

GeoBlue Study Abroad Plan Renewal

Montana University System

May 1, 2020



2500 E Broadway St
Helena, MT 59601

May, 2020

Dear Montana University System,

Your GeoBlue student group health insurance coverage is coming up for renewal.

Attached are the renewal documents for the 2020-21 plan year. The benefits remain the same as last year.

To complete the renewal please sign and return the attached rate sheet on Page 6 and Drum Application.

If you have any questions about the renewal details in the attached document, I will be happy to go over them with you.

Thank you.
Sincerely,

Tim Munnelly
Account Manager
PH: +1-610-254-5319
FX: +1-610-293-3529
tmunnelly@geo-blue.com

Schedule of Benefits: GeoBlue Study Abroad

Policy Year: 2020-2021

Medical Expense Benefits

	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

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

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
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

MEDICAL EXPENSES	Covered Person
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

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:

- Expenses incurred in excess of Reasonable Expenses.
- Services or supplies that the Insurer considers to be Experimental or Investigative.
- 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.
- 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.
- Services and supplies not Medically Necessary for the diagnosis or treatment of a Sickness or Injury, unless otherwise noted.
- 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.
- 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.
- Surgical breast reduction, breast augmentation, breast implants or breast prosthetic devices, except as specifically provided for in the Certificate.
- Expenses incurred for elective treatment or elective surgery except as specifically provided elsewhere in the Certificate and performed while the Certificate is in effect.
- Elective termination of pregnancy.
- 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.
- Expenses incurred for, or related to gender reassignment surgery.
- Organ or tissue transplant.
- Participating in an illegal occupation or committing or attempting to commit a felony.
- 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.
- Expenses incurred within the Covered Person's Home Country.
- The diagnosis or treatment of Congenital Conditions, except for a newborn child insured under the Certificate.
- 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.
- Expenses incurred in connection with weak, strained or flat feet, corns or calluses.
- Diagnosis and treatment of acne.
- Diagnosis and treatment of sleep disorders.
- Expenses incurred for, or related to, services, treatment, education testing, or training related to learning disabilities or developmental delays.
- 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. Orthopedic shoes (except when joined to braces) or shoe inserts, including orthotics.
33. To the extent that such payments would be prohibited by law.

GeoBlue Study Abroad Policy Overview

Policy Dates: 7/1/2020 - 6/30/2021

These rates include the Political Evacuation and Natural Disaster (PEND) coverage offered through Drum Cussac. For PEND coverage (new or renewed) please sign and return the separate Drum Cussac Application.

Increase in net medical rates due to trend, adjusting for taxes and administrative costs: 3.00%

Rates:

Current Weekly Rates Up to Age 74		Renewal Weekly Rates Up to age 74	
Participant Only	\$ 12.55	Participant Only	\$ 12.95
Spouse	\$ 37.85	Spouse	\$ 39.00
Child	\$ 18.90	Child	\$ 19.45
Children	\$ 37.80	Children	\$ 38.90

GeoBlue requires written acceptance of the rates and the terms and conditions of the policy within the Acceptance Period, which is 60 days. If such signed acceptance is not received within the Acceptance Period, the offer to renew shall be withdrawn. Also, should outstanding invoices for the current policy period be unpaid as of the renewal date, coverage will be suspended until all account receivables have been cleared.

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.

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

Accepted by:

Tyler Trevor

Name

Deputy Commissioner

Montana University System

Title



Company Name

Signature

Contact Information Update

This is the contact information we currently have on file for your organization. Please indicate any updates and return this form to your Account Manager.

Main Contact: Refer to the attached MUS Contact List

Billing/Finance Contact: Refer to the attached MUS Contact List



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!



*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.

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.

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 Millennials are suffering from depression and anxiety** than previous generations¹. 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 wellbeing².
- ❗ **More than one-third of U.S. college students** said they've felt so depressed in the past 12 months it was difficult to function³.

