

**GEOBLUE**

# MARKETING PLAYBOOK

We deliver *the world* to you



# How to Use This Playbook

---

This playbook provides content, materials and campaigns that you can leverage to **help promote the international solutions from GeoBlue** across multiple audiences, including sales, group decision makers, brokers/consultants, and members. Materials are approved for external use.

## CONSULTING WITH GEOBLUE

GeoBlue's marketing team is available to assist and support with a variety of communication efforts including:

- Custom communications
- Marketing campaign development
- Communication strategies for multiple audiences
- And more

Please contact Jackie Diamond, Partner Marketing Manager, at [jdiamond@geo-blue.com](mailto:jdiamond@geo-blue.com) with any questions or for more information.

## OTHER KEY GEOBLUE CONTACTS

- Corporate sales: [corporatesales@geo-blue.com](mailto:corporatesales@geo-blue.com)
- Scholastic sales: [studentsales@geo-blue.com](mailto:studentsales@geo-blue.com)
- Individual sales: [partnerprogram@geo-blue.com](mailto:partnerprogram@geo-blue.com)

# Table of Contents

## ABOUT GEOBLUE

About GeoBlue.....	5
What We Do.....	6
How We Do It.....	6
Disclaimer Language.....	7
Understanding the Differences.....	8
Positioning BCBS Global Core and GeoBlue Products.....	9
GeoBlue in Action.....	12
Leveraging Your Existing Communications Channels to Position BCBS as Global.....	13
Messaging Producers Across Multiple Lines of Business.....	14

## INDIVIDUAL

Individual Product Overview.....	16
Individual Consumer Segmentation Study.....	18
Other Key Metrics.....	21
Website Content Examples.....	22
Social Campaigns.....	29
Member Email Campaigns.....	33
Email 1 - Travel the World.....	34
Email 2 - Coverage Coming With You.....	35
Email 3 - Spring Break / Fall Break / Winter Break (1).....	36
Email 4 - Spring Break / Fall Break / Winter Break (2).....	37
Direct Marketing.....	38
Materials for Individual Sales Channels.....	40
Open Enrollment Communications.....	41
Messaging on the Member Shopping Website.....	42
Excerpt from the Consumer Plan Brochure.....	43
Promoting International Solutions in the Media.....	44
Using Sponsored Content.....	45

## CORPORATE

Group Product Overview.....	47
Promoting Blue Cross Blue Shield Global.....	48
Understand the “Choosers” & “Users”.....	49
Insights from Global Decision Makers.....	50
Insights from Employee Benefit Consultants.....	51
Employees on International Assignments.....	52
Start the Conversation About Global.....	53
Promote the Global Power and Reach of Blue.....	54
RFP Response.....	55
Power Slides.....	56
Website Content.....	57
Copy Blocks for Brochures, Flyers and Other Printed Materials... ..	59
Email Campaigns.....	60

## SCHOLASTIC

Scholastic Product Overview.....	63
Copy Blocks for Brochures, Flyers and Other Printed Materials... ..	64

**ABOUT**

**GEOBLUE**

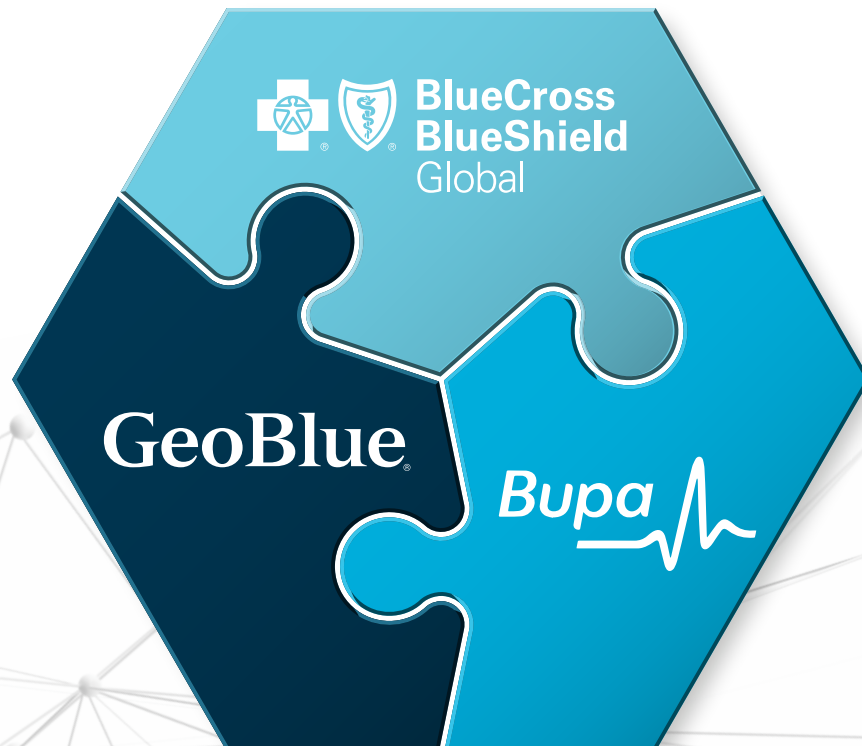


# About GeoBlue

(Background information only. Not intended for external use)

GeoBlue is the international solution for the Blue Cross Blue Shield companies. For more than 20 years, GeoBlue has been dedicated to **simplifying the international healthcare experience** for the globally mobile.

Founded in 1997 as Highway to Health, the company created and delivered a global network of hand-picked medical professionals supported by cutting-edge technology. Since becoming a licensee of the Blue Cross Blue Shield Association in 2010, GeoBlue now provides comprehensive international solutions and is backed by market leaders — a consortium of Blue Cross Blue Shield plans and Bupa Global.



## What We Do

GeoBlue provides a wide range of health insurance solutions that enable members to travel with confidence anywhere in the world.

- Group products for employers offered under the Blue Cross Blue Shield Global brand for short-term business travel and long-term assignments
- Group products for academic institutions covering students, faculty, and staff for U.S. inbound and international outbound programs and sponsored travel
- Individual travel medical products for single trip, multiple trips, and extended stays outside the U.S. for expatriates

---

## How We Do It

We support our members with:

- A robust network of quality providers and hospitals in 190 countries, who accept direct payment, so members don't have to pay upfront for services and claim later
- 24/7/365 assistance from in-house experts who serve as the member's advocate in coordinating care and helping them navigate often complex international healthcare systems
- Best-in-class mobile app and online tools that help keep members informed and engaged in their healthcare and safe when traveling outside their home country

### ABOUT THE BLUE CROSS BLUE SHIELD GLOBAL BRAND

GeoBlue offers group corporate products under the Blue Cross Blue Shield Global brand. You can find content and information about the Blue Cross Blue Shield Global corporate product suite starting on page 46.

## Disclaimer Language

The following is disclaimer copy specific to each line of business. This copy should be used whenever GeoBlue or Blue Cross Blue Shield Global products are mentioned.

When messaging about multiple lines of business, use the “combined products” version.

### GROUP

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 and is made available in cooperation with Blue Cross and Blue Shield companies in select service areas. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, NAIC #80985.

**As necessary: [Blue Cross] [Blue Shield] Global is a brand owned by the Blue Cross Blue Shield Association.**

### SCHOLASTIC

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.

### INDIVIDUAL

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.

### COMBINED PRODUCTS

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. Group coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, NAIC #80985. For student and individual products 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.

