GeoBlue® Student Member Guide

Montana University System - Study Abroad | 2021-2022

GeoBlue
International Health Insurance for Higher Education

GeoBlue

Your Guide to GeoBlue®

Welcome to GeoBlue, a program designed to keep you safe and healthy throughout your journey. Your GeoBlue® health insurance plan provides you access to global medical expertise with responsive, multi-channel service. Download our app or register online to learn about the extra care you receive when you travel with GeoBlue.

Getting Started

Important plan information and health tools

Getting Care

How to get care when you are abroad

Accessing Self-Service Tools

Convenient online and mobile tools

Submitting a Claim

File a claim for reimbursement

Reviewing Plan Benefits

What is covered by your plan?

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.

Getting Started

Important plan information and health tools

Download the GeoBlue app to register

Download our app from the Apple, Amazon or Google Play app stores to put your plan in the palm of your hand:

- Display an electronic ID card
- 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 and track claims

You can also register online at **www.geobluestudents.com**.

Visit the GeoBlue Member Hub

Visit the Member Hub on www.geobluestudents.com to view important plan information and to access convenient self-service tools. Login with the username and password you created when you registered through the app. If you have not previously registered through the app, you can register directly online.

Get your GeoBlue ID card

It is important to have your GeoBlue 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
- Your ID card is available in the Member Hub on **www.geobluestudents.com**

When you receive your ID card, please check the information for accuracy. Call Customer Service if you find an error.

Need help with registration?

Contact us for assistance:

Inside the U.S. call **1.844.268.2686**
Outside the U.S. call **+1.610.263.2847**
customerservice@geo-blue.com

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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Getting Care

Get care when you are abroad: find providers and schedule appointments

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 "Provider Finder" section in the Member Hub on **www.geobluestudents.com** or 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.*

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.geobluestudents.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:*

- Use **www.geobluestudents.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

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

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.

**Members 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 abroad: prescriptions, assistance and other services

Prescription benefits

Your prescription medications are covered at 100%.* Simply pay out of pocket and submit a claim for reimbursement.

Service requests

If you need assistance with any non-urgent medical issue, you can submit a service request directly to our Global Health and Safety team. Common service requests include help managing prescriptions and finding specialists overseas.

To place a service request, visit the "Service Requests" section in the Member Hub on **www.geobluestudents.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.

Political and natural disaster services

Your plan includes political and natural disaster evacuation services. If you experience a political event or a natural disaster, please contact us immediately:

- Call collect on +1.610.254.8771
- Call toll free inside the U.S. on 1.800.257.4823
- Email **globalhealth@geo-blue.com**

The Political, Military and Natural Disaster Evacuation Services (PEND) are provided through Crisis24, formerly Drum Cussac. (Crisis24), an independent third party, non-affiliated service provider. Crisis24 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 Crisis24 PEND or other Crisis24 services.

**Certain limitations and exclusions apply to your coverage under this plan and may affect your coverage. Your Certificate of Insurance is on file with your school and in the Member Hub on www.geobluestudents.com.*

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Accessing Self-Service Tools

Convenient online and mobile tools

Find a doctor or facility

Review detailed profiles of contracted doctors to find the best match 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.

Telehealth

Members have anytime access to remotely delivered care through **Global TeleMD**, a new smartphone app—at no additional cost— which provides confidential access to international doctors by telephone or video call.
Features include:

- 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)

Global Assistance Program

Global Wellness Assist is an international assistance program (commonly referred to as an employee assistance program or EAP) for students, faculty and staff traveling globally on behalf of a college or university,providing access to free, confidential assistance any time, any day.

Professionals are ready to assist with any issue.
Features include:

- Available 24/7/365
- Up to 6 sessions of counseling per issue, per year (telephonic and in person)
- 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

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

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.

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Submitting a Claim

File a claim for reimbursement

Email and fax

To submit a claim via email or fax, a printable claim form and detailed instructions are available in the Member Hub on **www.geobluestudents.com**.

Visit the "How to File a Claim" section of the Member Hub on **www.geobluestudents.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.geobluestudents.com**.