¹American Psychological Association's report *Stress in America™: Generation Z*

²BCBS Millennial study

³The 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	Guam	1 877 301 4773	Norway	800 10 233	UAE	800 0357 04 696
Australia	1 800 023 289	Guatemala	1800 300 0119	Pakistan	008 009 004 4319	UK	0800 243 458
Austria	0800 802 007	Hong Kong	800 906 115	Paraguay	0800 542 0131	Uruguay	000 405 4492
Bahamas	1800 389 0597	Hungary	06 800 20766	Peru	0800 556 53	USA	1 888 851 7032
Bahrain	800 19 909	Iceland	800 9698	Philippines	1 800 1 116 0905	Venezuela	0 800 100 9097
Belarus	8 820 0011 0259	India	000800 100 9445	Poland	0 0 800 111 3815		
Belgium	0800 819 05	Indonesia	001 803 015 204 6089	Portugal	800 180 031		
Bermuda	1 877 353 0635	Ireland	1800 490 390	Puerto Rico	1 877 847 4515		
Brazil	0800 892 3919	Israel	1 809 494 155	Romania	0 800 895 946		
Canada	877 847 4525	Italy	800 783 713	Russian			
Chile	800 395 011	Japan	0800 100 0074	Federation	8 800 100 6293		
China	400 920 3300	Jordan	0800 229 88	Saudi Arabia	800 844 3261		
Colombia	01800 913 3823	Korea	00 308 13 1768	Singapore	800 130 1950		
Costa Rica	0800 044 0122	Laos	1 888 751 9004	Slovakia	0 800 606 256		
Czech Republic	800 488 404	Lithuania	8 800 30455	South Africa	0 800 991 666		
Denmark	808 20 036	Luxembourg	800 8 0925	Spain	900 838 608		
Dominican Rep.	1 888 751 9004	Malaysia	1 800 813 770	Sweden	020 889 233		
Ecuador	1800 000 154	Mexico	800 099 0434	Switzerland	0800 557 747		
Estonia	800 0100 432	Netherlands	0 800 022 2285	Taiwan	00801 14 8766		
France	0800 914 821	New Zealand	0 800 452 908	Thailand	001 800 852 8403		
Germany	0800 180 2587	Nicaragua	1800 226 0427	Turkey	00 800 1420 77474		
Greece	00 800 1809 204 5550	Nigeria	070 8060 1864	Ukraine	0 800 501027		

GeoBlue is the tradename 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. Geo-Blue is the administrator of coverage provided under insurance policies issued in the District of Columbia by EverLife 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.

GeoBlue

Ensure Clear Communications with Your Support Team During a Medical Emergency

Sharing Your Health Information with Family Members and Program Administrators

As you prepare for your study abroad program, you can travel with peace of mind knowing you have coverage with GeoBlue. However you should also plan ahead and consider who you'd want to have access to your health information to support you during a medical situation.

In compliance with HIPAA, your health information is private and can only be shared with third parties you authorize to have access to this information.

What is HIPAA?

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) is a federal law that mandates the process by which health care providers and health plans can share your health information with third parties including your family members and program administrators. The HIPAA Privacy Rule ensures that you have the right to decide who sees your health information and that information can be shared with the people with whom you want it shared.

How does this apply to me while on a study abroad program?

GeoBlue's role is to support you through medical-related issues. Though nothing will interrupt the provision of necessary care to you, by law we cannot freely share information about medical conditions and related issues with third parties; this includes your parents (if you're over the age of 18) without the proper release. This release will provide us with permission to speak with specific third-party representatives while we coordinate care for you.

How can I ensure my support team has the authority to speak to medical providers about my care?

To grant a parent, guardian, or school official access to claims data or other medical information managed through GeoBlue, please complete the HIPAA release form which can be found on geobluestudents.com. This form allows you to designate who would have access to your health information and what information you want shared with those identified parties.

1

Don't wait for a medical situation. Plan ahead and decide what information should be shared and with whom.

2

Complete the HIPAA release form.

3

Share a signed copy with your program administrator, parent and/or other authorized individual.



Complete the form today at

geobluestudents.com/for-students-members

Questions?

Contact your program administrator
Refer to the attached MUS Contact List

Membership:**35,000****Annual Unique Visitors to
www.healthytravelblog.com:****120,000****Number of Country
Profiles in Health Atlas:****190**

Founded in 1994 to serve international students, the Global Citizens Association (GCA) has grown to encompass world travelers and expatriates in all corners of the globe. A not-for-profit membership organization chartered under the laws of the District of Columbia, the GCA is proud to support our members' efforts to enhance their global awareness and promote increased cross-cultural understanding.

