

GeoBlue Insurance

Welcome to this module on our mandatory insurance coverage provided by GeoBlue. By the end of this module, you will be able to:

- Identify what is and *is not* covered by our insurance
- Locate and use the resources available via GeoBlue's website and mobile app
- Know how to obtain medical attention for a student or yourself while abroad

☰ **What Does GeoBlue Cover?**

☰ **What Is Not Covered?**

☰ **How to Obtain Coverage**

☰ **Using GeoBlue's Online & Mobile Tools**

☰ **Medical Assistance Abroad**



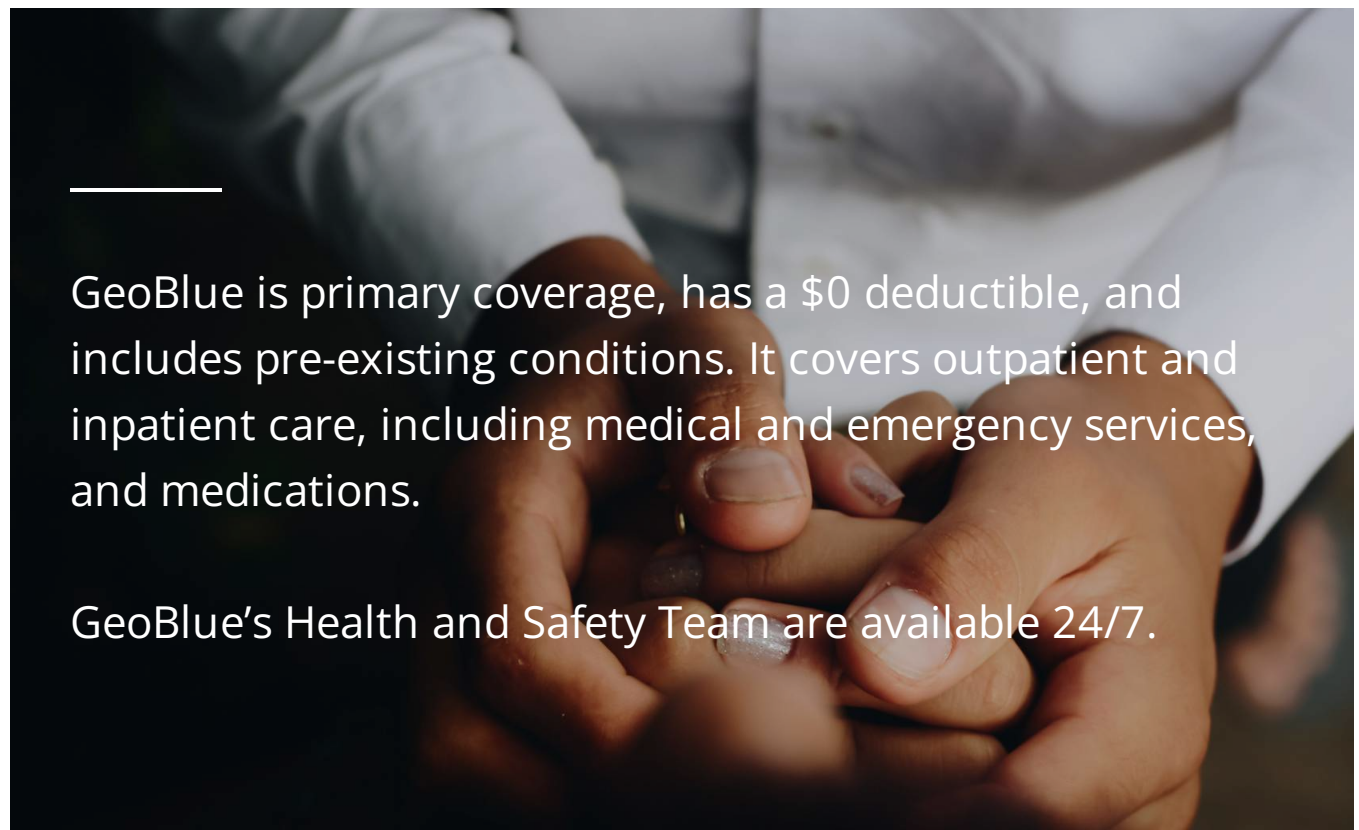
Summary and Additional Resources



Quiz



What Does GeoBlue Cover?



GeoBlue is primary coverage, has a \$0 deductible, and includes pre-existing conditions. It covers outpatient and inpatient care, including medical and emergency services, and medications.

GeoBlue's Health and Safety Team are available 24/7.

What Type of Coverage is Offered?

GeoBlue provides accident and sickness coverage, medical evacuation and repatriation of remains, as well as some political, security, and natural disaster evacuation coverage.

The coverage also includes COVID and non-COVID-related post-departure travel interruption coverage, for transportation (flight change fees, new flight), lodging and incidentals.

As mandated by the University of North Carolina System, all students are required to have health insurance coverage while on a university-affiliated education abroad activity. The UNC System contracts with GeoBlue to provide comprehensive, low-cost medical coverage worldwide for all University-related travel abroad.

What Is Not Covered?



Domestic insurance is necessary not only for your return to the US at the end of your program, but also in case an emergency causes a participant to return home before the end of their program.