# Understanding the Differences

## BLUE CROSS BLUE SHIELD GLOBAL CORE AND GEOBLUE PRODUCTS

Every Blue Cross Blue Shield plan participates in the **BlueCard program**, which enables all Blue Cross Blue Shield members to use their plan benefits to access care anywhere in the U.S., even outside their home plan service area.

**Blue Cross Blue Shield Global Core is an extension of the BlueCard program outside the U.S.** Whatever benefits are offered through the member's "home" domestic medical plan are extended internationally, including cost-share, deductible levels, and what the member's home plan has deemed as in-network vs. out-of-network.

Since 2017, GeoBlue has served as the administrator and medical assistance vendor for the Blue Cross Blue Cross Global Core program. The services GeoBlue provides in this capacity should not be confused with the full suite of comprehensive, fully insured global products that GeoBlue offers to employer groups, scholastic groups and individuals.



## Positioning BCBS Global Core and GeoBlue Products

BCBS Global Core is a safety-net for BCBS members when they travel outside the U.S. It was put in place to allow members to apply their domestic benefits and coverage levels in the event they need to seek care during international travel. Most domestic health insurers do not provide any level of international benefits as part of the member's domestic medical plan.

BCBS Global Core was not designed to be a full international solution that provides coverage most members need to be fully protected when they travel or work outside the U.S. Because BCBS Global Core relies on the member's domestic benefits, important international needs such as medical evacuation and repatriation may not be covered. Additionally, the member's home plan must be contacted and consulted to confirm eligibility and benefits during the plan's regular business hours. In most cases, it requires members to pay for care up front and then submit a claim for reimbursement.

Blue Cross Blue Shield's investment in GeoBlue punctuates their commitment to providing the market with a true, industry-leading international solution that seeks to simplify and elevate the international healthcare experience for groups and members.



Because the member's Global Core benefits are delivered by their home BCBS plan, GeoBlue (as the administrator/medical assistance vendor) must coordinate and confirm the member's benefits with their home plan.

**Below is a comparison of key components of the Blue Cross Blue Shield Global Core Program and GeoBlue's Blue Cross Blue Shield Global Products:**

<h2 style="text-align: center;">Blue Cross Blue Shield Global Comparison</h2> <p style="text-align: center;">International products provide more robust coverage to members while traveling abroad</p>		
	<b>BLUE CROSS BLUE SHIELD GLOBAL CORE PROGRAM PRODUCTS</b> <i>(extends domestic coverage abroad - all members)</i>	<b>BLUE CROSS BLUE SHIELD GLOBAL PRODUCTS FROM GEOBLUE</b> <i>(robust coverage tailored to the globally mobile)</i>
BENEFIT COVERAGE	<p><b>Coverage varies</b> based on domestic policy</p> <ul style="list-style-type: none"> <li>○ Deductibles and co-pays may apply</li> <li>○ Evacuation services may not be covered</li> </ul>	<p><b>Standardized coverage</b> with more robust international benefits</p> <ul style="list-style-type: none"> <li>○ Many plans have first-dollar coverage</li> <li>○ Evacuation and repatriation covered</li> </ul>
SERVICE MODEL	<p><b>Benefit coverage</b> decisions made by Home Plan</p> <ul style="list-style-type: none"> <li>○ Customer service handled by the Plan staff during regular business office hours</li> </ul>	<p><b>Single source of administration</b> and decision-making enables consistent service delivery</p> <p>Service center operations provides <b>support 24/7</b></p>
MEMBER EXPERIENCE	<p><b>Member is responsible</b> for claims payments for professional and outpatient claims</p> <p><b>Cashless access</b> provides direct payment to inpatient providers if Guarantee of Payment has been coordinated with their Plan</p>	<p><b>Cashless access</b> provides direct payment to providers</p> <p><b>Value-added</b> services and tools available</p>

## Additional information about Blue Cross Blue Shield Global Core can be found on BlueWeb:

- [Blue Cross Blue Shield Global Core program\\*](#) (Chapter 14 of the Inter-Plan Programs Manual: Blue Cross Blue Shield Global Core Program)
- **Contacts:**
  - **Inter-Plan Executive** (designated by each Licensee) is responsible for the BlueCard Program on a day-to-day basis.
  - **Inter-Plan Collaboration Lead** (designated by each Licensee) is the key contact for Control/Home Plan support requests related to the growth and retention of national account membership. They serve as an escalation contact in the event that an urgent sales need arises, and align with Subject Matter Experts (SMEs) and Proposal teams at their Plan to address Control/Home Plan and account inquiries and requests.

\* Link only accessible if you are registered for BlueWeb. Please log in to BlueWeb to access.

Visit BlueWeb --> Resources --> Directories --> Inter-Plan Program Directory - Pre-defined Search --> Key Contacts (*Inter-Plan Executives*) or National Accounts (*Inter-Plan Collaboration Leader*)



## GeoBlue in Action

The following videos help to position GeoBlue as an international health insurance leader, showcasing how we deliver exceptional service and simplify the healthcare experience for our members. You can use these videos in digital marketing campaigns, direct email campaigns, on your websites, etc.

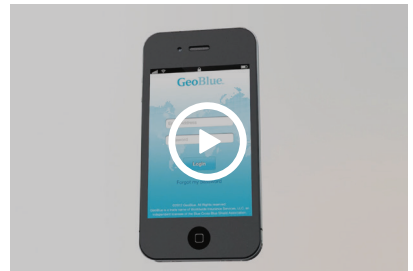
### GENERAL



**Bridging the Medicare gap**



**World Class Medical Care**



**Mobile App**

### PROVIDERS / NETWORK



**General Practitioner**



**Mental Health Provider**



**Network Facility**

### MEMBER TESTIMONIALS



**Malaria in the Congo** (1 min version)



**Malaria in the Congo** (2 min version)








**Malaria in the Congo** (3 min version)



**Student accident on the Amalfi Coast**

## Leveraging Your Existing Communications Channels to Position BCBS as Global

You already have many viable opportunities to position your Plan as having both domestic and international capabilities. Look to your existing communication channels to strategically place messaging and create awareness about the international solutions that BCBS offers.

Audience	Communication Channel				
	 <b>DIGITAL</b>	 <b>MEDIA/PR</b>	 <b>DIRECT MARKETING</b>	 <b>RETAIL</b>	 <b>EVENTS</b>
<b>GENERAL</b>	Leverage sponsorships with local media to create sponsored articles - see page 45 for examples				Invite GeoBlue to present, exhibit or sponsor events such as sales summits and conferences hosted by your plan
<b>BROKERS/ PRODUCERS/ AGENTS</b>	Dedicate one or more topics of your broker newsletter to the advantages of a Blue domestic and international solution, as well as any news from GeoBlue throughout the year - see page 14 for examples	Share and repost GeoBlue articles to your channels	Promote the BCBS suite of international solutions targeted campaigns		Invite GeoBlue to present, exhibit or sponsor events such as broker advisory forums hosted by your plan
<b>EMPLOYERS/ GROUPS</b>	Dedicate one or more topics of your group newsletter to the advantages of a Blue domestic and international solution, as well as any news from GeoBlue throughout the year	Share and repost GeoBlue articles to your channels	Promote BCBS international solutions in renewal packages		Invite GeoBlue to present, exhibit or sponsor events such as customer advisory forums hosted by your plan
<b>MEMBERS</b>	<p>Create a section in open enrollment communications to promote GeoBlue's individual travel medical plans - see pages 41-43 for examples</p> <p>Include mention of GeoBlue individual travel medical plans in member renewal communications, especially around heavy travel seasons</p>	Use messaging and video clips around heavy travel seasons to create interest and thought leadership with local media - see page 12 for examples	Promote the BCBS suite of international solutions	Feature GeoBlue in your retail centers <ul style="list-style-type: none"> <li>• Flyers/ Collateral</li> <li>• Videos for multi-media displays</li> </ul>	Invite GeoBlue to participate at open enrollment events, benefits fairs, etc., or include materials at the event

## Messaging Producers Across Multiple Lines of Business

In many cases, brokers, producers, and agents service multiple lines of business, including groups and individuals. Sometimes it makes sense to reach your producer community with a single communication (across lines of business) instead of separate communications. This content helps you do just that. You can also leverage variations and excerpts of this content across different mediums such as social, blogs, etc.

