



Blue Cross Blue Shield Global Traveler™ Plan



Laitram, L.L.C. Member Guide

PROVIDED BY:
GeoBlue

Welcome to Your Blue Cross Blue Shield Global Traveler™ Plan

With tools and services provided by GeoBlue your plan is designed to keep you safe and healthy throughout your journey. Your plan provides you access to global medical expertise with responsive, multi-channel service. Download the GeoBlue app or register online to learn about the extra care you will receive when you travel with us.

GeoBlue Traveler provides coverage for 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.



Getting Started

Important plan information and health tools



Getting Care

How to get care throughout your journey



Accessing Self-Service Tools

Convenient tools available on the Member Hub and GeoBlue app



Submitting a Claim

File a claim for reimbursement



Getting Started

Important plan information and health tools



Register for important plan information

Register to access important plan information:

- Display an electronic ID card
- Locate Blue Cross and Blue Shield providers and hospitals within the U.S.
- Locate carefully selected, trusted providers and hospitals outside of the U.S.
- Arrange direct payment to your provider
- Access global health and safety tools including translations, drug equivalents, news and safety information
- Submit claims

To register, visit www.geo-blue.com or download the GeoBlue app from the Apple, Amazon or Google Play app stores. After you register you can use your log in information for both the GeoBlue website and app.

To Register, enter this Group Access Code:

QHG9999LTRAM

Get your ID card

It is important to have your 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:

- You can show, fax or email your ID card through the app
- A temporary ID card is available in the Member Hub on www.geo-blue.com

When you receive your ID card, please check the information for accuracy. Your name is not listed on your ID card because this is a Blanket health insurance plan. Call Customer Service if you find an error.

Need help with registration?



Contact us for assistance:

Inside the U.S. call **1-888-412-6403**

Outside the U.S. call **+1-610-254-5830**
customerservice@geo-blue.com

This pamphlet contains a brief summary of the features and benefits for insured participants covered under your company health insurance. This is not a contract of insurance. Coverage is provided under an insurance policy under which your company is a participating company. The policy is underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, Illinois (Policy form 55.202). Complete information on the insurance is contained in the Certificate of Insurance which is on file with the company and is made available to all insured participants. If there is a difference between this program description and the certificate wording, the certificate controls.

Blue Cross Blue Shield Global™ is a brand owned by the Blue Cross Blue Shield Association, a national federation of 36 independent, community-based and locally-operated Blue Cross and Blue Shield Companies. 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 BlueCross BlueShield of Louisiana. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, NAIC #80985 under policy form series 55.202.



Getting Care

geo-blue.com

Find providers outside the U.S. and schedule appointments¹

1. Find a provider

Outside the U.S., you have access to care through the GeoBlue provider network. To find a contracted doctor or facility, visit the “Find Doctors and Hospitals Outside the U.S.” section in the Member Hub on www.geo-blue.com or select “Provider Finder” in the app. For optimal service, request Direct Pay at least 48 hours prior to your appointment to avoid paying out-of-pocket for medical care and submitting claims.²

Outside of the U.S., you are free to see any provider you choose without a reduction of benefits. If you see a non-contracted provider, you may have to pay out of pocket for treatment and submit a claim.

Please note that you are only covered under this plan when outside of your home country.

2. Schedule an appointment

To schedule an appointment, choose a participating provider or hospital through the Member Hub or app. Contact them directly using the information in their profile. After you make your appointment, contact us to provide the doctor’s office with the information required to arrange Direct Pay. For optimal service, request Direct Pay at least 48 hours prior to your appointment. This is necessary when scheduling follow-up appointments as well. In many countries providers require payment at the time of the visit unless Direct Pay has been arranged.

Contact us to arrange for Direct Pay:

- Use www.geo-blue.com or the GeoBlue app
- Email globalhealth@geo-blue.com
- Call collect on +1-610-254-8771
- Call toll free inside the U.S. on 1-800-257-4823

3. Request Direct Pay

To avoid paying up front for medical care and submitting a claim, arrange for Direct Pay:²

- Use www.geo-blue.com or the GeoBlue app to find a provider, view a profile and complete a request form
- 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 collect on +1-610-254-8771
- Call toll free inside the U.S. on 1-800-257-4823

For optimal service, request Direct Pay at least 48 hours prior to your appointment.

Informed Choice consultation

When unexpected medical complications affect our lives, sometimes a second opinion may confirm a diagnosis or treatment recommendation. GeoBlue members can submit an Informed Choice request for additional medical advice from any of our 160+ Regional Physician Advisors. Visit the **Informed Choice** section of the Member Hub at www.geo-blue.com.