GeoBlue is **not** trip insurance and therefore does not provide coverage for the following:

- 1 Trip cancellation
- 2 Lost baggage
- 3 Damage to personal belongings
- 4 Theft

Faculty, staff and students are encouraged to purchase this coverage if they would like this coverage. This optional trip insurance can be purchased through various insurance providers. You can compare providers and coverage on squaremouth.com.

How to Obtain Coverage



Enrollment

1

UNC's Risk Management Services processes enrollment in GeoBlue insurance for all faculty and staff leading, and students participating on, UNC study abroad programs.

The Study Abroad Office or Program Administrators in your supporting unit will submit a program roster to Janet Hoernke in UNC Risk Management.

Janet Hoernke

Institutional Integrity & Risk Management

risk@unc.edu

2

UNC Risk Management will upload rosters to GeoBlue,
and
enrollment confirmation will be sent approximately
**one to two weeks prior to the program's departure
date.**

Enrollment Timeline

For programs traveling in	Roster submitted
Fall	Mid-July
Spring	Late November
Summer	Late April

When is the insurance valid? —

GeoBlue insurance is valid for the dates submitted on the roster, which will automatically include two days prior to the arrival date/program start date and two days after the departure date/program end date to account for travel.

How to extend coverage? —

Program participants who plan to travel internationally before and/or after the program and want to extend their GeoBlue coverage beyond the covered dates may register for this additional coverage directly through GeoBlue. Students and faculty will receive instructions for setting up this Before and After Coverage.

Registering with GeoBlue

Once the insurance roster is uploaded, enrollees will receive a “Welcome Email” from GeoBlue with

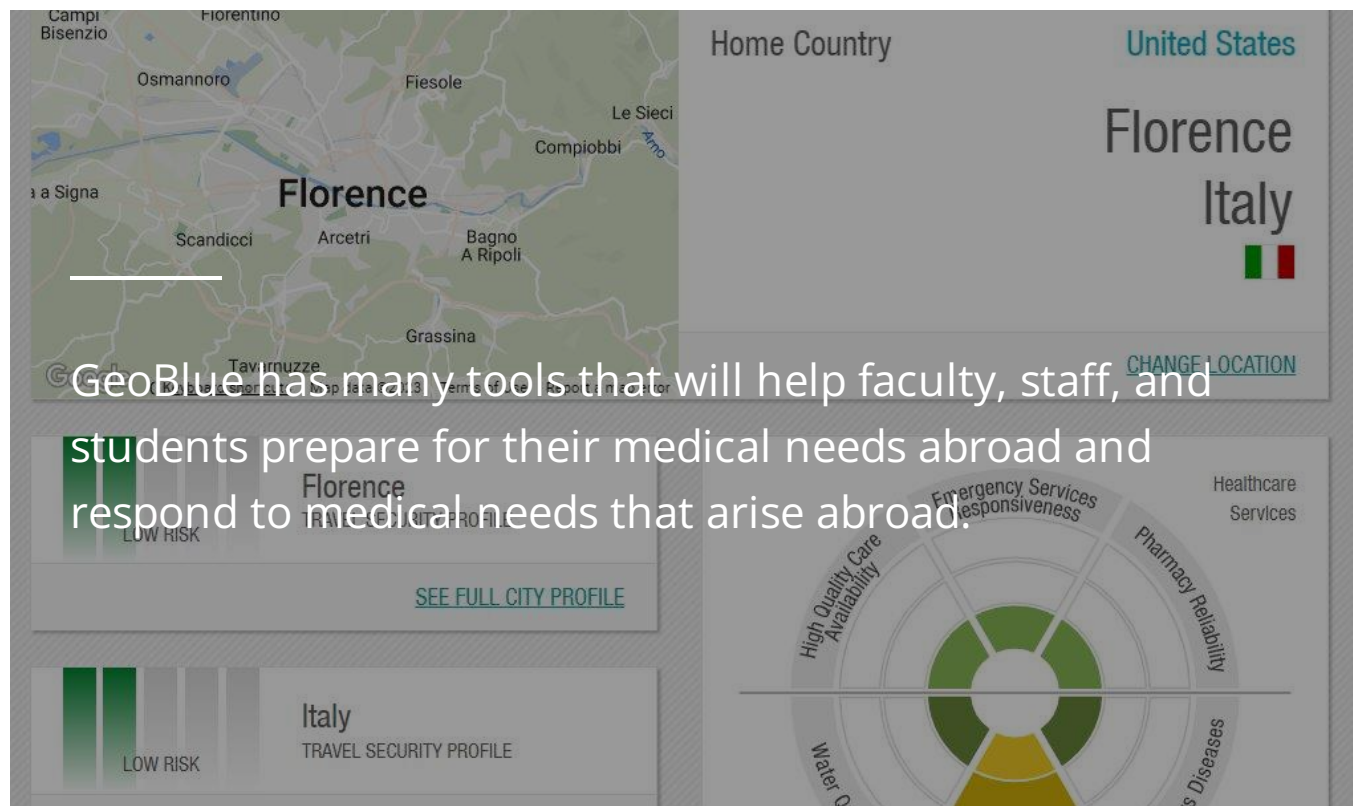
instructions for registering on their website and for printing an ID card. Each participant must **register on GeoBlue's site in order to access their resources.**

Participants will need their **ID card for medical assistance while abroad.**

Note:

- The welcome email typically arrives approximately one week prior to the program's start date.
- The email may be caught by a spam filter, so check your junk mail!
- Participants are assigned a unique certificate number; therefore, they can't access the website or app until the roster is processed.