**HEADLINE:** Are you looking for opportunities to expand your business? Look globally!

**SUBHEAD:** The name you trust for domestic coverage is also the name you can trust for international health insurance.

Selling international health insurance is a natural extension of selling traditional medical coverage. It's an important product to lock-in existing customers, stay competitive, and further diversify your book of business.

[Name of Blue Plan] offers international health coverage through GeoBlue, an international healthcare leader with over 20 years' experience, owned and backed by Blue Cross Blue Shield and Bupa Global.

### Why international coverage matters to domestic business

More than ever, domestic populations are going global for business and leisure. In fact, studies show that 53% of boomers anticipate traveling internationally, 35% of family vacations are taken internationally, and 80% of international business trips are extended for leisure travel.

*(Source: AAA, Expedia Research Group, AARP)*

Likewise, many domestic health plans don't cover critical international benefits such as medical evacuation and repatriation, which can cost up to \$150,000 or more at the expense of the member. *(Source: GeoBlue)*

### Working with GeoBlue is easy – for you and your customers

Because GeoBlue is part of the Blue Cross Blue Shield family, the network spans every community in America and nearly 200 countries worldwide – bringing trusted, quality coverage to members both at home and abroad. With flexible, comprehensive plan options for employer groups, student groups, individuals and families, and individuals and first-class member apps and services, we are simplifying the international healthcare experience.

### All plans include:

- An integrated member experience through centralized tools and programs
- Multi-lingual support 24/7/365 from customer service and Global Health and Safety experts
- Direct pay capabilities so members don't have to pay out-of-pocket and submit a claim
- Digital tools to help members stay connected and safe

### Corporate Group

- Access to 1.7+ million providers worldwide in over 190 countries
- Short-term and long-term options are available along with plans specifically geared towards third country nationals (TCN)
- Dedicated wellness services including emotional, practical and physical support services
- Telemedicine services: Remote doctor consultations (not available with all plans)

### Scholastic Group (colleges and universities)

- Plans for international in-bound, international out-bound, blanket coverage, and medical evacuation/repatriation services

### Individual

- Plans for single trips, multiple trips, expatriates, missionaries, maritime staff, and students

### Advantages of selling GeoBlue

- Competitive commissions [only include if applicable to your plan]
- Ability to meet your customer's needs wherever they travel

### Additional resources include:

#### Group Business

- A site where group agents can sign up to be an appointed GeoBlue agent. Please use ID number XXX. [Link to GeoBlue group broker website]

#### Individual business

- A home page for GeoBlue [link to your plan's specific webpage, if you have one]
- A site where individual agents can sign up to be an appointed GeoBlue agent [link to your plan's specific Agent Hub page]
- A flyer that you can use to promote GeoBlue to your clients, and personalize with your contact information. [Link to retail broker flyer]

### Questions?

Contact [insert contact info]

# INDIVIDUAL



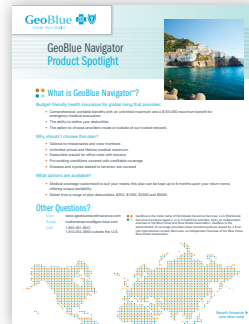
# Individual Product Overview

## ONE PAGE FLYERS



### GEUBLUE PORTAL (Product Spotlight)

All GeoBlue products offer plush benefits, unrivaled technology and unsurpassed protection



### GEUBLUE NAVIGATOR® (Product Spotlight)

Budget-friendly health insurance for global living



### GEUBLUE TREKKER® (Product Spotlight)

Health and accident insurance for frequent international travel



### GEUBLUE VOYAGER® (Product Spotlight)

Health insurance and assistance for short-term international travel



### GEUBLUE XPLORER® (Product Spotlight)

Expatriate health insurance for global living

For more information on how to access these materials, **contact Jackie Diamond at [jdiamond@geo-blue.com](mailto:jdiamond@geo-blue.com).**

**Please note:** Individual products through GeoBlue are not available in the following states: Maryland, New York, Washington state. Single trip plans through HTH are available in these states.

Visit [hthtravelinsurance.com](http://hthtravelinsurance.com) for details.



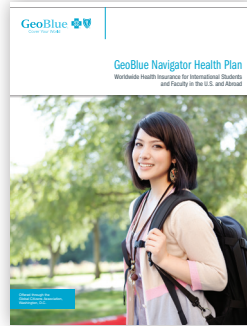
# Individual Product Overview

## MULTI-PAGE BROCHURES



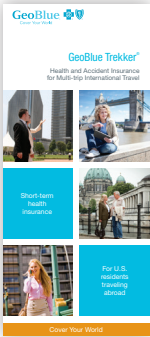
### GEOBLUE VOYAGER®

Single trips up to 180 days / per trip



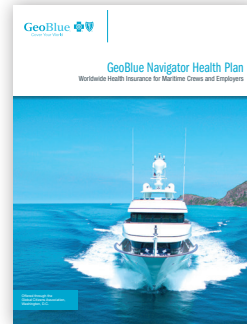
### GEOBLUE NAVIGATOR® (Faculty)

College / university faculty traveling abroad



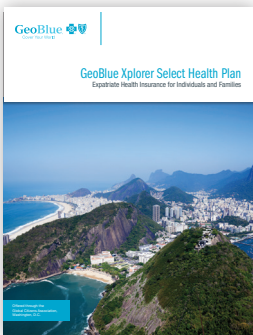
### GEOBLUE TREKKER®

Unlimited multiple trips up to 70 days per trip / per year



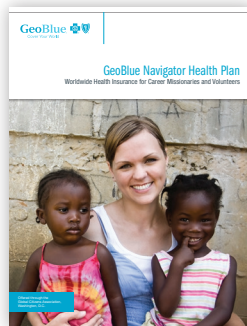
### GEOBLUE NAVIGATOR® (Mariner)

Mariner crews (cruise ships, charter yachts, etc.)



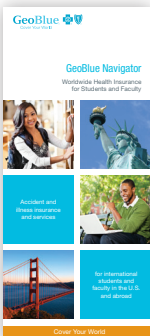
### GEOBLUE XPLORER®

Extended travel of over 180 days



### GEOBLUE NAVIGATOR® (Missionary)

Missionaries traveling abroad



### GEOBLUE NAVIGATOR® (Student)

Students traveling abroad

For more information on how to access these materials, **contact Jackie Diamond at [jdiamond@geo-blue.com](mailto:jdiamond@geo-blue.com).**

**Please note:** Individual products through GeoBlue are not available in the following states: Maryland, New York, Washington state. Single trip plans through HTH are available in these states.

