

COVID-19 Geo Blue Insurance FAQ



Contact us for enrollment assistance and extension:

+1(406)243-2278

GoAbroad@mso.umt.edu



Worldwide Health Insurance for Higher Education

Adapted from: <https://about.geo-blue.com/crisisalert/covid19-group-members>

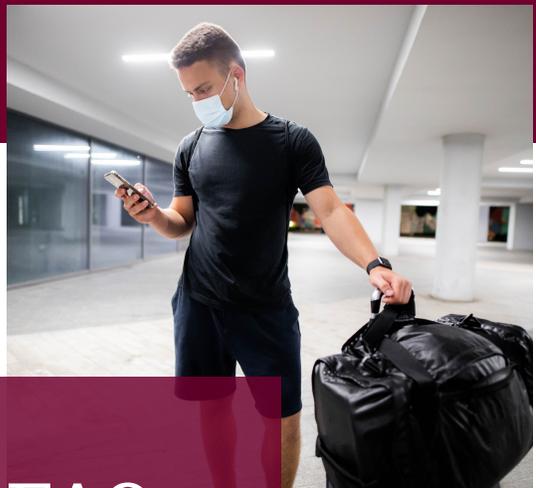
Corporate Headquarters

Contact our U.S. headquarters for student product sales, enrollment questions, finance, web development, or travel product sales.

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customerservice@geo-blue.com



COVID-19 Geo Blue Insurance FAQ

What is GeoBlue Worldwide Health Insurance?

GeoBlue is an independent licensee of the Blue Cross Blue Shield Association; however, you do not have to be currently enrolled in a Blue Cross and/or Blue Shield medical plan to purchase a GeoBlue plan. GeoBlue provides peace of mind to world travelers and expats living a global lifestyle by providing access to an elite network of providers, innovative mobile and online tools, the convenience of telemedicine tools and exceptional customer service.

Students, faculty and staff traveling abroad for UM related international travel are required to [enroll in GeoBlue International Insurance](#).

How do I enroll in GeoBlue?

To enroll in GeoBlue insurance, please complete your [travel registration](#), then schedule an appointment with the UM Education Abroad Coordinator to verify your coverage dates and submit your payment. [Schedule your appointment](#) or contact the Education Abroad Coordinator at GoAbroad@mso.umt.edu or 406-243-2278.

Can I extend GeoBlue coverage while abroad?

Yes! Please [schedule an appointment](#) with the UM Education Abroad Coordinator, either over the phone or via Zoom, to extend your GeoBlue coverage. The process is similar to your initial enrollment.

If my program is cancelled, will I be able to receive a refund?

Previously, GeoBlue was able to offer refunds of unused coverage to students due to the COVID-19 pandemic. Please contact customerservice@geo-blue.com for more information.

What is Global Wellness Assist?

- 24/7/365 assistance
- Up to 6 sessions of counseling per issue, per year
- Information, resources, and counseling on any work, life, personal or family issue
- Available worldwide by phone, email, or web
- No additional cost to use
- Available in several languages

What is Global TeleMD?

With Global TeleMD, you can speak to a doctor at a time that fits your schedule without worrying about school, work, holidays or personal commitments. And because your consultation notes are stored securely on the app, they're ready to share with your primary doctor.

At the touch of a button:

- Global network of doctors
- Medical guidance and consultations (for non-medical emergencies)
- Same-day virtual appointments, available 24/7
- Multiple language options
- Consultation notes sent directly to your phone
- Prescriptions and referral letters (subject to local regulation)

How do I get started with Global TeleMD?

1. Download the Global TeleMD app to your phone
2. Create a profile
3. Log in
4. You're good to go!



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I feel overwhelmed by the current situation. Are there any support services available to me and my covered dependents?

Anxiety, panic and stress are common emotions you may experience during an outbreak, such as the coronavirus. As a covered member, you have access to telephonic emotional support services provided by trained counsellors. You can access these services via the telehealth button in the GeoBlue mobile app and then "Talk to a Counselor" or by logging in to the member portals listed below. Our wellness portal also provides helpful links and resources including 10-minute meditation sessions, articles on how to cope with stress during a disease outbreak and other crisis support information.