Using GeoBlue's Online & Mobile Tools



GeoBlue's Member Hub

Once program participants register with GeoBlue using their certificate number, they will have access to their Member Hub website and mobile app.

The Member Hub and app include:

- Specific plan information
- ID card
- Doctor and provider search feature
- Medicine equivalents
- Medical terms and phrases in destination's language
- Destination health information and security profiles
- Appointment scheduling
- Direct pay
- Claims management
- Customer service contact information

Using GeoBlue's Online & Mobile Tools

Click on each of the plus signs below to learn more about each feature...


THE UNIVERSITY of NORTH CAROLINA at CHAPEL HILL

Online and mobile tools







- +** **Direct Pay** – Allows members or GeoBlue contracted providers to request a guarantee of payment from a website or the GeoBlue mobile App
- +** **Drug Equivalency Guide** – Find country-specific prescription and over-the-counter names and preparations for over 400 medications
- +** **Translate Medical Terms** – Translate symptoms, diagnoses and treatments into the ten most common languages
- +** **Understand Health and Security Risks** – Review the latest security and health issues and dig into profiles on crime, terrorism and on the reliability of police, hotels and transportation
- +** **Mobile ID card** – View on your mobile phone and fax directly to providers
- +** **Claims** – Complete an electronic claim form and upload any supporting documents directly through the GeoBlue website or mobile App

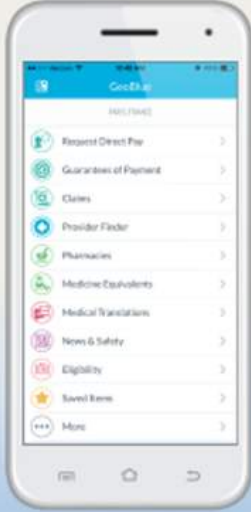
GeoBlue (MOBILE)

- Recent Direct Pay
- Guarantee of Payment
- Claims
- Provider Finder
- Pharmacies
- Medicine Equivalents
- Medical Translations
- News & Safety
- Eligibility
- Saved Items
- More

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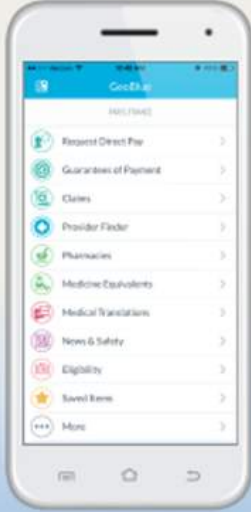
Direct Pay

Allows enrolled members or GeoBlue contracted providers to request a guarantee of payment from a website or the GeoBlue mobile App. This ensures there is **no** out-of-pocket expense.

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at CHAPEL HILL

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Drug Equivalency Guide

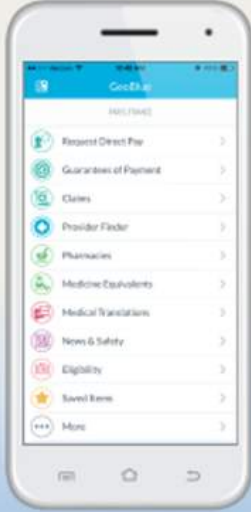
Find country-specific prescription and over-the-counter names and preparations for over 400 medications.

Identify if your medication is legal in your host country.

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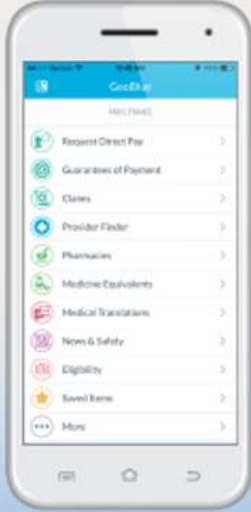
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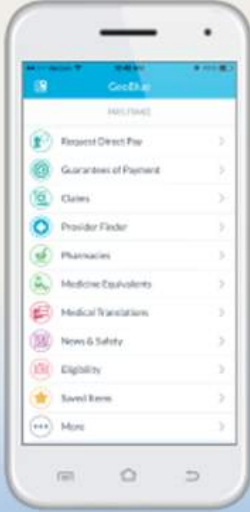
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Online and mobile tools

