

Inbound International Health Plans and Services

**GROUP COVERAGE FOR MEMBERS
BASED IN THE U.S.**

.....

PREPARED FOR
Mississippi College

EFFECTIVE DATE:
August 1, 2023





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WELCOME

WHO WE ARE

We are the global solution for the Blue Cross Blue Shield® (BCBS) companies and the U.S. administrator for Bupa Global, a leading international health insurer headquartered in the U.K.

WHAT WE DO

We simplify the international healthcare experience through a wide range of health insurance solutions to meet the needs of the globally mobile. Our network brings flexible coverage to every community in the U.S. and over 190 countries around the world, making it one of the broadest global networks available.



THE GEOBLUE DIFFERENCE



Industry-Leading Digital Tools

To help simplify
the international
healthcare experience



Integrated Service Experience

Through centralized tools
and programs



Best-in-Class Networks

With over 1.7 million
providers worldwide

OVERVIEW

Our purpose, our reason for being a company, is to simplify the international healthcare experience for our globally mobile members. We set a bold aspiration with our vision to be the most loved healthcare services company by the globally mobile and have been on an ongoing journey to ensure our members and clients are at the heart of what we do. We understand the challenges international students, faculty and staff face when navigating the U.S. healthcare system. Our products are designed to meet their unique needs and we draw on decades of industry experience to deliver an unmatched experience for both members and our clients.

24/7/365 MULTILINGUAL SUPPORT WHEN MEMBERS WANT IT. HELP WHEN THEY NEED IT.

- Help locating providers
- Answers to questions about accessing care or health concerns
- Medical evacuation/repatriation coordination
- Global telemedicine service



NETWORK BREADTH AND DEPTH, SECOND TO NONE

BLUE CROSS BLUE SHIELD NETWORK IN THE U.S.



Leading PPO network in the U.S. with **1.7 million providers**¹



Access to the Blue Distinction Specialty Care network in the U.S. This national recognition program is awarded to doctors and hospitals that have a proven history of delivering better quality care than those without the recognition.



Every ZIP code in America covered



56% in-network savings in the U.S.²



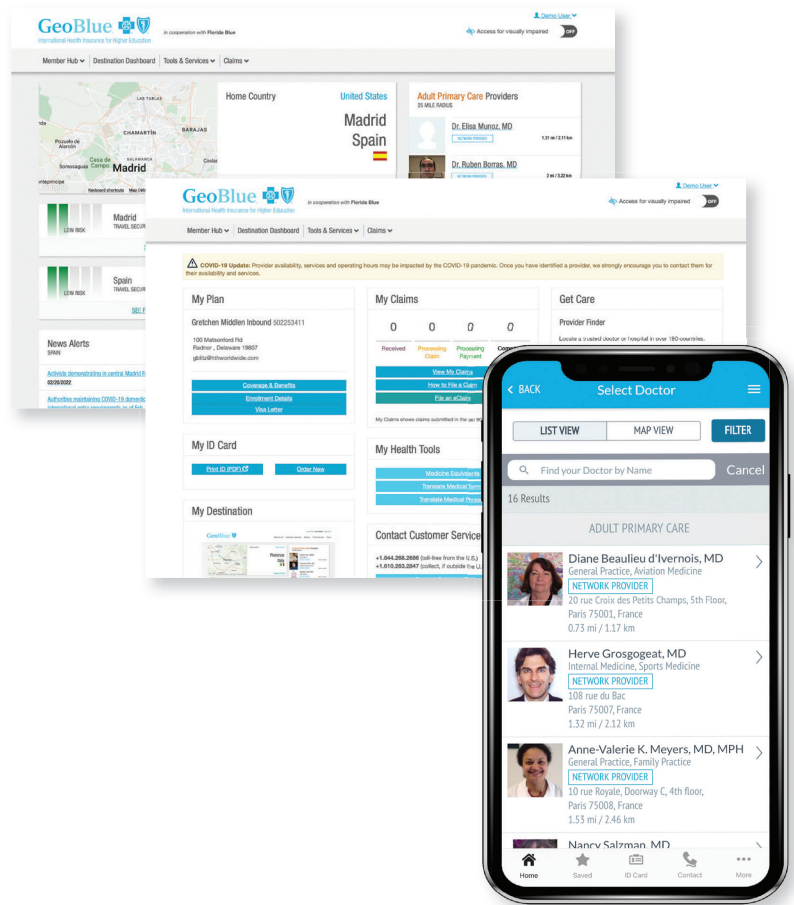
97% of claims paid in network³, meaning members don't have to worry about out-of-pocket expenses during inpatient or outpatient care