- For BCBS Global Expat plan members, log into the Member Hub at www.geo-blue.com and locate "Global EAP" in the "Wellness" section
- For those on education institution-sponsored plans, log into the Member Hub at www.geobluestudents.com and locate Global Wellness Resources in the Wellness section

In addition, we also offer timely and relevant online seminars. Now available on demand: Keep Calm and Carry on – Maintaining your composure amidst the pandemic panic. In this webinar you will learn:

- Strategies to tackle feelings of anxiety and stress
- Practical techniques for working from home
- Ways to address signs of panic in the workplace
- When to reach out for further help and support

To access, visit the Member Hub locations noted above and choose your preferred "country-language" to view this online seminar. Current languages available are: Global-English, US-English, Chinese-Mandarin, France-Français, Canada-Français

**Some plans do not include this service. Check your certificate of insurance or ask your HR or program administrator.*

Do students, expats and business travelers have access to telemedicine services?

Yes! A safe and convenient option for accessing healthcare services is our telemedicine service, Global TeleMD™, which is available at no additional cost to members of our BCBS Global Expat and educational institution-sponsored group plans.

We have also expanded access to Global TeleMD to Blue Cross Blue Shield Global Traveler members. Members must use their Group Access Code when they create a profile. They must also use the same email address they used to register with the GeoBlue mobile app. Please contact your GeoBlue representative to obtain the code for your travelers, if you are unsure.

The Global TeleMD app provides remote access to a global network of licensed doctors by telephone or video without members needing to leave their home or office. All Global TeleMD doctors in the region are briefed on the World Health Organization's recommendations and are prepared to render remote consultations with patients around the world. Remote consultations via Global TeleMD are free and can be used as many times as members need.

The Global TeleMD app can be downloaded for free to your mobile device from the Apple App Store or Google Play. Once you download the app, you'll need to create a profile, which is quick and easy. Please have your member ID card, Certificate Number or Group Access Code available when creating your profile. You must be registered with GeoBlue to utilize the Global TeleMD service.

Where can I find my member ID card?

Your member ID card will be emailed to your preferred email address upon GeoBlue international insurance enrollment. If you lost it or need a copy, please contact the [UM Education Abroad Coordinator](#).



COVID-19 Geo Blue Insurance FAQ

What is GeoBlue's position on coverage for anti-body testing as a requirement for return to work or school?

GeoBlue's position remains consistent in covering testing when medically necessary and as part of diagnosis and treatment. Specifically, GeoBlue will cover, at no cost sharing until 1/1/2021, COVID-19 anti-body testing when ordered by a doctor for diagnostic and treatment purposes, when used to diagnose a suspected case for which PCR (polymerase chain reaction) testing is negative or unavailable. Anti-body testing should not be ordered as a stand-alone test for diagnosis and treatment.

GeoBlue will not cover any COVID-19 testing (including anti-body testing) requested by non-medical personnel (members, employers, school programs, governmental agencies) for non-diagnostic treatment purposes. This includes, but is not limited to, testing for personal information or for return to work/school requirements. Please consult your Certificate of Coverage for more information on co-pays, deductibles, coverage and benefits.

Will my healthcare plan provide coverage and waive cost-sharing for the COVID-19 test?

Coverage: The claim will be covered in any of the following circumstances:

- prescribed testing from a doctor
- contact testing
- medical facility admission testing

If there is no indication of the above and the claim is related to non-diagnostic testing as a prerequisite for work, school or entry into country, the claim will not be covered.

Cost-sharing: Enrolled GeoBlue/BCBS Global members enrolled can expect:

- Coverage, with no cost-share, for diagnostic testing for COVID-19, consistent with U.S. Centers for Disease Control (CDC) guidelines. In accordance with the Public Health Emergency period expiration, starting July 20, 2021, existing plan rules apply where there may be cost sharing for a COVID-19 test. Please consult your Certificate of Coverage for more information on coverage and benefits.

Is the COVID-19 vaccination covered under my healthcare policy?