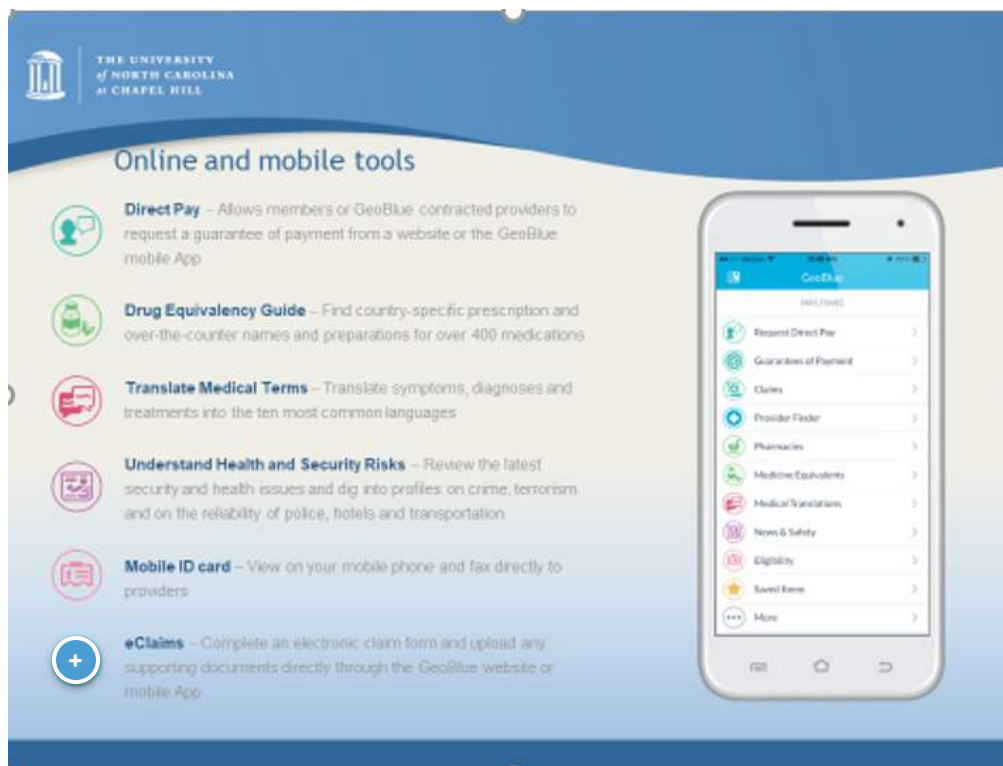
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The image shows a smartphone displaying the GeoBlue mobile app interface. The screen displays a list of menu items under the heading 'MEMBER'. The items are: Recent Direct Pay, Guarantees of Payment, Claims, Provider Finder, Pharmacies, Medicine Equivalents, Medical Translations, News & Safety, Eligibility, Saved Items, and More. Each item has a right-pointing arrow next to it.

Mobile ID Card

View on your mobile phone and send electronically directly to providers.

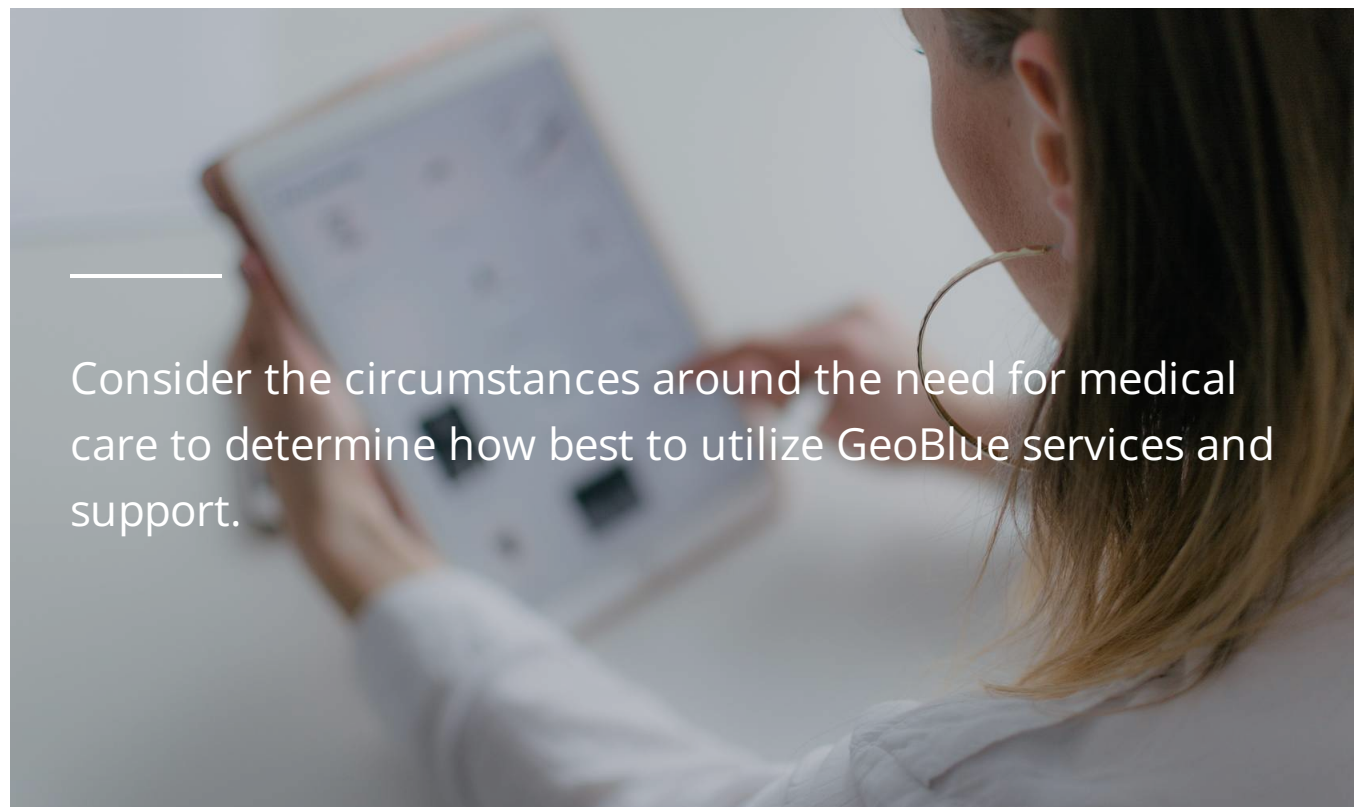


eClaims

Complete an electronic claim form and upload any supporting documents directly through the GeoBlue website or mobile App.