Assistance with appointment scheduling

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.

To request help scheduling a convenient, cashless office visit with one of GeoBlue’s trusted English-speaking doctors.

Contact us 24/7: +1-610-254-8771.



In the event of a medical emergency

You should go immediately to the nearest physician or hospital and then call the Medical Assistance phone number for 24/7 care located on the back of your ID card. We will then take the appropriate action to assist and monitor your medical care until the situation is resolved.

¹Please see your Certificate of Insurance for eligibility requirements. Your Certificate of Insurance is on file with your company and in the Member Hub on www.geo-blue.com.

²Members are required to pay any applicable copayments, coinsurance or deductibles at the time of service.

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Getting Care

Get care when you are in the U.S.*

Finding care inside the U.S.

GeoBlue members have access to the Blue Cross and Blue Shield network within the U.S., Puerto Rico, and U.S. Virgin Islands. To find a doctor or facility, visit the “Find Doctors and Hospitals Inside the U.S.” section in the Member Hub on www.geo-blue.com or select “Provider Finder” in the GeoBlue app.

Contact us for assistance:

- Toll free within the U.S.: **1-888-412-6403**
- Outside the U.S.: **+1-610-254-5830**
- customerservice@geo-blue.com

Please note that you are only covered under this plan when outside of your home country.

Scheduling an appointment with a Blue Cross and Blue Shield provider

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 GeoBlue ID card and tell them you are covered by Blue Cross and Blue Shield.

Using an out-of-network provider

If you receive care from provider that does not participate in the Blue Cross and Blue Shield Network, you may need to pay out-of-pocket and submit a claim for reimbursement. Click “**How to File Claims**” in the Member Hub on www.geo-blue.com to download the appropriate claim form. Submit claims electronically using the GeoBlue app or the “**File an eClaim**” link on the Member Hub.



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 call-taker determine if you need emergency help. Once you are safe, call the Medical Assistance phone number for 24/7 care located on the back of your ID card. We will then take the appropriate action to assist and monitor your medical care until the situation is resolved.

*Please see your Certificate of Insurance for eligibility requirements. Your Certificate of Insurance is on file with your company and in the Member Hub on www.geo-blue.com.

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Accessing Self-Service Tools

Convenient tools available on the Member Hub and GeoBlue app

Find a doctor or facility

Review detailed profiles of contracted doctors to find the best match, view contact details and then locate the office.

Translate medications

Find country-specific equivalents for prescription and over-the-counter medications.

Translate medical terms and phrases

Translate hundreds of key medical phrases and terms into the most widely spoken languages with audio clips and transliterations.

Understand health and security risks

Receive daily alerts detailing the latest security and health issues in your destination. View country or city profiles on crime, terrorism or natural disasters.



Visit **www.geo-blue.com** or
download the GeoBlue app
to access self-service tools for
navigating risks and finding the
best care options.



Submitting a Claim

File a claim for reimbursement

Email and fax

To submit a claim via email or fax, download a printable claim form and view detailed instructions in the Member Hub on www.geo-blue.com.

Visit the “How to File Claims” section of the Member Hub on www.geo-blue.com and click “How do you file a claim with GeoBlue?” to download the appropriate claim form.

Email: claims@geo-blue.com

Fax: +1-610-482-9623

Postal mail

If you prefer to submit a claim via postal mail, a printable claim form and detailed instructions are available in the Member Hub on www.geo-blue.com.

Visit the “How to File Claims” section of the Member Hub on www.geo-blue.com and click “How do you file a claim with GeoBlue?” to download the appropriate claim form.

Mail to: GeoBlue, Attn: Claims Department, P.O. Box 1748, Southeastern, PA 19399-1748, USA.

Checking the status of your claim

Contact us for assistance:

- Toll free within the U.S.: **1-888-412-6403**
- Outside the U.S.: **+1-610-254-5830**
- customerservice@geo-blue.com



For questions about your medical plan:

Outside the U.S. call +1-610-254-5830
Toll free within the U.S. call 1-888-412-6403
customerservice@geo-blue.com



For medical assistance, (including Direct Pay outside the U.S.):

Collect calls accepted on +1-610-254-8771
Toll free within the U.S. call 1-800-257-4823
globalhealth@geo-blue.com

Local phone numbers are available in some countries. Visit the Contact section of www.geo-blue.com for details.



933 First Avenue
King of Prussia, PA 19406

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