Visit the "How to File a Claim" section of the Member Hub on **www.geobluestudents.com** and click "How do you file a claim with GeoBlue?" to download the appropriate claim form.

Claims Incurred Outside the U.S., Puerto Rico and U.S. Virgin Islands:

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

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INTRODUCING

Global TeleMD™

HEALTHCARE AT YOUR FINGERTIPS

At GeoBlue, we know your life can be demanding. With so much to juggle, finding the healthcare you need, when you need it, should be easy. In addition to giving you convenient access to a global network of doctors and facilities, we've teamed up with Advance Medical, a Teladoc Health company, to bring you Global TeleMD, a new smartphone app—at no additional cost—that provides confidential access to international doctors by telephone or video call.

ALL 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*)

JUST WHAT THE DOCTOR ORDERED

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.

Let's get started

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

Download on the App Store | GET IT ON Google Play

*Confidential and/or identifiable information which you may discuss with Advance Medical will not be shared with GeoBlue or your employer if applicable (Advance Medical will only share aggregated or deidentified information to help GeoBlue monitor and improve the program and for reporting purposes). However, permission may be asked to review your personal data in the event that you have made a complaint or specific query that you would like to discuss with GeoBlue. GeoBlue will never review your data without your explicit consent. For further information on how Advance Medical processes your personal data please see Advance Medical's privacy policy https://www.advance-medical.net/privacy.

All of the above services are provided by Advance Medical, part of Teladoc Health, directly to you. GeoBlue assumes no liability and accepts no responsibility for information provided by Advance Medical and the performance of the services by Advance Medical. Support and information provided through this service does not confirm that any related treatment or additional support is covered under your health plan. To discuss the coverage under your health plan, please contact us using the number on the back of your ID card. This service is not intended to be used for emergency or urgent treatment medical questions.

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GeoBlue

GLOBAL WELLNESS ASSIST

Help at your fingertips. Whenever you need it.

You've made a big move. Excitement may have given way to more complex feelings. You may feel homesick, anxious, depressed or otherwise unwell. A lack of access to your normal support system can be triggering while living in a country other than your own.

These challenges can cause you to neglect really important aspects like self-care and you may be struggling to adjust. Global Wellness Assist is here to help you for support when facing difficulties.

WHAT IS GLOBAL WELLNESS ASSIST?

Global Wellness Assist is an international employee assistance program (EAP) for students, faculty and staff traveling globally on behalf of a college or university, providing access to free, confidential assistance any time, any day.

Professionals are ready to assist with any issue. Topics include, but are 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 much more
- ✓ Managing academic or workplace pressure

CONFIDENTIAL SERVICE YOU CAN TRUST

Global Wellness Assist is staffed by professionals who are completely independent of your program sponsor. They are bound by professional standards regarding confidentiality and do not disclose details of individuals who have contacted the service. Any information you provide will not be shared with your plan sponsor.

TO HAVE A COUNSELOR CONTACT YOU:

1. Email support@worldwideassist.co.uk or SMS text number: +44-790-934-1229 (*standard text messaging rates may apply*)
2. Include in your email or text:
   a. Your Name
   b. Your Country Location
   c. Your Phone number
   d. Reason

You can also use your GeoBlue Mobile App:

1. Select Telehealth
2. Talk to a Counselor

Or you can call the applicable phone number listed on the back of the flyer.

MEMBER SUPPORT, WORLDWIDE

Available 24/7/365	Up to 6 sessions of counseling per issue, per year (*telephonic and in person*)	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

MENTAL HEALTH ISSUES ARE COMMON

More Generation Zers and Millennals are suffering from depression and anxiety than previous generations[1]. According to the National Institute of Mental Health, more than one in four young adults (18-25) have some degree of mental illness, the highest prevalence among all age groups.

Six out of the top 10 health conditions faced by Millennials are behavioral health conditions affecting mental health and emotional wellbeing[2].

More than one-third of U.S. college students said they've felt so depressed in the past 12 months it was difficult to function[3].

[1]American Psychological Association's report Stress in America™: Generation Z
[2]BCBS Millennial study
[3] The WHO World Mental Health Surveys International College Student Project: Prevalence and Distribution of Mental Disorders. Journal of Abnormal Psychology, published Sept. 13, 2018.