Visit [hthtravelinsurance.com](http://hthtravelinsurance.com) for details.

# Individual Consumer Segmentation Study

## GETTING TO KNOW THE INDIVIDUAL INTERNATIONAL TRAVELER

Through a blind consumer study among GeoBlue customers and non-customers, GeoBlue gathered **insights to understand** the following:

- 1 What are some key demographic insights for short-term versus long-term travelers?
- 2 What are the most significant concerns of individuals regarding healthcare when traveling and/or residing abroad?
- 3 What are consumers viewing as key competitive benefits or offerings in the marketplace?
- 4 What is the customer journey for individual travelers looking to purchase travel medical insurance? What is the role of intermediaries, as well as drivers of choice for this audience?
- 5 What are the preferred method(s) of engagement or tools required online and the most effective and compelling messages for single trip, multi-trip and long-term travel health insurance purchaser?

## Demographics



**51%**  
are  
female

**58%**

have purchased  
international health  
insurance

**47%**

are under 35  
years of age



**55%**

are married



**31%**

make \$75,000  
to \$100,000



## SHORT-TERM VACATION TRAVELER

**56%**

purchased a multi-trip  
policy at least once.



### BUYING TRIGGERS

**36%**

based on  
recommendation  
from a friend

**31%**

based on an  
article or blog



**71%**

said medical  
evacuation is the most  
important feature in a  
travel medical plan



### TOP CONCERNS WHEN TRAVELING ABROAD

1. Finding quality local healthcare
2. Unplanned problems
3. Having an accident

**60%**


researched plan  
options online.

**44%**

Begin shopping for  
insurance 1-3 months  
before travel


## Concerns & Engagement

## Demographics

 **75%**  
are male

**94%**  
have purchased international health insurance


**68%**  
are between 35 and 44 years of age


 **80%**  
are married

 **51%**  
make \$75,000 to \$100,000




## LONG-TERM EXPATRIATES

 Purchase was **more driven by access to routine healthcare.**


 More likely to purchase coverage that includes **routine doctor visits, surgical and diagnostic services.**

 Those who do research on the topic of international medical insurance, the importance of healthcare was **more likely to increase after research** and primarily driven by information from their current insurance provider.

 Are concerned with finding quality local providers, getting medical care for current health conditions, and much more concerned with **medical evacuation coverage.**

**74%**  
did not research online

**48%**  
considered international health insurance based on documents received from an employer or client.

 More likely to purchase **through a broker**

## Concerns & Engagement

More expatriates, compared with short-term travelers, consider themselves a novice traveler, likely because they traveled for business rather than as a hobby or pastime. Marketing statements should focus on the insurance provider providing everything a traveler needs for an **easy, stress-free travel experience**, no matter how travel-experienced they are.

## Other Key Metrics

**31%** of searchers used the full term **“international health insurance”** most often, with the terms **“medical”** and **generic “travel insurance”** also searched in significant numbers.

Both traveler segments agree that **online medical claims for reimbursement** are a critical feature. Searching for local healthcare providers, making changes to lower the price, and information about the destination are all considered critical by **more than half of the respondents.**

### Top keywords\*

*Note: branded phrases and permutations of branded phrases rank high in search*

- travel health insurance
- travel medical insurance
- travel medical insurance international
- medical travel insurance
- travel health insurance international
- international health insurance for travelers
- blue cross travel insurance international
- blue cross blue shield travel insurance
- international health insurance**
- international medical insurance
- bcbs travel insurance
- international medical insurance for travelers
- blue cross blue shield international coverage
- travel health insurance europe
- international travel health insurance
- international travel insurance
- medical travel insurance international
- medical insurance for travel abroad
- short term travel medical insurance

# Website Content Examples

---

Several Blue plans have been **very successful promoting the availability of international products** through their own Blue Cross Blue Shield website as a featured section under their “shop plans” section.

You may also consider adding GeoBlue web content to your Medicare section, since this population tends to travel frequently and research health insurance options online.



## Example Web Content



Coverage That Goes Where You Do

[Home](#) / [Individual and Family Plans](#) / [Travel Medical Insurance](#)

### Travel Medical Insurance

With GeoBlue and TripProtector, you can take off for your next adventure knowing that you're being taken care of by the most trusted name in health insurance.

GeoBlue and TripProtector plans are ideal for U.S. citizens or permanent residents who are leaving the U.S. for leisure, educational, missionary or business travel, as well as foreign nationals living and working in the U.S. or foreign nationals who are employed by a U.S.-based company.

**You do not need to be a Blue Cross and Blue Shield of Nebraska member to purchase this coverage.**



You can review our travel medical plans below. If you would like to speak with one of our representatives, please call 800-991-5650.

[➔ See How It Works](#)

### GeoBlue Travel Medical Insurance

GeoBlue provides peace of mind to world travelers and expats living abroad via an elite network of providers, innovative mobile and online tools, and exceptional customer service. We are proud to set the standard for complete, reliable and convenient protection of your health and safety in the global community.

GeoBlue is a trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), 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.

#### What benefits does GeoBlue offer?

- Covered doctor visits, hospitalization, prescriptions and emergency medical evacuations
- Access to English-speaking doctors in more than 190 countries
- Cashless transactions so you won't have to pay up front for care
- 24/7 concierge support to help schedule appointments, manage care, and fill prescriptions
- Health and security profiles of your destination
- An app to translate medical terms, find a doctor or pharmacy, receive travel alerts, download an ID card and more

[➔ Get a GeoBlue Quote](#)

# Example Web Content

The screenshot displays the Arkansas Blue Cross Blue Shield website. The top navigation bar includes 'Shop', 'Members', 'Providers', 'Employers', and 'Support'. A search and sign-in icon is in the top right. The main content area features a blue sidebar on the left with a 'Looking for insurance' section containing links for 'Individual and family plans', 'Medicare plans', 'Medicare basics', 'Dental and vision plans', 'Health plans for travelers', 'Employer group plans', 'Other coverage options', and 'Limited duration plans'. The main content area is split into two columns. The left column has a header 'Travel health insurance' and text: 'When you leave the United States, GeoBlue provides access to:'. Below this is a bulleted list:

- an elite network of "best in class" English-speaking doctors in 180 countries
- comprehensive coverage that includes hospitalization, doctor visits, and prescriptions
- online tools, a free app and 24/7/365 concierge support to help schedule appointments, manage care and fill prescriptions
- cashless, paperless service: GeoBlue direct bills for care
- emergency medical evacuation for urgent, unexpected care
- health and security profiles of your destination and much more

Below the list, it says 'GeoBlue offers customizable plans perfect for:' followed by another bulleted list:

- Business and leisurely travelers
- Students
- Expatriates
- Missionaries
- Mariners
- Groups

The right column has a header 'GeoBlue Travel Health Insurance' and text: 'While traveling, enjoy the same security you have at home with GeoBlue short- and long-term plans.' Below this is a 'Shop plans' button and the phone number 'Call now: 1-800-392-2583'. At the bottom of the right column is a 'Locations' section with text: 'Make an appointment to speak with an expert at a location near you.' and a dropdown menu labeled 'Select a Location' with a 'Go' button. At the bottom of the main content area is a video player titled 'GeoBlue Member Fights Malaria' featuring a man named Mercer. The video player includes a play button, a progress bar showing 03:07, and a Vimeo logo. The footer of the page contains the text 'We're mobile! Find care, claims & more with our new app.' and a 'Go mobile' button.