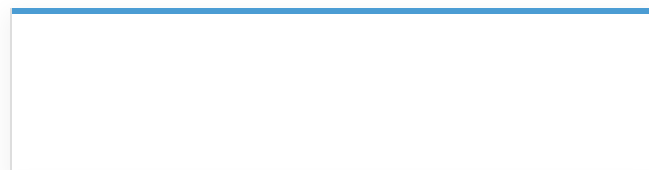
All participants who will need access to medication and healthcare abroad due to existing health conditions can use GeoBlue's tools to help plan for medical needs abroad! GeoBlue resources can help identify medical services and available medications in advance of travel.

Medical Assistance Abroad



Consider the circumstances around the need for medical care to determine how best to utilize GeoBlue services and support.

Click on each box below to reveal what to do in each situation.



Go to the nearest

For Non-Emergency Medical Assistance

Locate a contracted doctor or facility via the mobile app , or on

GeoBlue's website by visiting the "Provider Finder" section in the Member Hub. You may also contact their Global Health and Safety team for assistance with **prescription management, finding**

Global TeleMD and Global Wellness Assist services are also available, at no extra cost, for remote medical appointments, counseling, and resources.

www.geobluestudents.com

+1.610.254.8771

Global TeleMD

Mobile app **access to confidential access to international doctors by telephone or video call**, at no additional cost.

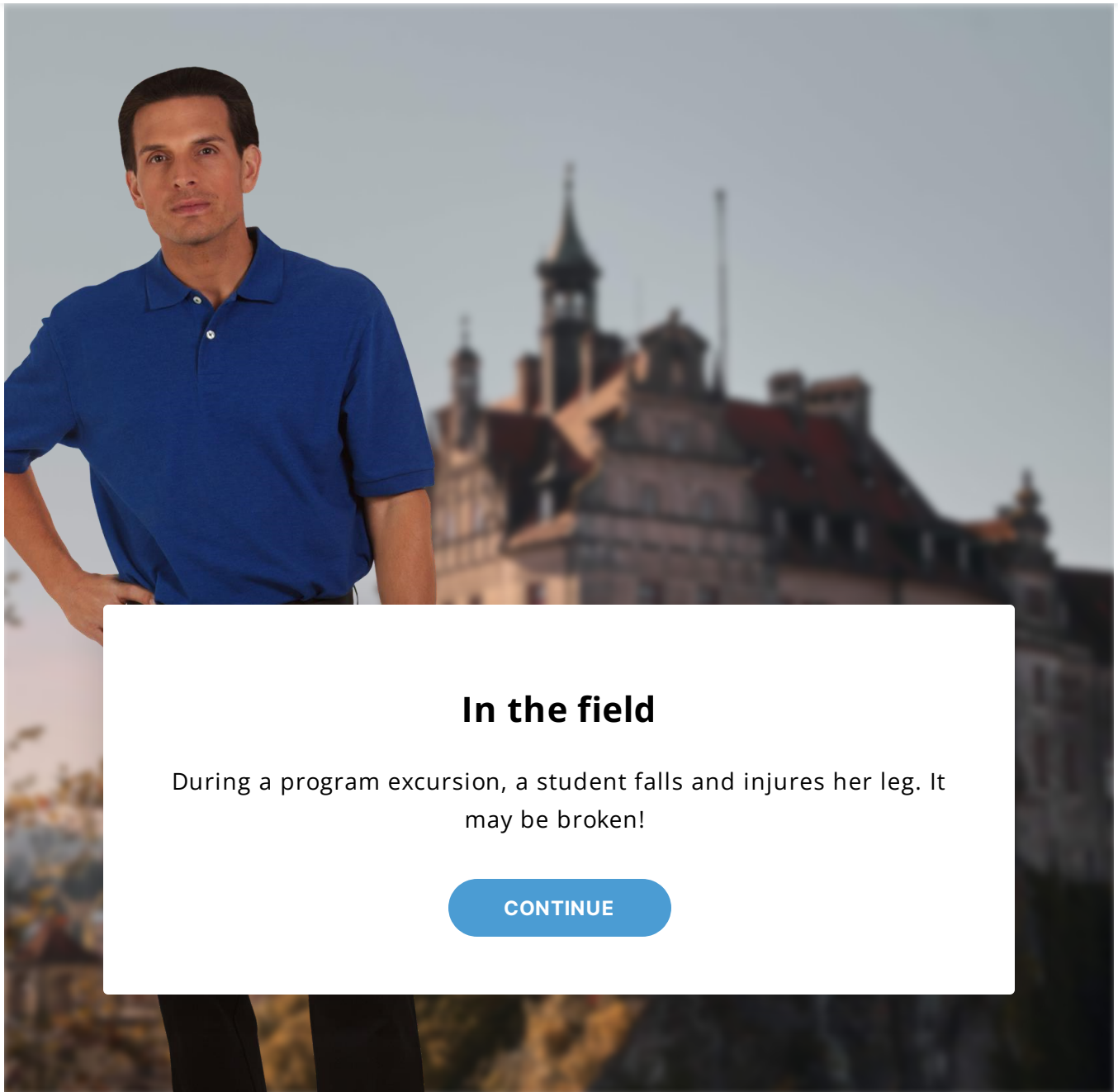
- Global network of doctors
- Same-day virtual appointments, available 24/7

- Medical guidance and consultations (for non-medical emergencies)
- Multiple language options
- Consultation notes sent directly to your phone
- Prescriptions and referral letters (subject to local regulation)

Global Wellness Assist

An international assistance program for students, faculty and staff traveling globally on behalf of a college or university, providing access to **free, confidential assistance with any issue any time, any day**. Topics include, but are not limited to:

- Managing anxiety and depression
- Bullying and harassment
- Substance use
- Handling stress
- Harmony between academic and personal life; managing academic pressure
- Referrals to local resources, including attorneys and much more



In the field

During a program excursion, a student falls and injures her leg. It may be broken!