Easy access on your terms

Free, confidential support is available by phone, email, or web, from anywhere at any time. Call or log on to get started.

TOLL-FREE PHONE NUMBER ACCESS IN MANY COUNTRIES

Call +44 20 8987 6228 if a toll-free number is not available in your area. Reverse charges can be requested.

Argentina	0800 666 0749
Australia	1 800 023 289
Austria	0800 802 007
Bahamas	1800 389 0597
Bahrain	800 19 909
Belarus	8 820 0011 0259
Belgium	0800 819 05
Bermuda	1 877 353 0635
Brazil	0800 892 3919
Canada	877 847 4525
Chile	800 395 011
China	400 920 3300
Colombia	01800 913 3823
Costa Rica	0800 044 0122
Czech Republic	800 488 404
Denmark	808 20 036
Dominican Rep.	1 888 751 9004
Ecuador	1800 000 154
Estonia	800 0100 432
France	0800 914 821
Germany	0800 180 2587
Greece	00 800 1809 204 5550
Guam	1 877 301 4773
Guatemala	1800 300 0119
Hong Kong	800 906 115
Hungary	06 800 20766
Iceland	800 9698
India	000800 100 9445
Indonesia	001 803 015 204 6089
Ireland	1800 490 390
Israel	1 809 494 155
Italy	800 783 713
Japan	0800 100 0074
Jordan	0800 229 88
Korea	00 308 13 1768
Laos	1 888 751 9004
Lithuania	8 800 30455
Luxembourg	800 8 0925
Malaysia	1 800 813 770
Mexico	800 099 0434
Netherlands	0 800 022 2285
New Zealand	0 800 452 908
Nicaragua	1800 226 0427
Nigeria	070 8060 1864
Norway	800 10 233
Pakistan	008 009 004 4319
Paraguay	0800 542 0131
Peru	0800 556 53
Philippines	1 800 1 116 0905
Poland	0 0 800 111 3815
Portugal	800 180 031
Puerto Rico	1 877 847 4515
Romania	0 800 895 946
Russian Federation	8 800 100 6293
Saudi Arabia	800 844 3261
Singapore	800 130 1950
Slovakia	0 800 606 256
South Africa	0 800 991 666
Spain	900 838 608
Sweden	020 889 233
Switzerland	0800 557 747
Taiwan	00801 14 8766
Thailand	001 800 852 8403
Turkey	00 800 1420 77474
Ukraine	0 800 501027
UAE	800 0357 04 696
UK	0800 243 458
Uruguay	000 405 4492
USA	1 888 851 7032
Venezuela	0 800 100 9097

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Reviewing Plan Benefits

What is covered by your plan?

TABLE 1

	Limits Individual Insured	Limits Spouse	Limits Dependent Child(ren)
MEDICAL EXPENSES			
Coverage Year Limit	$500,000	$500,000	$500,000
Coverage Year Deductible	$0 per Coverage Year	$0 per Coverage Year	$0 per Coverage Year
EMERGENCY MEDICAL EVACUATION	Maximum Benefit up to $250,000 per Coverage Year	Maximum Benefit up to $250,000 per Coverage Year	Maximum Benefit up to $250,000 per Coverage Year
EMERGENCY FAMILY TRAVEL ARRANGEMENTS	Maximum Benefit up to $5,000 per Coverage Year	Maximum Benefit up to $5,000 per Coverage Year	Maximum Benefit up to $5,000 per Coverage Year
REPATRIATION OF MORTAL REMAINS	Maximum Benefit up to $100,000 per Coverage Year	Maximum Benefit up to $100,000 per Coverage Year	Maximum Benefit up to $100,000 per Coverage Year
ACCIDENTAL DEATH & DISMEMBERMENT	Maximum Benefit: Principal Sum up to $10,000	Maximum Benefit: Principal Sum up to $5,000	Maximum Benefit: Principal Sum up to $1,000

SCHEDULE OF BENEFITS
TABLE 2
MEDICAL EXPENSE BENEFITS

COVERAGE A – MEDICAL EXPENSES	Certificate Limits
Physician Office Visits	100% of Reasonable Expenses
Inpatient Hospital Services	100% of Reasonable Expenses
Hospital and Physician Outpatient Services	100% of Reasonable Expenses
Emergency Hospital Services	100% of Reasonable Expenses

SCHEDULE OF BENEFITS
TABLE 3
MEDICAL EXPENSE BENEFITS

The benefits listed below are subject to coverage maximums, Deductible, Coinsurance, and Copayments listed in Tables 1 & 2 above.