## Example Web Content

### TRAVEL MEDICAL AND EXPATRIATE PLANS

GeoBlue<sup>SM</sup> health insurance plans and services are designed to keep you safe and healthy as you travel the world. Through innovative product offerings, including concierge-level service, GeoBlue members who are living, working or traveling abroad can find carefully selected doctors and hospitals in more than 190 countries.

In addition to access to English speaking, Western-trained international providers — you can travel with confidence knowing an experienced GeoBlue global health coordinator will schedule doctor appointments and arrange for any necessary follow-up treatment.



**HCSC** BLUE CROSS BLUE SHIELD OF ILLINOIS, MONTANA, NEW MEXICO, OKLAHOMA, TEXAS

[VIEW PAGE](#)

## Example Web Content

### SHORT-TERM PLANS

**GeoBlue Voyager** — Health insurance and assistance for **short-term** international travel, up to 180 days.

Get a Quote for [Voyager Choice](#) or [Voyager Essential](#) coverage from GeoBlue.

**GeoBlue Trekker** — Health and accident insurance for **frequent** international travel covering unlimited trips in a 364-day period (70-day maximum per trip).

Get a Quote for [Trekker Choice](#) or [Trekker Essential](#) coverage from GeoBlue.

### LONG-TERM PLANS

**GeoBlue Xplorer** — Expatriate health insurance for long-term global living, longer than 180 days.

Get a Quote for [Xplorer Premier](#) or [Xplorer Essential](#) coverage from GeoBlue.

**GeoBlue Navigator** — Long-term worldwide medical coverage for crew members and missionaries longer than 180 days.

Get a Quote for [Crew Members](#) or [Missionaries](#) coverage from GeoBlue.



**International plans**  
Get global coverage with **GeoBlue**

GeoBlue has partnered with Blue Cross Blue Shield to offer the same comprehensive care you're used to at home when you travel internationally.

[View GeoBlue plans](#)

<p><b>Work</b></p> <p>Plans for business travelers who take frequent or long-term trips.</p>	<p><b>Study</b></p> <p>International coverage for students and faculty.</p>	<p><b>Leisure</b></p> <p>Single-trip coverage for your next vacation.</p>	<p><b>Expats</b></p> <p>Plans for people who move overseas.</p>
--	---	---	---

## Example Web Content

### GeoBlue is **complete**

- Doctor visits, hospitalizations, prescriptions and emergency medical evacuations covered
- A network of **English-speaking, Western-trained doctors** in more than 180 countries



### GeoBlue is **convenient**

- **Cashless transactions** so you won't have to pay up front for care
- An **experienced global health coordinator** who can schedule appointments and make payment arrangements

### GeoBlue is **mobile**

- An **app** that lets you translate medical terms, find a doctor or pharmacy, make appointments, receive travel alerts, download an ID card and more
- **Concierge-level customer service** available 24/7, 365 days a year, via a toll-free phone call




[View GeoBlue plans](#)


BLUE CROSS BLUE SHIELD OF MICHIGAN

[VIEW PAGE](#)

## Example Web Content

**Anthem** 

Medicare Individual & Family Employers Producers Providers Medicaid Find a Doctor Español

Search 

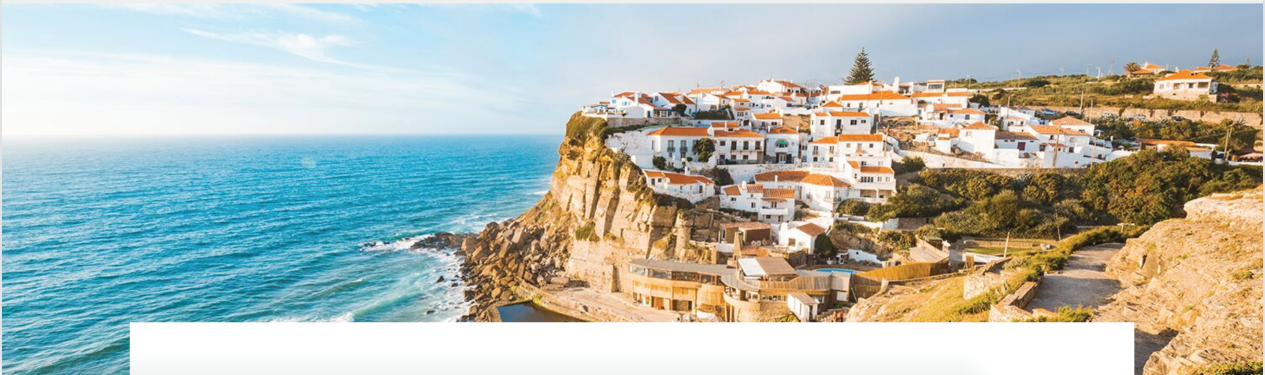
Where do you have or need coverage?  
Select a state for information that's relevant to you. [Select a State](#)

[← Individual & Family Plans](#)

# International Travel Health Insurance

Leaving home for work, school, or vacation? Be sure you take along the right international travel health insurance. Get global coverage with GeoBlue.

[Shop Plans](#)



**ANTHEM** [VIEW PAGE](#)

# Social Campaigns

## EXAMPLE POSTS

---

An ongoing social content calendar is another effective way to **create awareness**, and tie international into your other content messaging objectives.

Look for opportunities to promote our international solutions around popular vacation periods (spring break, summer, winter break) and open enrollment (when members are naturally more focused on their benefits). You can also target different populations, such as students, families, and retirees, and call attention to interesting and eye-opening facts to grab attention.

**Feel free to share and repost GeoBlue content under your social media handles. Be sure to follow us at:**

 Facebook: [GeoBlueInsurance](https://www.facebook.com/GeoBlueInsurance)


 Twitter: [@GeoBlue\\_Global](https://twitter.com/GeoBlue_Global)

 LinkedIn: [GeoBlue](https://www.linkedin.com/company/GeoBlue)

 Instagram: [geoblue\\_global](https://www.instagram.com/geoblue_global)



## Example Posts

 **Highmark** @Highmark · 28 Nov 2016  
 Before you embark on your holiday getaway, pack peace of mind with **GeoBlue** travel health insurance: [bit.ly/2gzQvnY](http://bit.ly/2gzQvnY)

### HIGHMARK

GENERAL 

 **Independence Blue Cross**  
 May 25 at 7:00am · 

Starting off summer with a vacation abroad? You'll want to pack [GeoBlue](#) travel health insurance.




**International Medical Insurance | Blue Cross Blue Shield Travel**

GeoBlue International medical insurance provides travelers with access to Blue Cross Blue Shield-licensed Travel health insurance coverage around the globe.


[WWW.GEOBLUETRAVELINSURANCE.COM](http://WWW.GEOBLUETRAVELINSURANCE.COM) [Learn More](#)

### INDEPENDENCE BLUE CROSS

GENERAL 

 **Horizon BCBSNJ** · @HorizonBCBSNJ 27 Jul

**GeoBlue** offers access to doctors and hospitals around the world; no countries are excluded. Visit [bit.ly/2Op2cIX](http://bit.ly/2Op2cIX) to see their trusted comprehensive plan options. [pic.twitter.com/HggN1022H](https://pic.twitter.com/HggN1022H)



Traveling abroad? Stay covered!