INDUSTRY-LEADING DIGITAL TOOLS

TECHNOLOGY THAT HELPS SIMPLIFY THE INTERNATIONAL HEALTHCARE EXPERIENCE

- Personalized interface that provides relevant information based on the user's profile and past activity
- News and safety information automatically driven by where members are located
- Push notifications regarding claim status
- Medicine equivalent tool for country-specific equivalents of medications and a medical term translation tool for common healthcare terms and phrases



AN INTEGRATED 24/7/365 SOLUTION ENSURES FEWER DELAYS, GREATER COST CONTAINMENT AND PREDICTABILITY

WE PLAY A DIRECT ROLE IN ALL MEDICAL EVACUATIONS THROUGH OUR INTEGRATED MEDICAL ASSISTANCE TEAM, ENABLING US TO:

- Focus on quality and continuity of care
- Engage the right resources at the right time
- Reduce delays and misinformation



GOING THE EXTRA MILE

THROUGH OUR GOING THE EXTRA MILE CUSTOMER EXPERIENCE PROGRAM, WE GET MEMBER FEEDBACK IN NEAR REAL-TIME, ENABLING US TO LISTEN, ACT AND IMPROVE.

We've invested in a best-in-class customer feedback program that allows us to capture insights and feedback to support our vision of building the healthcare services company most loved by the globally mobile.



The median tenure of our client relationships is **over ten years** which is a testament to our level of account service and satisfaction.

A CULTURE OF HEALTH AND WELL-BEING

DEDICATED WELLNESS SUPPORT FOR OUR MEMBERS

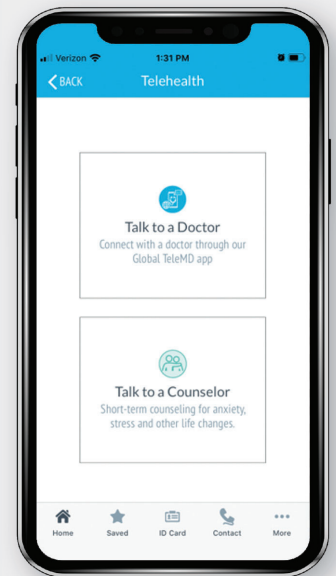
We recognize that globally mobile populations encounter stressful situations that can affect their general well-being. As part of our products, we offer a variety of support services for members, helping to make transitions more comfortable and programs more successful.



Global TeleMD™

Life is demanding. With so much to juggle, finding the healthcare you need, when you need it, should be easy. That's why we offer members a **24/7 telemedicine service** as a convenient alternative to seeking in-person care. With Global TeleMD, members have free access to:

- A global network of doctors
- Medical guidance and consultations (for non-emergencies)
- Same-day virtual appointments by phone or video
- Multiple language options
- Consultation notes sent directly to patient's device
- Prescriptions and referral letters



Global Wellness Assist

An assistance program **available 24/7 for students, faculty and staff** participating in an international program. Provides access to free, confidential counseling services with licensed therapists, available in 70 languages by native speakers.

Members are entitled to six free sessions per issue. Professionals can assist with a variety of topics including, but not limited to:

- Harmony between academic and personal life
- Managing life changes
- Bullying and harassment
- Managing anxiety and depression
- Substance use
- Surviving the loss of a loved one
- Handling stress
- Referrals to local resources, including attorneys, financial professionals and more
- Managing school or workplace pressure



With growing work/life demands, we know time is precious. That's why we offer members 24/7 access to online seminars and e-learnings so they can learn more about a specific topic, issue or situation at their convenience. The on-demand seminars are free, and the complimentary, narrated e-learnings take between 15 and 20 minutes to complete.

PROGRAM ADMINISTRATION

Dedicated Client Manager

Each group is assigned a dedicated client manager who will support your program and can address any questions related to benefits, escalated claim issues, enrollment, invoicing, renewals or our digital tools. Your client manager will also support any training initiatives offered to program participants and administrators. Our global service center is available 24/7/365 to support members.

Invoicing

Invoices are generated from roster submissions and can be customized and printed from the administrator's site. Invoices have a cover sheet which lists the total premium owed and an invoice date. Supporting documentation will include certificate number, name, date of birth, coverage dates, premium amount per person and coverage type. Premiums can be paid by check or with credit card, up to 30 days after the roster has been submitted.