MEDICAL EXPENSES	Covered Person
Maternity Care for a Covered Pregnancy	Reasonable Expenses
Inpatient treatment of mental and nervous disorders including substance abuse	Reasonable Expenses
Outpatient treatment of mental and nervous disorders including substance abuse	Reasonable Expenses

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MEDICAL EXPENSES	Covered Person
Treatment of specified therapies, including acupuncture and Physiotherapy	Reasonable Expenses up to 20 visits per Coverage Year on an Outpatient basis
Annual cervical cytology screening for women 18 and older	100% of Reasonable Expenses
Low dose mammography screening, one baseline mammogram and one mammogram per year	100% of Reasonable Expenses
Colorectal cancer screenings	100% of Reasonable Expenses
Diabetic Supplies/Education	100% of Reasonable Expenses
Prostate screening tests	100% of Reasonable Expenses
Child Preventive and Primary Care Services	100% of Reasonable Expenses
Breast Reconstruction due to Mastectomy	100% of Reasonable Expenses
Repairs to sound, natural teeth required due to an Injury	100% of Reasonable Expenses up to $500 per Coverage Year maximum
Dental Treatment (including extractions) to alleviate pain	100% of Reasonable Expenses up to $500 per Coverage Year maximum
Outpatient prescription drugs including oral contraceptives and devices	100% of actual charge up to a maximum of $25,000 per Coverage Year, limited to a 31 day supply for initial fill or refill

GENERAL CERTIFICATE EXCLUSIONS

Unless specifically provided for elsewhere under the Certificate, the Certificate does not cover loss caused by or resulting from, nor is any amount charged for, any of the following:

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, including routine care of a newborn infant, 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. Elective termination of pregnancy.
11. For diagnostic investigation or medical treatment for reproductive services, infertility, fertility, or for male or female voluntary sterilization

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procedures, or the reversal male or female voluntary sterilization procedures.

12. Expenses incurred for, or related to gender reassignment surgery.
13. Organ or tissue transplant.
14. Participating in an illegal occupation or committing or attempting to commit a felony.
15. 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.
16. Expenses incurred within the Covered Person's Home Country.
17. The diagnosis or treatment of Congenital Conditions, except for a newborn child insured under the Certificate.
18. 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.
19. Expenses incurred in connection with weak, strained or flat feet, corns or calluses.
20. Diagnosis and treatment of acne.
21. Diagnosis and treatment of sleep disorders.
22. Expenses incurred for, or related to, services, treatment, education testing, or training related to learning disabilities or developmental delays.
23. Expenses incurred for the repair or replacement of existing artificial limbs, orthopedic braces, or orthotic devices.
24. Deviated nasal septum, including submucous resection and/or surgical correction, unless treatment is due to or arises from an Injury.
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 sport, contest or competition;
    b. while participating in any practice or condition program for such sport, contest or competition;
    c. SCUBA diving, sky diving, mountaineering (where ropes and climbing equipment are 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. Telephone, e-mail, and Internet consultations unless specifically approved by the Administrator due to limited resources while located in a country outside of the United States. This exclusion does not apply to services provided via GeoBlue's Telemedicine Services and the Global TeleMD™ smartphone app.
33. Orthopedic shoes (except when joined to braces) or shoe inserts, including orthotics.
34. To the extent that such payments would be prohibited by law.

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Inside the U.S. call +1.888.412.6403
Outside the U.S. call +1.610.254.5830
customerservice@geo-blue.com

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

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Toll free within the U.S. call 1.800.257.4823
globalhealth@geo-blue.com

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SCHL1780-MEM-11/20