### HORIZON BCBS NJ

GENERAL 

## Example Posts

**BCBS Nebraska** @BCBSNebraska Following

Nearly 70% of travelers are influenced by personal or family health concerns when deciding whether to purchase travel insurance or not, according to AAA Travel. Don't take chances -- get GeoBlue to protect yourself from costly medical expenses: [bit.ly/2rmqguH](http://bit.ly/2rmqguH)




**GeoBlue**

4:10 PM - 27 Dec 2018

1

**BCBS Nebraska** - @BCBSNebraska 9 Mar

Taking off for a far-flung spring break destination with the kids? Just make sure to grab a short-term [#travelmedicalinsurance](#) policy from [@GeoBlue\\_Global](#) before you leave the country. Get a free quote [bit.ly/2AqehjV](http://bit.ly/2AqehjV) [pic.twitter.com/khWLKsrV3d](http://pic.twitter.com/khWLKsrV3d)



## BLUE CROSS BLUE SHIELD OF NEBRASKA

FAMILIES




**ArkBlueCross** @ArkBlueCross

Most travel dangers are unexpected; be prepared for all with [#GeoBlue](#). [ow.ly/enns30ceDGS](http://ow.ly/enns30ceDGS)



**ArkBlueCross** @ArkBlueCross

Summer unofficially starts with Memorial Day. Ready to truly relax? Include GeoBlue in your travel plans. [ow.ly/jmD030bPNit](http://ow.ly/jmD030bPNit) [#GeoBlue](#)




## ARKANSAS BLUE CROSS BLUE SHIELD

SEASONAL



**Florida Blue** - @FLBlue 17 Jul

It's [#TravelTuesday](#), & we are about our getaways. What is your kind of get away? Do you like to stick to our Florida coastline or do you like traveling internationally? If so, take [@GeoBlue](#) with you. [#MyKindofgetaway](#) [#MyKindOfBlueFL](#) [https://www.pinterest.com/FLBlue/MyKindOfBlueFL/](http://https://www.pinterest.com/FLBlue/MyKindOfBlueFL/)



## FLORIDA BLUE

THEMES (TRAVEL TUESDAYS)



## Example Posts

BCBS Nebraska · @BCBSNebraska 3 Apr

Every generation looks at **#retirement** differently – but it seems consistent that most retirees want to travel. Don't let medical coverage be an uncertainty. Get peace of mind with **@GeoBlue\_Global** **#travelmedicalinsurance**. Free quote [bit.ly/2AqehjV](https://bit.ly/2AqehjV) [pic.twitter.com/GVsTenHJOO](https://pic.twitter.com/GVsTenHJOO)



BLUE CROSS BLUE SHIELD OF NEBRASKA

RETIREES



BCBS Nebraska · @BCBSNebraska 31 Aug

A recent study reported that more than half of international travelers will seek medical attention while abroad. If your summer vacation plans include a trip abroad, remember to take **GeoBlue** international travel medical insurance with you! Get a quote at [bit.ly/2rmqguH](https://bit.ly/2rmqguH) [pic.twitter.com/pq07qW5NKV](https://pic.twitter.com/pq07qW5NKV)



BLUE CROSS BLUE SHIELD OF NEBRASKA

DATA DRIVEN



Independence Blue Cross May 13 · 🌐

If your post-graduation plans include grabbing your friends for backpacking in Europe, surfing in Australia, or scuba diving in the Caribbean - you might want to look up **GeoBlue** Travel Insurance.



**GeoBlue: Short and long term international health plans for all types of travel**  
Groups of five or more people may qualify for a special rate.

[WWW.GEOBLUETRAVELINSURANCE.COM](http://WWW.GEOBLUETRAVELINSURANCE.COM) [Learn More](#)

Like Comment Share

INDEPENDENCE BLUE CROSS

STUDENTS/STUDY ABROAD



BCBS Nebraska · @BCBSNebraska 23 Mar

Planning to **#studyabroad** this summer? Depending on your destination, adequate medical care may not be available locally. **@GeoBlue\_Global** provides international **#travelmedicalinsurance** for students studying abroad. Get a free quote [bit.ly/2AqehjV](https://bit.ly/2AqehjV) [pic.twitter.com/pSog2pfGCU](https://pic.twitter.com/pSog2pfGCU)



BLUE CROSS BLUE SHIELD OF NEBRASKA

STUDENTS/STUDY ABROAD





# Member Email Campaigns

We have provided several examples of targeted email campaigns that **make it easy for you** to promote international solutions in your plan's member message editorial calendar, and reach members continuously throughout the year.



## Email 1 - Travel the World

**AUDIENCE:** Any member 25+; Core claims

**SUBJECT:** Take the Power of Blue Cross Blue Shield with you anywhere in the world

**PREVIEW:** Safe Travels with GeoBlue®

**HEADER:** Let's Travel the World Together. Learn More. [\[link to personalized URL\]](#)

Dear [name],

The plane tickets have been purchased, your itinerary is planned, and you booked your hotel accommodation. But wait, have you purchased travel medical insurance? Now you can explore the world thanks to GeoBlue® travel medical insurance in association with [GEOGRAPHY]. It's the smart way to protect yourself and your family while you make memories traveling abroad. GeoBlue gives you the peace of mind that comes from the most trusted brand of international healthcare.

Single and multi-trip plans are available and include important international benefits like:

- Access to our trusted provider network
- Direct payment for care
- Customer support – 24/7
- Medical evacuation

[\(button – link to personalized URL\)](#)

### Learn More

Visit GeoBlue or contact your broker to find the short-term or long-term travel product that fits your international travel plans.

(signoff)

[include GeoBlue + GEOGRAPHY disclaimers. Include links to website and social as desired]

© [year] GeoBlue. All Rights reserved.

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 by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association.

## Email 2 - Coverage Coming With You

**AUDIENCE:** Any member 65+; O65 Core claims; Medicare

**SUBJECT:** Are you ready for your next trip abroad?

**PREVIEW:** International medical insurance for your next trip

**HEADER:** Is your healthcare coverage coming with you on your next trip abroad?

**SUBHEAD:** Before flying to your next international destination, review what your health plan may or may not cover.

Travel medical insurance policies are designed to pick up where your primary domestic health care coverage leaves off. The most comprehensive plans include coverage for hospital stays, surgeries and medically-necessary evacuations, plus basic services like doctor's office visits, ambulance services, prescription medications and more.

Hear what our members are saying...

Understanding the Medicare limit on international coverage, Jim and Jean purchased GeoBlue before traveling to Canada. While on their trip, Jim experienced a medical emergency. In this video, you'll hear firsthand of Jim and Jean's Medicare concerns and how GeoBlue made it easier for them to focus on recovery without the worry of medical bills or administrative hassles.

Watch Jean and Jim's story and hear how having the right insurance in place before you travel is a smart decision. Visit our website [\[link to personalized link\]](#) for travel medical plan options to fit the needs of your next trip abroad.

© [year] GeoBlue. All Rights reserved.

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 by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association.