Claim Processing

We encourage members to submit claims online or through the mobile app via our eClaims process. If submitting via email, fax or regular mail, members can complete a claim form, available for download from the website. We accept claims in all currencies and will reimburse a claim in any currency not currently sanctioned by the Office of Foreign Asset Control.

Enrollment

Online rosters are processed the same business day. Member materials are typically provided in electronic format, however printed materials can be issued upon request. ID cards are available on the Member Hub or mobile app immediately after a roster is processed. Members can access all of our digital tools, including their electronic ID card, once they register for the Member Hub or mobile app. We have a few options for how materials are delivered to members:

- **Option 1:** We can send partial member packages such as the certificate, claim forms and privacy policy to your organization's plan administrator. The ID cards are sent to each individual enrollee.
- **Option 2:** We can provide your organization's plan administrator with the member packages for the administrator to distribute.
- **Option 3:** We can mail a complete member package (ID card, certificate, claim forms and privacy policy) to each student individually.



IN CRISIS IN INDIANA

THE REALITY

What do you do when the world loses its mind?

While the COVID-19 outbreak has taken a toll on everyone, it's hit those with mental health issues the hardest. For one Chinese exchange student experiencing mental illness, the pressure of studying abroad during a global pandemic was too much to handle. It soon became clear that the student needed to return to China for care. However, during a worldwide health crisis, getting her home safely would be no small task.

THE RESOLUTION

For people dealing with severe mental illness, the routine of checking in and out of hospitals is a difficult, cyclical reality. After numerous hospitalizations in Indiana, our foreign exchange student was beginning to lose her grip on reality. The decision was made to transport the student back to China to be closer to her family. However, due to travel restrictions imposed during the COVID-19 pandemic, it was nearly impossible to arrange international travel accommodations. Not only was there limited access to China, there were mandatory 14-day quarantines both before and after international flights. There were also limitations on who was allowed to enter the country.

Although our options were limited, we worked tirelessly to find a solution. Our Global Health & Safety team arranged for a psychiatric nurse to travel with the student from Indiana to Chicago and then on to Seoul, where she stayed with the student overnight. Since only Chinese citizens were allowed to enter China, the student was required to make the final leg of the journey by herself. She was then quarantined for another 14 days upon her arrival. Shortly after her return, the president of her home university contacted the president of the host university to thank them for the incredible efforts made to help the student successfully return home.

THE RUNDOWN

As flight restrictions around COVID-19 made international travel difficult, our team worked to find a creative solution that allowed a student who was experiencing mental illness to return home for recovery. That's how we are realizing our vision to build the healthcare services company most loved by the globally mobile.



SERVICES PROVIDED



ASSISTANCE WITH TRAVEL ARRANGEMENTS



MEDICAL CASE MONITORING



MEDICAL EVACUATION



Benefit Summary

Quote #99895	GeoBlue Student Plan	
Coverages	Limits – Covered Person	
MEDICAL BENEFITS		
Coverage Year Limit	\$250,000	
Coverage Year Deductible	\$0	
Coverage Year Out-of-Pocket Limit Out-of-Pocket Limit means the amount of Reasonable Expenses for which the Covered Person is responsible after which the Insurer pays 100% of the Reasonable Expenses, subject to the limits and provisions of the Certificate.	After the Covered Person reaches a \$6,000 Out-of-Pocket Limit per Coverage Year, the Insurer pays the Reasonable Expenses at 100% and up to the applicable maximums in the Tables 2 and 3. Deductibles, Copayments, and amounts above the maximums do not apply toward the Out-of-Pocket Limit.	
	IN NETWORK LIMITS	OUT OF NETWORK LIMITS¹
Physician Office Visits	90% of the Allowed Amount after \$20 Copayment per visit ²	70% of the Allowed Amount
Treatment at an Urgent Care Facility	90% of the Allowed Amount after \$35 Copayment per visit	70% of the Allowed Amount
Hospital and Physician Outpatient Services	90% of the Allowed Amount after \$50 Copayment per visit	70% of the Allowed Amount
Inpatient Hospital Services	90% of the Allowed Amount after \$50 Copayment per visit	70% of the Allowed Amount
Emergency Hospital Services	90% of the Allowed Amount after \$250 Copayment per visit. If admitted to Hospital, then 100% of Copayment Waived.	70% of the Allowed Amount
Benefits listed below are subject to Maximums per Injury and Sickness, Co-Insurance, Deductible, Out-of- Pocket Maximum and the PPO Plan type limits		
MEDICAL BENEFIT LIMITATIONS		
Complications of Pregnancy	Allowed Amount	
Routine Preventive Care Services	Allowed Amount up to a Coverage Year Maximum of \$250	
Medical treatment arising from participation in intercollegiate, interscholastic or club sports	Allowed Amount up to a \$10,000 Maximum per Period of Coverage. Injuries from participation in intramural sports are covered as any other Injury.	
Inpatient treatment of mental and nervous disorders including drug or alcohol abuse	Allowed Amount to \$10,000 Maximum per Coverage Year for a maximum period of 30 days per Coverage Year	
Outpatient treatment of mental and nervous disorders including drug or alcohol abuse	Allowed Amount up to \$1,000 Maximum per Coverage Year for a maximum period of 30 visits per Coverage Year	
Treatment of Specified therapies, including acupuncture and Physiotherapy	Allowed Amount up to 20 visits per Coverage Year on an Outpatient basis	
Annual cervical cytology screening for women 18 and older	Allowed Amount	
Low dose mammography screening, one baseline mammogram and one mammogram per year	Allowed Amount	
Colorectal cancer screenings	Allowed Amount	



