

GeoBlue Medical Evacuation Services

GeoBlue's 24/7 assistance center is here to support members experiencing medical emergencies, inside or outside of the United States, and 100 or more miles from your primary residence.



What should I do in the event of a medical emergency?



Go immediately to the nearest physician or hospital and then contact us.

Call toll free: +1-855-445-1301

The GeoBlue Global Health & Safety Team will contact your treating physician and closely monitor your case to determine if a medical evacuation is necessary.

When you call GeoBlue's Global Health and Safety Team, please be prepared to provide the following information:

- The insured person's name
- The ID number located on the front of your ID card (If available, your Student Blue NC ID number on the front of your ID card)
- The name of the program: Student Blue North Carolina
- Detailed information regarding the nature of the emergency
- If applicable, the name and contact details for the treating physician and/or hospital
- The insured person's specific location in the country. Utilize a GPS if available.

Benefits		
Use of benefits must be coordinated and approved by GeoBlue.		
Emergency Medical Evacuation	Unlimited	
Repatriation of Remains	Unlimited	
Emergency Family Travel Arrangements	Maximum Benefit up to \$2,500 per Coverage Year	

additional benefits on the reverse

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.

The Political, Military and Natural Disaster Evacuation Services (PEND) are provided through Drum Cussac Group Ltd. (Drum), an independent third party, non-affiliated service provider based in the UK. Drum 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 Drum PEND or other Drum services.



Additional GeoBlue Program Benefits

Additional benefits are available with your plan.

ACCIDENTAL DEATH & DISMEMBERMENT	
Maximum Limit per Covered Person	Principle Sum Up to: \$10,000

EMERGENCY TRAVEL ASSISTANCE SERVICES

Replacement of Lost or Stolen Travel Documents. GeoBlue will assist the participant in taking the necessary steps to replace passports, tickets, and other important travel documents.

Lost Luggage Assistance. GeoBlue shall assist the Participant with the tracking of luggage lost in transit.

Emergency Language Services. GeoBlue will provide interpretation assistance to a participant in a variety of languages in an emergency.

Global Health and Safety Platform. GeoBlue will provide a global health and safety platform that will allow Participants to access the latest security and health issues in a specific destination as well as view country or city profiles on crime, terrorism and natural disasters.

International Medical and Dental Options. GeoBlue may provide Participants with medical and dental provider options outside of the U.S.

Monitoring of Treatment during an Evacuation. GeoBlue will monitor medical treatment provided by an independent medical provider during an emergency medical evacuation.

Medication and Vaccine Transfers. GeoBlue will assist in the coordination of medication and vaccine transfers when same is not available locally or the medication has been lost or stolen.

Hotel Arrangements. GeoBlue will assist Participants with the arrangement of hotel stays before and after hospitalization or other ongoing care relative to an evacuation.

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General Exclusions & Limitations

No payment will be made for charges for:

- Services rendered without the authorization or intervention of Us or Our designee;
- 2 Expenses incurred if the original or ancillary purpose of Your trip is to obtain medical treatment;
- 3. Services provided for which no charge is normally made;
- 4. Hospital or medical expenses of any kind or nature.
- More than one Emergency Medical Evacuation and/or repatriation for any single medical condition of a Covered Person during the term of the Program.
- 6. Initial transportation to local facilities, including ground, water or air ambulance fees, unless otherwise specified in this Plan.
- 7. Any expense for medical evacuation or repatriation if the Covered Person is not suffering from a Serious Medical Condition, and/or in the opinion of the Our physician, the Covered Person can be adequately treated locally, or treatment can be reasonably delayed until the Covered Person returns to his/her Home Country or Country of Assignment.
- Any expense for Emergency Evacuation where the Covered Person, in the opinion of Our physician, can travel as an ordinary passenger without a medical escort.
- A Covered Person who is medically discharged from the hospital, or leaves against medical advice and is physically able to travel on his or her own, is not eligible for medical transport services.
- Medical Evacuation from a marine vessel, ship or watercraft of any kind.
- 11. Any treatment or expense related to childbirth, miscarriage or pregnancy. This exception shall not apply to any abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn child during the first twentyfour (24) weeks of pregnancy.
- 12. Any expense related to the Covered Person engaging in the commission of, or the attempt to commit, an unlawful act.
- 13. Any expense incurred as a result of the Covered Person engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.
- 14. Medical transport services will not be provided to a Covered Person who has a diagnosis of, or is suspected of having, a Biosafety Class Level 3 (and above) pathogen as classified by either the Centers for Disease Control and Prevention (CDC) or the National Institutes of Health (NIH).
- 15. Services not otherwise shown as covered.
- 16. To the extent that such payments would be prohibited by law.

Exclusions & Limitations for Accidental Death and Dismemberment Coverage

Special Limitations/Expenses Not Covered:

Benefits will not be provided for the following:

- For loss of life or dismemberment due to a Sickness, disease or infection.
- 2. For any loss of life or dismemberment before the effective date of coverage.
- 3. For any loss of life or dismemberment after coverage ends.
- 4. While riding or driving in any kind of competition
- Injury sustained while the Covered Person is riding as a pilot, student pilot, operator or crew member, in or on, boarding or alighting from, any type of aircraft;
- 6. For loss of life or dismemberment caused by or contributed by (a) an act of war; (b) An Covered Person participating in the military service of any country; (c) An Covered Person participating in an insurrection, rebellion, or riot; (d) Services received for any condition caused by an Covered Person's commission of, or attempt to commit a felony or to which a contributing cause was the Covered Person being engaged in an illegal occupation.

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