GCA Members Never Travel Alone

GCA provides information and services designed to enhance members' global experiences through safe and healthy world travel. With access to the GCA's deep and broad resources such as the Health Atlas database and Healthy Travel blog, members are prepared to pursue extended episodes of healthy and productive international living. The GCA also provides members with access to essential medical services and health insurance coverage to support their international lifestyles. Memberships are available for individual as well as groups and organizations engaged in global education, service and commerce.

As part of a community of travel enthusiasts, globally-minded members have access to useful international health and safety information.

Health Atlas provides ratings on these attributes for 190 global destinations:

- Medical care available
- Emergency service responsiveness
- Pharmacy reliability
- Water quality
- Air quality
- Infectious disease

... and additional destination-specific advice on these topics:

- Vaccines
- News and safety alerts
- Security conditions

Created by the GCA, the award-winning Healthy Travel blog provides:

- Individual members with an outlet to share content with those who share their passion
- Group members with a captive audience to whom to market and access to custom articles, campaigns and/or content marketing resources

Blog recognition includes:

- eCollege Finder's Top 75 Study Abroad Ambassadors Award (2011)
- Top 30 Public Health Blogs by Master's in Public Health Degrees (2012)
- Must Read Blog by Health Express (2013)
- Trip180 Travelers Award (2014)

In partnership with GeoBlue and 4 Ever Life International, GCA members also have access to international health insurance coverage and services including:

- Group coverage for study abroad programs
- Group coverage for international education programs
- Individual coverage for expats, students and leisure travelers
- Individual coverage for short and long-term trips



GeoBlue Inbound International Health Plans and Services



GeoBlue offers health plans that power intellectually curious travelers in every corner of the world. Our premier products address the unique needs of the higher education market and provide the necessary solutions for inbound international members:



**Unmatched
benefits**



**Largest Network
in the U.S.**



**Exceptional
Member Service**

We understand the challenge for international students to navigate the U.S. healthcare system. Our plans and superior service address the needs of this population, drawing on decades of industry experience to deliver an unmatched experience for both administrators and students.

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Tailored plans for your group

GeoBlue plans provide a full range of the medical benefits necessary to meet the expectations and situations of your inbound population. In addition to the standard J1-compliant offerings, a variety of optional benefits including mental health, sports injury and maternity coverage are also available.

Access to the largest network in the U.S.

GeoBlue members have access to the Blue Cross Blue Shield network—the largest in the U.S. The 92% of doctors and 96% of hospitals participating allow for maximum convenience and flexibility for those in need of healthcare services.

This network will bill GeoBlue directly so members don't have to worry about out-of-pocket expenses during care—whether it's inpatient or outpatient.

Exceptional Member Services

GeoBlue has a clear knowledge of U.S. healthcare and a deep understanding of the confusion experienced by those who are unfamiliar with it. Our U.S.-based customer service and medical assistance teams are readily available to help international members understand and navigate the U.S. healthcare system. Our representatives cover many foreign languages, allowing us to discuss coverage and personal health topics with our international members in their native tongue.



Additional Services Included in All GeoBlue Plans

GeoBlue members enjoy a comprehensive assistance program that provides the support necessary to help students, parents/guardians, and administrators feel confident in any situation.

Evacuation Services

When a member is in a situation that requires an evacuation, GeoBlue will coordinate all the emergency services with the help of our global partners and Regional Physician Advisors. With the support of this medical team, we can overcome obstacles and limitations to ensure the member gets the highest level of care.

Mobile Tools

While in the U.S., students can use GeoBlue's mobile apps and digital tools to locate care, translate medical terms, phrases and medications, and be notified of any health and safety issues.

Single Point of Service for Administrators

We make administrators' lives easier through responsive account management, convenient online tools and one-call access to solutions for both the expected and unexpected.



For more information on the GeoBlue International Inbound plans, contact us:

studentsales@geo-blue.com

1-833-532-6894

www.geobluestudents.com

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