Benefit Summary

Quote #99895	GeoBlue Student Plan
Diabetic Supplies/Education	Allowed Amount
Prostate screening tests	Allowed Amount
Child Preventive and Primary Care Services	Allowed Amount
Breast Reconstruction due to Mastectomy	Allowed Amount
Medical treatment of Injuries sustained as a result of a covered motor vehicle accident	Allowed Amount
Repairs to sound, natural teeth required due to an Injury	Allowed Amount up to \$500 per Coverage Year maximum
Outpatient prescription drugs including oral contraceptives and devices	Prescription Drug Program with the Copayment stated below. Limited to a 31-day supply for initial fill or refill.
1. Generic Drugs	All except a \$20 Copayment per prescription
2. Brand Name Drugs	All except a \$40 Copayment per prescription
3. Injectables	All except a \$50 Copayment per prescription
OTHER COVERAGES	
Emergency Medical Evacuation	Maximum Benefit up to \$100,000 per Coverage Year
Emergency Family Travel Arrangements	Up to a maximum benefit of \$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
Repatriation of Mortal Remains	Maximum Benefit up to \$50,000
Accidental Death & Dismemberment	Maximum Benefit: Principal Sum up to \$10,000 for Insured Person; \$5,000 for Spouse; and \$1,000 for Child(ren)
OTHER INCLUDED SERVICES	
Global Assistance Services	Emergency Medical and Travel Assistance services provided, including coordination of all evacuations and repatriations if needed
Pharmacy Discount Card	Prescription drug discounts through a leading pharmacy benefit company with an extensive, nationwide, pharmacy network that offers discounts on prescriptions.
PRE-EXISTING CONDITION LIMITATION ³	The Insurer does pay benefits for loss due to a Preexisting Condition.

1. Allowed Amount Calculation for out-of-network charges – 150% of Medicare

2. If there is a charge for visits to, or medical services, treatments and supplies received from, a Recognized Student Health Center for an Injury or a Sickness, benefits for those visits, medical services, treatments and supplies will be paid at 100% of Reasonable Expenses with no Copayment.

3. Pre-Existing Condition means any Injury or Sickness for which a Physician was consulted or for which treatment or a medication was recommended or received up to 6 months prior to the Covered Person's effective date of coverage.



