you require a prescription refill in your future host country, our clinical team can assist you with finding a preferred local doctor. Many pharmacies in the host country will require a prescription written from a locally-licensed doctor.

Prescription and over-the-counter medications might have different names in various countries. Both the GeoBlue mobile app and Member Hub have access to a [Medicine Equivalent tool](#) for country-specific equivalents. You can find retail pharmacy [information](#) on the app and Member Hub as well.

Access to Healthcare

Q: How do I find a doctor while abroad?

A: One of our clinicians can assist you with finding a preferred provider in your future host country prior to your effective date. Once your plan is effective, you can search for physicians or hospitals through the provider directory on the Member Hub or GeoBlue mobile app and contact them directly to set up an appointment using the information in their profile. Cost-share may apply when seeking consultations, depending on your benefits. You can also use the "Destination Dashboard" for information and resources available to you in your local area.

Q: What are the differences in medical regulations between the United States and my future host country?

A: Country health information can be found [here](#). If the country you're traveling to is not listed, our clinical team can address any questions or concerns.

Q: Am I covered for Eastern- and Western-style medicine?

A: There are certain local practices that we acknowledge, and we evaluate each on a case-by-case basis. To learn more about your coverage, we suggest contacting our Global Service Center after your coverage becomes effective.

Q: Can I travel outside of my future host country for medical care?

A: This will depend on your plan and can be answered by our Global Service Center once your policy is effective. If you do travel outside your host country, we advise that you check to see if there are recommended or required immunizations for the destination country prior to leaving. You can check the [Centers for Disease Control and Prevention](#) website and select the applicable country. This brings you to the "Vaccines. Medicines. Advice" page where you can select your new host country to see what vaccines or medicines are recommended or required.

Q: Will I have access to telemedicine?

A: Yes. We provide a 24/7/365 remote consultation service through our Global TeleMD™ mobile app. This is a convenient option for non-emergencies like a cold, flu symptoms, urinary tract infection (UTI), allergies, skin rash or irritations. As an enrolled member, this service is free and can be used as often as you or your covered dependents need. Appointments can be scheduled through the Global TeleMD mobile app for video consultations or to request a phone call with a doctor.

Q: Will I have access to mental health resources?

A: Yes. We provide all members with access to Global Wellness Assist. This is a remote 24/7/365 assistance program that provides up to six free, confidential counseling services with licensed therapists, available in 70 languages by native speakers. Professionals can assist with a variety of issues. Topics include but are not limited to managing anxiety and depression, handling stress, losing a loved one and finding a balance between academic and personal life.

Global Wellness Assist is available through the GeoBlue mobile app, or on the Member Hub select “Tools and Services” and then select “Wellness.”

Q: How do I call an ambulance in the case of an emergency?

A: Once your policy is effective, you can use the “Destination Dashboard” on the Member Hub and refer to the “Emergency Contact Information” and other steps to take in your location in case of an emergency.

Q: What is the claims process?

A: The claim payment and reimbursement process is dependent on whether you seek healthcare services from a network provider. When seeing preferred providers, most eligible treatment is settled directly between us and the physician or facility you visit. If you are unsure about where to seek care before your plan is effective, we can help point you in the right direction. Please contact our Global Service Center.

If you need to submit a claim for reimbursement, you have the following options:

- **eClaims:** We recommend submitting your claims through the Member Hub or GeoBlue mobile app, which are the quickest and most convenient ways

- **Email and fax:** If you prefer to submit a claim via email or fax, a printable claim form and detailed instructions are available on the Member Hub
- **Postal mail:** If you prefer to submit a claim via postal mail, a printable claim form and detailed instructions are available on the Member Hub on www.geobluestudents.com

Follow these tips to speed up the claim reimbursement process:

- ✓ If you mail or fax your claim(s) make sure your claim form is filled out completely, and don't forget to sign it
- ✓ Fill out a separate form for each doctor or office visit
- ✓ Be sure to add a diagnosis or reason for treatment
- ✓ Provide a detailed description and amount charged for each service
- ✓ Clearly state how you'd like to be reimbursed
- ✓ Make and keep handy copies of your bills, receipts and claim forms
 - Missing information on the claim form or supporting documentation may delay your claim reimbursement

Navigating a Foreign Healthcare System

Q: How can I overcome language barriers?

A: Both the GeoBlue mobile app and Member Hub have a translation tool to help bridge the gap between languages so you can convey medical terms, symptoms and situations in a different language. They also have an audio feature to hear the translation. Learn more about our [self-service tools](#).

Q: How can I learn about my new healthcare system?

A: Country health information can be found [here](#).

Q: Will different time zones be a problem when trying to contact GeoBlue?

A: No, our Global Service Center is available 24/7/365 and can be accessed regardless of time zone.

Q: Can my therapy animal accompany me to my country of assignment?

A: Check with the airline or customs and immigration regarding quarantine requirements. Click [here](#) for helpful information.

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Global Wellness Assist services are provided by WorkPlace Options, an independent company that is not affiliated with GeoBlue and does not provide Blue Cross or Blue Shield products or services. WorkPlace Options is solely responsible for referring participants for counseling, coaching and work-life services by providers who are appropriately licensed by local authorities. The evaluation and efficacy of any service delivered by a provider lies solely with the employee, spouse, dependent or other authorized party who inquires on behalf of the participant. GeoBlue shall have no responsibility or liability whatsoever for any aspect of the provider counseling or the counselor/participant relationship.

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.