## Email 3 - Spring Break / Fall Break / Winter Break (1)

**AUDIENCE:** Member 20-25; Members with children 18-25

**SUBJECT:** Happy traveling (knowing you are protected)!

**PREVIEW:** Travel well with GeoBlue®

**HEADER:** Let's travel the world together

Get started

Dear [name],  
[Spring break] [Fall break] [Winter break] is just around the corner and you or someone you know may be gearing up for some fun and adventure. But what's not so fun is coming home with an unexpected medical bill.

Whether you're going away for a weekend or week-long trip, it's important to protect yourself and your family while on vacation. In case you get sick or injured on your trip, GeoBlue® international travel medical insurance will help cover the expenses.

It's the smart way to protect yourself and your family as you make memories abroad. GeoBlue gives you the peace of mind that comes from a trusted brand in healthcare.

Comprehensive coverage is available for short-term trips, group travel or multiple trips per year and includes:

- Access to a trusted provider network
- Direct provider payment for care
- 24/7 customer support
- Medical evacuation

Visit GeoBlue [\[link to personalized URL\]](#) or contact your broker to find the short- or long-term travel product that fits your international travel plans.  
(callout/button)

**Learn More** [\[link to personalized URL\]](#)  
(signoff)

[include GeoBlue + GEOGRAPHY disclaimers. Include links to website and social as desired]

© [year] GeoBlue. All Rights reserved.

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 by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association.

## Email 4 - Spring Break / Fall Break / Winter Break (2)

**AUDIENCE:** Producer-to-individual client communication; Member 20-25; Members with children 18-25

**SUBJECT:** [Spring] [Fall] [Winter] Break and GeoBlue® Go Together like Sunscreen and the Beach

**PREVIEW:** International medical insurance to keep you safe

**HEADER:** Spring Break and GeoBlue® Go Together like Sunscreen and the Beach

Are you or your child planning an international trip this [season]? Maybe a tropical island is calling your name. The sand and surf can be so relaxing until something more serious than a sunburn threatens to spoil your trip, but it doesn't have to. Take GeoBlue® travel medical insurance with you, and you'll have peace of mind knowing that you're covered by the most trusted brand in international healthcare. Don't worry about the "what-ifs". Make the smart choice.

GeoBlue offers a variety of travel medical insurance plans to meet your needs for both short- and long-term travel. Plans include important international benefits like:

- Elite network of doctors in 190+ countries
- Easy claims processing with direct payment for care
- Assistance with both non-emergency and emergency care
- 24/7 customer support to help you find doctors, schedule appointments, provide translation services and so much more

Put your mind at ease and contact [insert information here] today to find the travel insurance plan that works best for you.

[optional signature block]  
(signoff)

[include GeoBlue + GEOGRAPHY disclaimers. Include links to website and social as desired]

© [year] GeoBlue. All Rights reserved. 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 by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association.

# Direct Marketing

Direct marketing tactics can help you **reach a targeted audience** through a dedicated mail campaign or already existing mail opportunity (for example, an insert in an ID card mailing or Explanation of Benefits mailing).

**When traveling internationally, GeoBlue brings you:**


- Coverage that includes hospitalization, doctor visits and prescriptions, all just for the length of your trip
- One of the world's largest networks of doctors and hospitals
- Emergency medical evacuation for urgent, unexpected care
- Hassel-free claims — they send us the bill so you don't have to pay up front or fill out paperwork


Call 1-855-481-6647 ext. 3, or visit [bcbsm.com/travel](http://bcbsm.com/travel) for a quote or more information.

GeoBlue is the trade name of Worldwide Insurance Services, LLC, an independent member of the Blue Cross Blue Shield of Michigan family of companies. GeoBlue is available in cooperation with Blue Cross Blue Shield of Michigan. Blue Cross Blue Shield of Michigan is a nonprofit corporation and independent member of the Blue Cross Blue Shield of Michigan family of companies.

**Isn't it time you took an unforgettable trip?**

With GeoBlue® health care travel insurance, you and your family can rest assured you're covered throughout your vacation. Go to [bcbsm.com/travel](http://bcbsm.com/travel) now to get a quote.


**GeoBlue**   
Cover Your World


 **Blue Cross Blue Shield of Michigan**  
Confidence comes with every card.®

## Example Insert

**Isn't it time you took an unforgettable trip?**

With GeoBlue® health care travel insurance, you and your family can rest assured you're covered throughout your vacation. Go to [bcbsm.com/travel](http://bcbsm.com/travel) now to get a quote.

 **Blue Cross Blue Shield of Michigan**  
Confidence comes with every card.®

**GeoBlue**   
Cover Your World

FRONT

**When traveling internationally, GeoBlue brings you:**

- Coverage that includes hospitalization, doctor visits and prescriptions, all just for the length of your trip
- One of the world's largest networks of doctors and hospitals
- Emergency medical evacuation for urgent, unexpected care
- Hassel-free claims — they send us the bill so you don't have to pay up front or fill out paperwork

Call 1-855-481-6647 ext. 3, or visit [bcbsm.com/travel](http://bcbsm.com/travel) to get a quote or more information.

GeoBlue is the trade name of Worldwide Insurance Services, LLC, an independent licensee of the Blue Cross and Blue Shield Association. Made available in cooperation with Blue Cross Blue Shield of Michigan.

Blue Cross Blue Shield of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.

R068426

BACK

**BLUE CROSS BLUE SHIELD OF MICHIGAN**

# Materials for Individual Sales Channels

Below are **several assets** that you can use in member campaigns, web advertising, retail centers, and with your individual broker partners.

## FLYERS

These materials encourage members to think critically about the need for international health insurance. These can be printed or used digitally:



### QUESTIONS FLYER

Appropriate for the general population



### TRUSTED BRAND FLYER

Targeted to retirees/senior population

## VIDEOS

Leverage the video clips on page 12 to show in your retail centers or on your website or in web advertising campaigns