Benefit Summary

Exclusions

1. Expenses incurred in excess of Reasonable Expenses.
2. Services or supplies that the Insurer considers to be Experimental or Investigative.
3. Expenses incurred prior to the beginning of the current Period of Coverage or after the end of the current Period of Coverage except as described in Covered General Medical Expenses and Limitations and Extension of Benefits.
4. Preventative medicines, routine physical examinations, or any other examination where there are no objective indications of impairment in normal health, unless otherwise noted.
5. Services and supplies not Medically Necessary for the diagnosis or treatment of a Sickness or Injury, unless otherwise noted.
6. Surgery for the correction of refractive error and services and prescriptions for eye examinations, eye glasses or contact lenses or hearing aids, except when Medically Necessary for the Treatment of an Injury.
7. Cosmetic surgery and therapies. Cosmetic surgery or therapy is defined as surgery or therapy performed to improve or alter appearance or self-esteem or to treat psychological symptomatology or psychosocial complaints related to one's appearance.
8. Surgical breast reduction, breast augmentation, breast implants or breast prosthetic devices, except as specifically provided for in the Certificate.
9. Expenses incurred for elective treatment or elective surgery except as specifically provided elsewhere in the Certificate and performed while the Certificate is in effect.
10. For diagnostic investigation or medical treatment for reproductive services, infertility, fertility, or for male or female voluntary sterilization procedures, or the reversal male or female voluntary sterilization procedures.
11. Expenses incurred for, or related to sex change surgery.
12. Organ or tissue transplant.
13. Participating in an illegal occupation or committing or attempting to commit a felony.
14. While traveling against the advice of a Physician, while on a waiting list for a specific treatment, or when traveling for the purpose of obtaining medical treatment.
15. The diagnosis or treatment of Congenital Conditions, except for a newborn child insured under the Certificate.
16. Expenses incurred within the Covered Person's Home Country.
17. Treatment to the teeth, gums, jaw or structures directly supporting the teeth, including surgical extraction's of teeth, TMJ dysfunction or skeletal irregularities of one or both jaws including orthognathia and mandibular retrognathia, unless otherwise noted.
18. Expenses incurred in connection with weak, strained or flat feet, corns or calluses.
19. Diagnosis and treatment of acne.
20. Diagnosis and treatment of sleep disorders.
21. Expenses incurred for, or related to, services, treatment, education testing, or training related to learning disabilities or developmental delays.
22. Expenses incurred for the repair or replacement of existing artificial limbs, orthopedic braces, or orthotic devices.
23. Deviated nasal septum, including submucous resection and/or surgical correction, unless treatment is due to or arises from an Injury.
24. Unless specifically provided for elsewhere under the Certificate, the cost of treatment or services that are provided normally without charge by the Member's Student Health Center, covered or provided by the student health fee, rendered by a person employed by the Member, including team Doctor and trainers or any other service performed at no cost.
25. Expenses incurred for any services rendered by a family member or a Covered Person's immediate family or a person who lives in the Covered Person's home.
26. Loss due to an act of war; service in the armed forces of any country or international authority and Participation in a Riot or Civil Commotion.
27. Riding in any aircraft, except as a passenger on a regularly scheduled airline or charter flight.
28. Loss arising from
 - a. participating in any professional sports, contest or competition;
 - b. Racing or speed contests;
 - c. SCUBA diving, sky diving, mountaineering (where ropes or other climbing gear is customarily used), ultra-light aircraft, parasailing, sailplaning/gliders, hang gliding, parachuting, or bungee jumping.
29. Medical Treatment Benefits provision for loss due to or arising from a motor vehicle Accident if the Covered Person operated the vehicle without a proper license in the jurisdiction where the Accident occurred.
30. Under the Accidental Death and Dismemberment provision, for loss of life or dismemberment for or arising from an Accident in the Covered Person's Home Country.
31. Inpatient room and board charges in connection with a Hospital stay primarily for diagnostic tests which could have been performed safely on an outpatient basis.
32. Orthopedic shoes (except when joined to braces) or shoe inserts, including orthotics.
33. Routine hearing tests except as provided under Preventive and Primary Care.
34. Expense covered under any Other Plan.
35. To the extent that such payments would be prohibited by law.



Rate Quote

Name of Sponsoring Organization: Mississippi College

Covered population(s): International Students

Under this Program, the coverages and benefits listed in the proposal dated August 16, 2023, will be effective on August 1, 2023. The Program fees provided are valid through July 31, 2024, as long as both parties sign this proposal within 60 days of the date on which it was created. For coverage details, please see the benefits section of this proposal. At the end of the coverage period, GeoBlue will notify Mississippi College of the next policy period's rates. If Mississippi College would like to terminate the plan, it must provide written notice and a reason for cancellation to GeoBlue.

The Program Fees for these plans are:

<input type="checkbox"/> GeoBlue Student Plan* Option 1		<input type="checkbox"/> GeoBlue Student Plan* Option 2	
Quote # 99895	Daily	Quote # 99895	Monthly
Participant	\$4.52	Participant	\$119.90

***Please select the plan to implement for your group.
The above rates are based on a mandatory offering (no waiver)**

The Organization named above accepts membership in the GCA and the Program fees outlined in this Proposal.