[CONTINUE](#)

Scene 1 Slide 1

[Continue](#) → [Scene 1 Slide 5](#)



Add dialogue text here to ask your learners to make a choice, then choose your character's expression. You can create different feedback and follow-up actions for each learner response.

1 Learners who choose this response will continue on.

2 Learners who choose this incorrect response will be able to try again.

Scene 1 Slide 2

0 → Next Slide

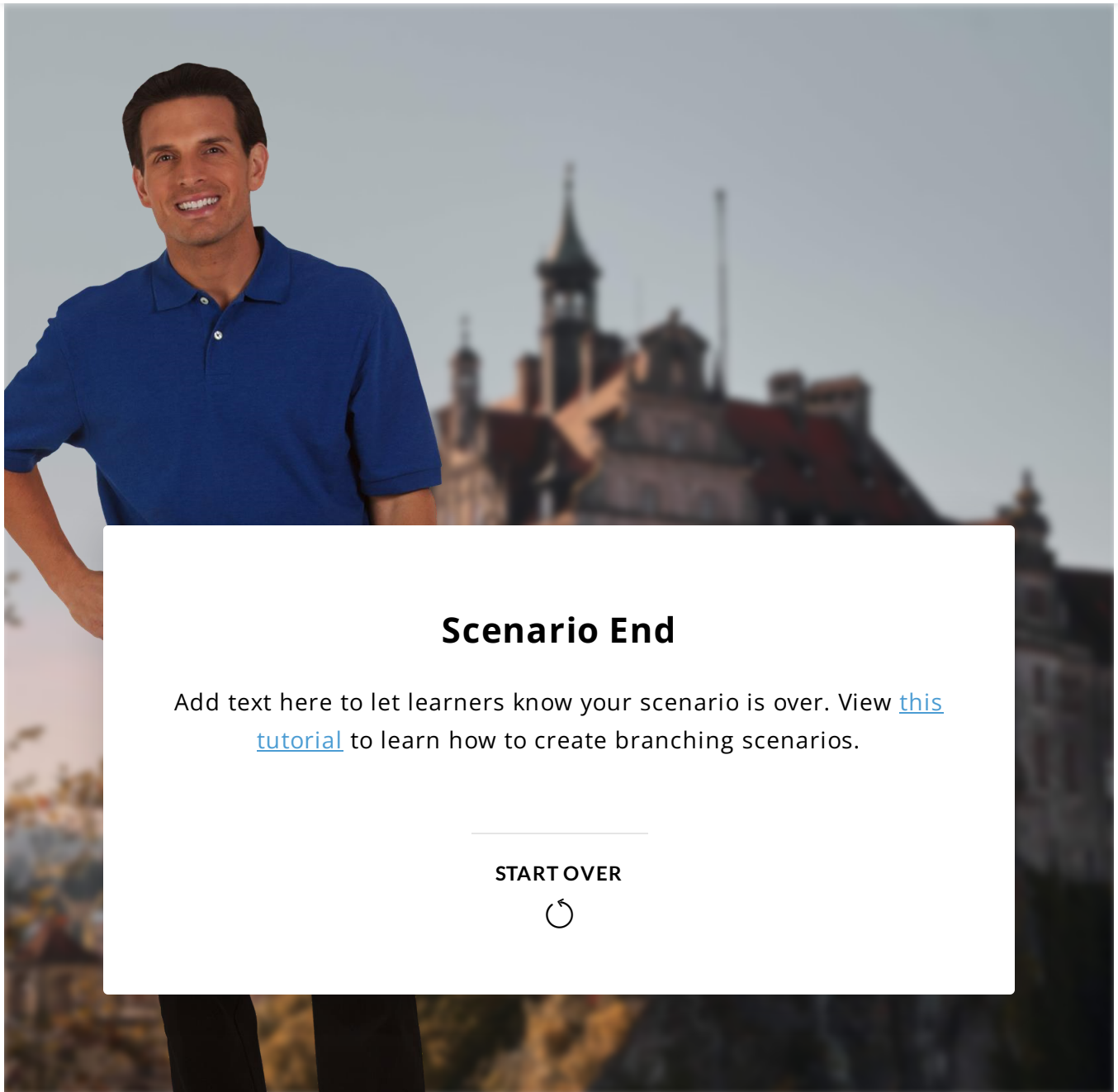
1 → Next Slide



Scene 1 Slide 3

0 → Next Slide

1 → Scene 1 Slide 1



Scenario End

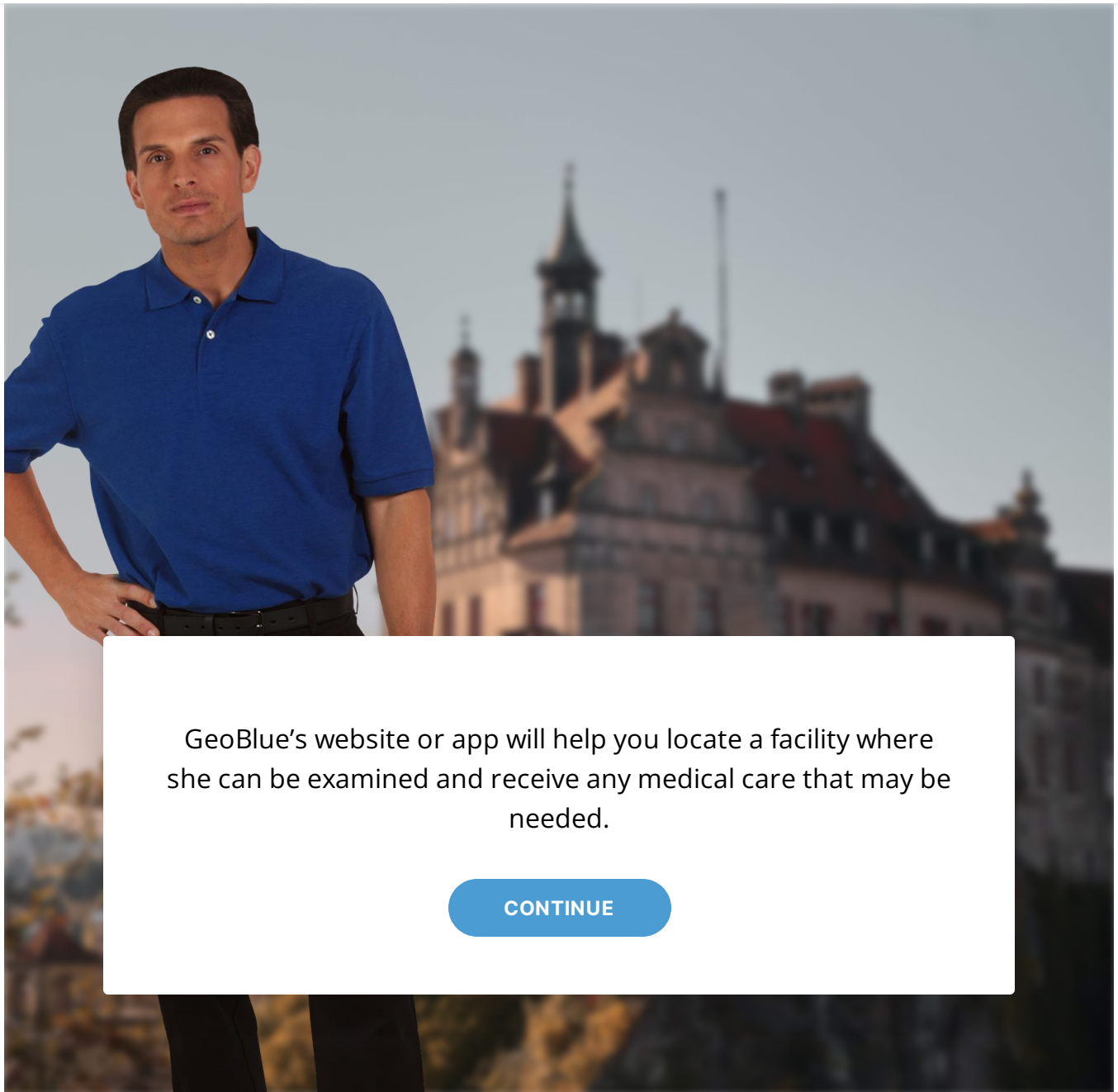
Add text here to let learners know your scenario is over. View [this tutorial](#) to learn how to create branching scenarios.