If the vaccine is administered *outside the U.S.*:

You should check your certificate of insurance or benefit summary to determine if your policy includes coverage for immunizations or vaccinations. Based on the country where the vaccination is administered, the government may or may not fund the cost. GeoBlue will not reimburse any claims for the cost of the vaccination in locations where the government funds the cost. GeoBlue will pay eligible non-government paid vaccination costs based on reasonable charges based on your plan immunization/vaccination benefit (member cost share and limits may apply). Additionally, if the administration fee is a separate charge, GeoBlue will pay that fee at 100% using the CMS* fee as the maximum amount:

Vaccination(s) administered prior to March 15, 2021: CMS regulated administration fees:

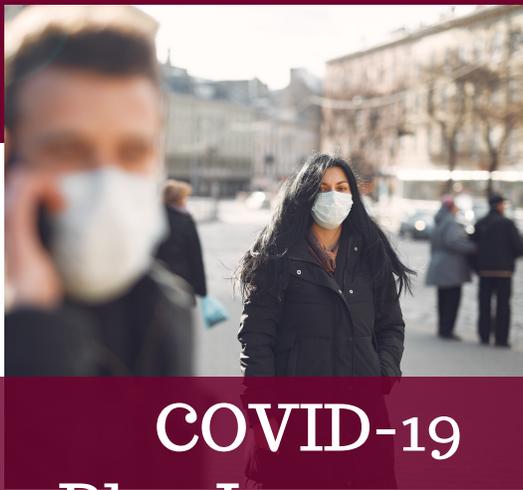
- Single dose vaccine: up to \$28.39 for a single dose vaccine;
- Double dose vaccine: or up to \$45.33 (\$16.94 + \$28.39 for both doses).

Vaccination(s) administered on or after March 15, 2021: CMS regulated administration fees:

- Single dose vaccine: up to \$40;
- Double dose vaccine: up to \$40 per dose

The COVID-19 vaccine and any associated fee(s) are NOT covered on policies that do not have an immunization or vaccination benefit.

**The Centers for Medicare & Medicaid Services, CMS, is part of the Department of Health and Human Services (HHS) in the US. GeoBlue will consider administration fees for the COVID-19 vaccine based on reasonable cost using CMS published fees when the plan includes an immunization/vaccination benefit.*



COVID-19 Geo Blue Insurance FAQ

Some healthcare providers are charging an administrative fee to cover the cost of personal protective equipment (PPE) and/or extra cleaning and sanitation. Are those fees covered?

As a rule, our plans do not cover non-medical administrative fees, therefore these fees would not be covered.

I'm currently located outside the U.S. and think I may have symptoms of COVID-19. How do I reach the local public health authority in my location?

GeoBlue has compiled a list of [COVID-19 hotlines by country](#) as a resource to help you get in contact with the local public health authorities. In many cases, the public health authorities are directing and managing access to testing and have oversight of the public health response to this pandemic. If you are unable to communicate with the operators of the hotlines due to a language barrier, please contact the Embassy or consular service in the country of your stay by hotline, email or via their accounts on social media for guidance. This information, compiled from open sources, is provided as a courtesy and is current as of when we compiled the data. We cannot provide any warranties about the accuracy and/or comprehensiveness of the data. This is provided for informational purposes only and cannot be substituted for official governmental data, or consultation with a licensed healthcare professional.

Will GeoBlue or its vendors manage the medical evacuation of suspected or infected patients?

Transport of COVID-19 patients is possible via commercial air ambulance providers but the process is very slow and complex. It is important to keep in mind the limitations on receiving care as well as the various permissions required for permits. We will evaluate each case on its own facts and circumstances.

Is the cost of COVID-19 treatment covered under my healthcare policy?

Medically necessary treatment for COVID-19 is covered as an illness under your policy. Please see the above FAQ response regarding testing coverage considerations.

We will waive:

- Cost share for care once COVID-19 diagnosis is confirmed. This waiver will apply to claims incurred through December 31, 2020. Starting January 1, 2021, existing plan rules apply where there may be cost sharing. Please consult your Certificate of Coverage for more information on coverage and benefits.
- Prior authorizations for tests and covered services related to COVID-19, consistent with CDC guidelines.

The above actions apply to all plans with medical benefits underwritten by 4 Ever Life Insurance Company or 4 Ever Life International Limited.

What happens if I test positive for COVID-19 but do not require medical treatment (considered asymptomatic) and the government mandates I quarantine in a hotel or medical facility? Will my plan cover costs for this stay?

COVID-19 requirements vary worldwide. We highly recommend you review the host country's COVID-19 requirements before you travel to or within that country. Costs associated with a mandatory quarantine, when not medically necessary, are not covered under your plan. For example, if you test positive for COVID-19 but are asymptomatic and forced to quarantine in a hospital, those hospital charges will not be covered by your plan as these costs are not considered medically necessary.