Accepted By:		Date:	
Signature:			
Address:			
City, State, Zip Code			
E-mail Address:		Phone #:	

GeoBlue is dedicated to providing the highest level of service in the industry. We understand your selection of a medical insurance partner is a critical decision and we appreciate the opportunity to work with you to provide the best health plans and services to your participants.

The coverage referenced herein shall be issued through certificates issued under a master policy of insurance (the "Master Policy") issued by 4 Ever Life International Limited, a Bermuda insurance company and an independent licensee of the Blue Cross Blue Shield Association. Coverage under the Master Policy is provided to the Global Citizens Association ("GCA"), for the exclusive benefit of its members and their participants, on a surplus lines basis, under the laws of Washington, D.C. Membership in the GCA is a necessary condition to the coverage referenced herein; your GCA Program fee identified above includes Insurance premium and all other charges. Additional information about the GCA, expenses and other member benefits can be viewed on the GCA's website – www.gcassociation.org.

As this is surplus lines coverage, the plan may not be required to comply with every state's insurance regulations governing admitted insurers, including guarantee fund requirements. The coverage is not qualifying health coverage ("Minimum Essential Coverage") for purposes of satisfying the health coverage requirement of the Affordable Care Act. If you are required by law to maintain Minimum Essential Coverage, you could owe additional federal tax.

New Group Setup Form



Group/School Name: _____

Group/School Address: _____

Main Group Contact:

Name:				
Address:				
Email:		Phone:		
Level of Administrative Access:*	Full Access	View Only	View Only Non-Financial	Tools Only

Fulfillment Contact: Check if same as Main Group Contact

Name:				
Address:				
Email:		Phone:		
Level of Administrative Access:*	Full Access	View Only	View Only Non-Financial	Tools Only

Enrollment Contact: Check if same as Main Group Contact

Name:				
Address:				
Email:		Phone:		
Level of Administrative Access:*	Full Access	View Only	View Only Non-Financial	Tools Only

Invoice Contact: Check if same as Main Group Contact

Name:				
Address:				
Email:		Phone:		
Level of Administrative Access:*	Full Access	View Only	View Only Non-Financial	Tools Only

*Levels of Administrative Access:

Full Access: Allows access to submit new enrollments and cancellations, make changes to existing enrollments and access invoices.

View Only: Allows enrollment and billing/invoice information to be viewed but will not allow any changes or new enrollments to be submitted. Can be used to download electronic ID cards and verify coverage.

View Only Non-Financial: Allows enrollment information to be viewed but will not allow any changes or new enrollments to be submitted. Can be used to download electronic ID cards and verify coverage. Does NOT allow access to invoices.

Tools Only: Does not allow Admin privileges or access to PHI, but allows access to our online member tools including provider search, drug and medical phrase translation tools and more.

Note: OGSE (Online Group Self-Enrollment) subgroups will not have full administrative access.

ID Card Fulfillment:

Members can view, fax or email their electronic ID card through the GeoBlue mobile app. Members can also access an electronic copy of the ID card online through the Member Hub. The electronic copy of the ID card includes all the same information as the plastic copy and is valid at providers' offices.

Do you require mailed physical ID cards? Yes No

If yes, send to: Fulfillment Contact Member Address

New Group Setup Form



Student Health Center:

What qualifies a facility as a Student Health Center?

Recognized Student Health Center means a health facility of an educational institution that provides basic health services to students for a minimum of 20 hours per week during the school semester. Basic services must include staffing by a licensed medical provider (M.D., C.N.P. or R.N.) for the purpose of assessment and treatment of minor sicknesses and injuries and/or referral to a PPO Provider and is approved as a Recognized Student Health Center by the Administrator. General guidelines include, having an on-campus location; providing services to active students; are not open to the public; are not solely a dispensing pharmacy and are not a Blue Cross® Blue Shield® in-network provider. Does not include off campus clinics, urgent care centers and/or providers' offices.

Is there a recognized Student Health Center on campus that can treat and invoice international students?