START OVER



Scene 1 Slide 4

Continue → End of Scenario

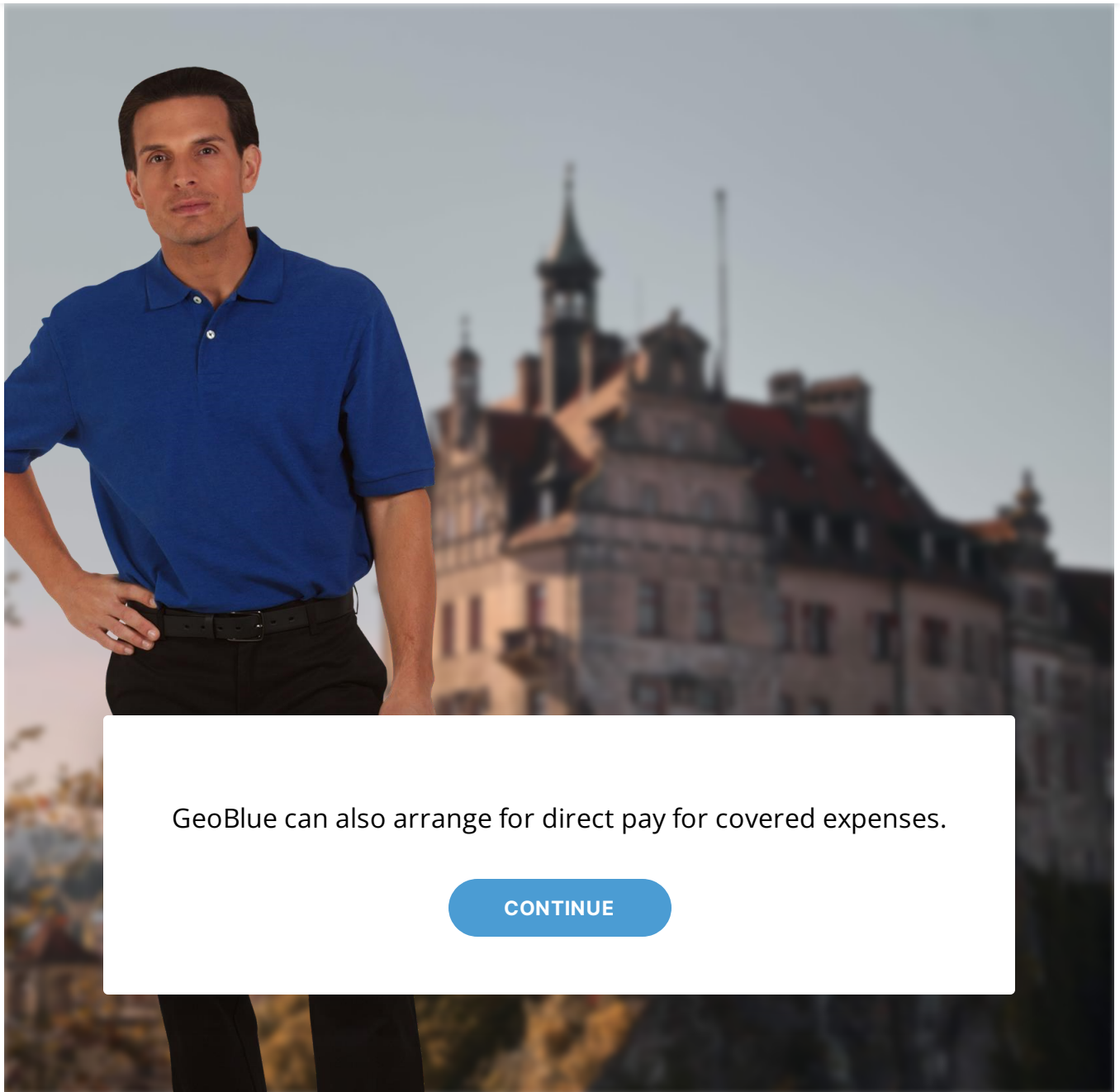


GeoBlue's website or app will help you locate a facility where she can be examined and receive any medical care that may be needed.

CONTINUE

Scene 1 Slide 5

Continue → Scene 1 Slide 6



GeoBlue can also arrange for direct pay for covered expenses.

CONTINUE

Scene 1 Slide 6

Continue → Next Slide

Summary and Additional Resources



Additional Information & Resources from GeoBlue

Click on each of the buttons below to be taken to the reference documents.

GeoBlue Member Guide- Provides information for "Getting Started," "Getting Care," "Accessing Self-Service Tools," "Submitting A Claim," to "Reviewing Plan Benefits"

MEMBER GUIDE

GeoBlue Quick Guide - One-page document for: "Using Your Plan" to "Getting Care"

QUICK GUIDE

GeoBlue Safety Services Brochure - One-page document for: "Pre-Trip Planning," "Medical Care Abroad," to "Getting Care."

SAFETY SERVICES

Global TeleMD Support Service - Additional 24/7 benefit (no co-pay and is confidential). Can access through app or website. Doctor can write prescriptions. For prescriptions, pay out of pocket & then submit claim for reimbursement. You can submit claims electronically either through the Member Hub on their website or by the mobile app. Paper claim forms are also acceptable & can be downloaded from the Member Hub.

GLOBAL TELEMD

Wellness Assist Support Service - Additional 24/7 benefit (no co-pay and is confidential). Can access through app or website. Remote counseling with 6 remote visits per year (per issue or diagnosis). These are Counselors not Psychiatrists, therefore, they can't prescribe medication. If medication is needed, then GeoBlue will assist with scheduling a psychiatry appointment (mental health coverage is included in benefits – see plan benefits in the Member Guide).

WELLNESS ASSIST

Key Takeaways

As a result of this module, you should now:

- 1 Understand what is and is not covered by our GeoBlue insurance policy
- 2 Be familiar with the resources available via GeoBlue's website and mobile app
- 3 Know how to obtain medical attention abroad

Lesson 7 of 8

Quiz

 Abroad UNC

Question

01/04

Which of the following is NOT covered by the GeoBlue policy?

- Medications
- Medical care for accidents and sickness
- Trip cancellation, lost luggage, and damage to personal belongings
- Post-departure trip interruption/delay
- Medical evacuation and repatriation
- Political, security, and natural disaster evacuation coverage

Question

02/04

How are faculty, staff, and students enrolled in GeoBlue insurance coverage?

- GeoBlue coverage is automatic for UNC faculty, staff, and students
- Participants enroll directly with GeoBlue
- The School or College Program Administrator enrolls participants directly with GeoBlue
- The School or College Program Administrator enrolls participants by submitting a roster to UNC Risk Management

Question

03/04

True/False: There is a deductible for covered services.

True

False


Question

04/04

True/False: Faculty, staff, and students can contact GeoBlue by calling collect 24 hours a day, 7 days a week.

True

False

 Thank you for completing this course. Please exit this window to go to the next module.