

GeoBlue Medical Evacuation and Repatriation Services

GeoBlue's 24/7 assistance center is here to support members experiencing medical emergencies. GeoBlue coordinates emergency services with a worldwide network of Physician Advisors. Members in need of life-saving medical intervention are treated at the nearest appropriate medical facility.

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



Go immediately to the nearest physician or hospital and then contact us.

- Call collect: **+1-833-511-4763**

The GeoBlue Global Health & Safety Team will contact your treating physician and closely monitor your case to determine if a medical evacuation is necessary.

When you call Global Health and Safety, please be prepared to provide the following information:

- The insured person's name
- The name of the program
- Detailed information regarding the nature of the emergency
- If applicable, the name and contact details for the treating physician and/or hospital
- The insured person's specific location in the country. Utilize a GPS if available.

Benefits

Use of benefits must be coordinated and approved by GeoBlue.

Emergency Medical Evacuation	Up to \$250,000 per Policy Year
Repatriation of Remains	Up to \$50,000 per Policy Year
Political Emergency & Natural Disaster Evacuation	Covered 100% up to \$100,000 per person subject to a combined \$5,000,000 aggregate limit per anyone covered event for all persons covered under the plan



Reach out to your program administrator for further details and to review your certificate of coverage.

GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of Blue Cross Blue Shield Association and is 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, IL, NAIC #80985.

The Political, Military and Natural Disaster Evacuation Services (PEND) are provided through Drum Cussac Group Ltd. (Drum), an independent third party, non-affiliated service provider based in the UK. Drum does not supply Blue Cross or Blue Shield products or other benefits, and is therefore solely responsible for and accepts all liability for PEND and other collateral services it provides. GeoBlue makes no warranty, express or implied, and accepts no responsibility resulting from the provision or use of Drum PEND or other Drum services.



Reviewing Plan Benefits

What is covered by your plan?

SCHEDULE OF BENEFITS

EMERGENCY MEDICAL TRANSPORTATION SERVICES	COVERAGE LIMITATIONS
MEDICAL EVACUATION & REPATRIATION	Up to \$250,000 per Policy Year
REPATRIATION OF MORTAL REMAINS	Up to \$50,000 per Policy Year

GENERAL LIMITATIONS

No payment will be made for charges for:

1. services rendered without the authorization or intervention of Us or Our designee;
2. expenses incurred if the original or ancillary purpose of Your trip is to obtain medical treatment;
3. services provided for which no charge is normally made;
4. Hospital or medical expenses of any kind or nature.
5. More than one Emergency Medical Evacuation and/or repatriation for any single medical condition of a Covered Person during the term of the Program.
6. Initial transportation to local facilities, including ground, water or air ambulance fees, unless otherwise specified in this Plan.
7. Any expense for medical evacuation or repatriation if the Covered Person is not suffering from a Serious Medical Condition, and/or in the opinion of the Our physician, the Covered Person can be adequately treated locally, or treatment can be reasonably delayed until the Covered Person returns to his/her Home Country or Country of Assignment.
8. Any expense for Emergency Evacuation where the Covered Person, in the opinion of Our physician, can travel as an ordinary passenger without a medical escort.
9. A Covered Person who is medically discharged from the hospital, or leaves against medical advice and is physically able to travel on his or her own, is not eligible for medical transport services.
10. Medical Evacuation from a marine vessel, ship or watercraft of any kind.
11. Any treatment or expense related to childbirth, miscarriage or pregnancy. This exception shall not apply to any abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn child during the first twenty-four (24) weeks of pregnancy.
12. Any expense related to the Covered Person engaging in the commission of, or the attempt to commit, an unlawful act.
13. Any expense incurred as a result of the Covered Person engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.
14. Medical transport services will not be provided to a Covered Person who has a diagnosis of, or is suspected of having, a Biosafety Class Level 3 (and above) pathogen as classified by either the Centers for Disease Control and Prevention (CDC) or the National Institutes of Health (NIH).
15. Services not otherwise shown as covered.
16. To the extent that such payments would be prohibited by law.

This pamphlet contains a brief summary of the features and benefits for insured participants covered under your school health insurance. This is not a contract of insurance. Coverage is provided under an insurance policy under which your school is a participating school. Coverage is provided under insurance policies issued by 4 Ever Life International Limited, Bermuda. Complete information on the insurance is contained in the Certificate of Insurance which is on file with the school and is made available to all insured participants. If there is a difference between this program description and the certificate wording, the certificate controls.

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This coverage is offered to the members of the Global Citizens Association, Washington, D.C.