Yes No

If yes, please provide the following information:

Facility Name:			
Facility Address:			
Facility Tax Identification Number (TIN) Required Field:			
NPI Number Required Field:			
Student Health Center Primary Contact Name:			
Student Health Center Primary Contact Email:			
Student Health Center Primary Contact Phone:			

Provide additional contact information below for multiple subgroups/universities/colleges:

Main Subgroup Contact:

Name:				
Address:				
Email:			Phone:	
Level of Administrative Access:*	Full Access	View Only	View Only Non-Financial	Tools Only

Fullfillment Contact: Check if same as Main Subgroup Contact

Name:				
Address:				
Email:			Phone:	
Level of Administrative Access:*	Full Access	View Only	View Only Non-Financial	Tools Only

Enrollment Contact: Check if same as Main Subgroup Contact

Name:				
Address:				
Email:			Phone:	
Level of Administrative Access:*	Full Access	View Only	View Only Non-Financial	Tools Only

Invoice Contact: Check if same as Main Subgroup Contact

Name:				
Address:				
Email:			Phone:	
Level of Administrative Access:*	Full Access	View Only	View Only Non-Financial	Tools Only

Protected Health Information Request - Privacy Certification

GeoBlue Group Name:	
Types of Information Requested	To submit enrollments, cancellations, changes, and access to invoices.
Purpose	Plan administrative support services within our Admin Hub Portal.

Provide this information in electronic format to the following person(s):

<input type="checkbox"/>	Account requests access to the GeoBlue member portal for the Account's Broker of Record
Name of Broker:	
Email Address of the Broker:	

Plan Privacy Certification

For GeoBlue to provide access to the GeoBlue member portal of this nature containing Protected Health Information (PHI), the Group Health Plan must provide a HIPAA Certification.

("Plan Sponsor"/ "Sponsoring School") the sponsor of the ("Group Health Plan") hereby certifies that it has complied with the HIPAA Privacy protections and requirements of 45 Code of Federal Regulations § 164.504(f)(2) and that Plan Sponsor will safeguard and limit the use and disclosure of protected health information that the Plan Sponsor may receive from the Group Health Plan to perform the plan administrative support services.

Additional Statements

Plan Sponsor acknowledges that if GeoBlue releases information, including protected health information, pursuant to this request it is not in violation of a standard of care and is not liable for civil damages resulting from, and is not subject to criminal prosecution for, releasing that information.

Group Health Plan and Plans Sponsor and their Brokers are solely responsible for their compliance with HIPAA Privacy and Security Rules. In the event that Group Health Plan fails to fulfill its obligations under HIPAA, including amending Plan Documents pursuant to HIPAA, preventing unauthorized Use or Disclosure of PHI or any material failure in security measures affecting PHI by any person or entity under the Group Health Plan or Plan Sponsor's control, then Plan Sponsor hereby agrees to indemnify and will hold harmless GeoBlue (and any of its officers, directors or employees) from and against any claim, cause of action, liability, damage, cost or expense, including attorneys' fees and court or proceeding costs, arising out of or in connection with any such failure on the part of the Group Health Plan or Plan Sponsor.

Authorized Group Sponsor Signature:	
Printed Name:	
Title:	
Date:	

THANK YOU!



Sources: **1.** Provider Data Repository (PDR), January 2021. From national BlueCard PPO portion of the network reporting services (NRS) extract of PDR data. The data is limited to records in Plans' licensed service areas. Consists of providers, groups and facilities and the records are counted on a unique value to reduce potential double counting. **2.** ValueQuest Nationwide Report CY2019. **3.** Leading Consulting Firm Discount Benchmarking Report, CY2019.

Blue Distinction Centers (BDC) met overall quality measures, developed with input from the medical community. A Local Blue Plan may require additional criteria for providers located in its own service area; for details, contact your Local Blue Plan. Blue Distinction Centers+ (BDC+) also met cost measures that address consumers' need for affordable healthcare. Each provider's cost of care is evaluated using data from its Local Blue Plan. Providers in CA, ID, NY, PA, and WA may lie in two Local Blue Plans' areas, resulting in two evaluations for cost of care; and their own Local Blue Plans decide whether one or both cost of care evaluation(s) must meet BDC+ national criteria. National criteria for BDC and BDC+ are displayed on www.bcb.com. Individual outcomes may vary. For details on a provider's in-network status or your own policy's coverage, contact your Local Blue Plan and ask your provider before making an appointment. Neither Blue Cross and Blue Shield Association nor any Blue Plans are responsible for non-covered charges or other losses or damages resulting from Blue Distinction or other provider finder information or care received from Blue Distinction or other providers.

Global Wellness Assist is 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.

GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association. GeoBlue is the administrator of coverage provided under insurance policies issued in the District of Columbia by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association. This coverage is offered to the members of the Global Citizens Association, Washington, D.C.