## COLLATERAL FOR INDIVIDUAL BROKERS



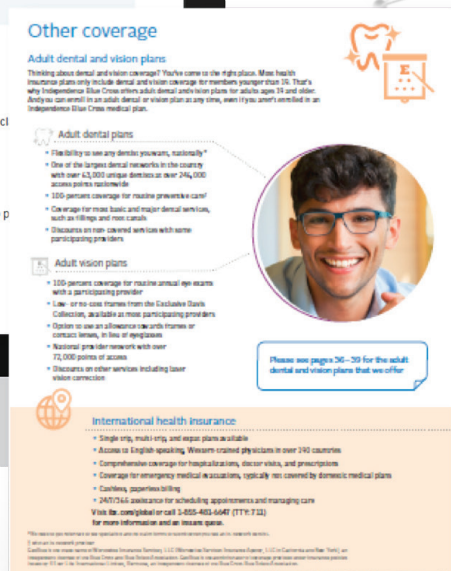
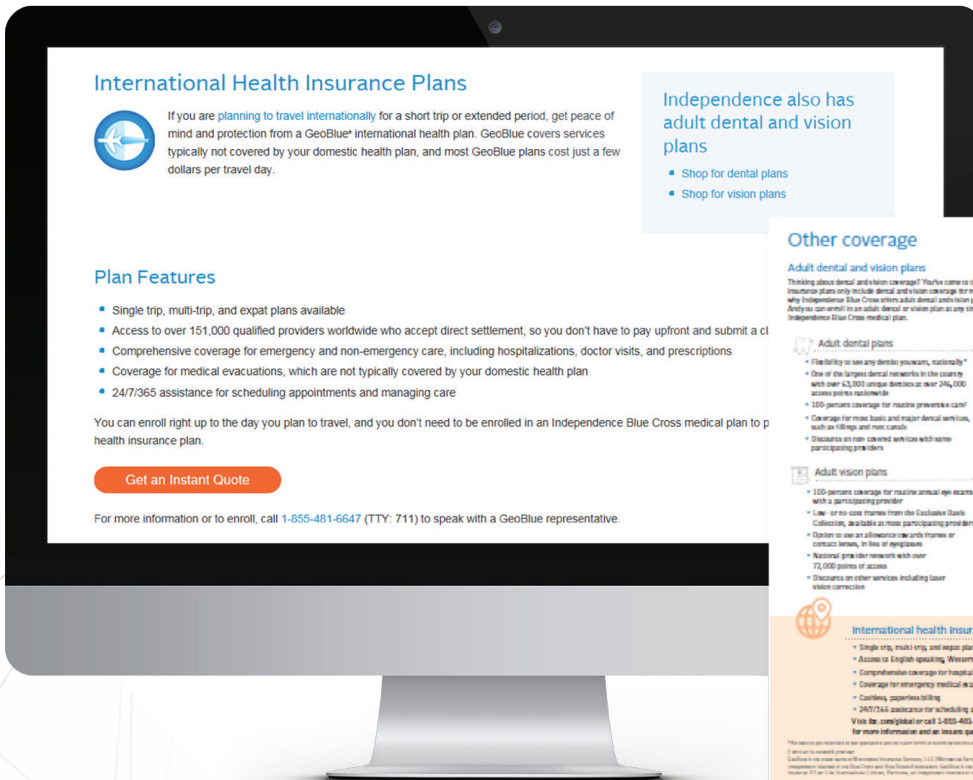
This flyer can be customized by the broker with their company name and contact info.



# Open Enrollment Communications

Open enrollment season is a great time to **promote and create awareness** about individual travel medical plans because benefits are already top of mind.

Incorporating international messaging within existing assets (such as consumer shopping websites, plan brochures, etc.) helps to deliver a unified message of an all-Blue solution for both domestic and international coverage.



## Messaging on the Member Shopping Website

### International Health Insurance Plans



If you are [planning to travel internationally](#) for a short trip or extended period, get peace of mind and protection from a GeoBlue® international health plan. GeoBlue covers services typically not covered by your domestic health plan, and most GeoBlue plans cost just a few dollars per travel day.

Independence also has adult dental and vision plans

- [Shop for dental plans](#)
- [Shop for vision plans](#)

### Plan Features

- Single trip, multi-trip, and expat plans available
- Access to over 151,000 qualified providers worldwide who accept direct settlement, so you don't have to pay upfront and submit a claim
- Comprehensive coverage for emergency and non-emergency care, including hospitalizations, doctor visits, and prescriptions
- Coverage for medical evacuations, which are not typically covered by your domestic health plan
- 24/7/365 assistance for scheduling appointments and managing care

You can enroll right up to the day you plan to travel, and you don't need to be enrolled in an Independence Blue Cross medical plan to purchase an international health insurance plan.

[Get an Instant Quote](#)

For more information or to enroll, call [1-855-481-6647](tel:1-855-481-6647) (TTY: 711) to speak with a GeoBlue representative.

## INDEPENDENCE BLUE CROSS

# Excerpt from the Consumer Plan Brochure

## Other coverage

### Adult dental and vision plans

Thinking about dental and vision coverage? You've come to the right place. Most health insurance plans only include dental and vision coverage for members younger than 19. That's why Independence Blue Cross offers adult dental and vision plans for adults ages 19 and older. And you can enroll in an adult dental or vision plan at any time, even if you aren't enrolled in an Independence Blue Cross medical plan.



#### Adult dental plans

- Flexibility to see any dentist you want, nationally\*
- One of the largest dental networks in the country with over 63,000 unique dentists at over 246,000 access points nationwide
- 100-percent coverage for routine preventive care†
- Coverage for most basic and major dental services, such as fillings and root canals
- Discounts on non-covered services with some participating providers



#### Adult vision plans

- 100-percent coverage for routine annual eye exams with a participating provider
- Low- or no-cost frames from the Exclusive Davis Collection, available at most participating providers
- Option to use an allowance towards frames or contact lenses, in lieu of eye exams
- National provider network with over 72,000 points of access
- Discounts on other services including laser vision correction

Please see pages 26–30 for the adult dental and vision plans that we offer



### International health insurance

- Single trip, multi-trip, and expat plans available
- Access to English-speaking, Western-trained physicians in over 190 countries
- Comprehensive coverage for hospitalizations, doctor visits, and prescriptions
- Coverage for emergency medical evacuations, typically not covered by domestic medical plans
- Cashless, paperless billing
- 24/7/365 assistance for scheduling appointments and managing care

Visit [ibc.com/global](http://ibc.com/global) or call 1-855-483-6647 (TTY: 711) for more information and an instant quote.

\*We reserve the right to change our specifications and to modify our terms or conditions at any time without notice.

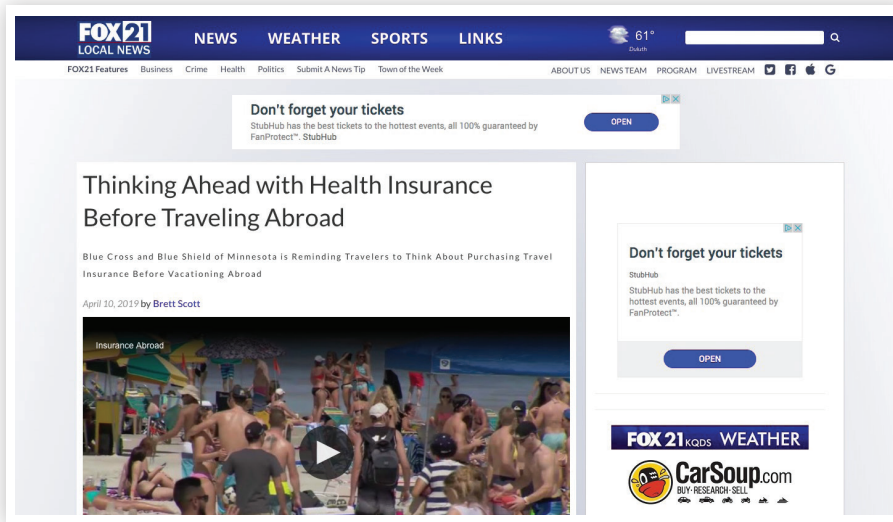
†When used by a participating provider.

Centiflex is one trade name of Worldwide Insurance Company, LLC (Worldwide Insurance Company, LLC in California and New York), an independent member of the Blue Cross and Blue Shield Association. Centiflex is not an independent insurance provider under insurance policies issued by IB or IBC International Limited, Bermuda, an independent member of the Blue Cross Blue Shield Association.

# Promoting International Solutions in the Media

Promoting our international solutions to your local media during heavy travel seasons (spring break, summer travel, winter break) is **a great way to attract local media attention** with important, consumer-friendly travel health information.

Below are some examples of how plans can take advantage of the media interest in travel to promote our products on a topic that would be outside of the usual topic for a health insurer.



BLUE CROSS BLUE SHIELD OF MINNESOTA

[VIEW PAGE](#)



BLUE CROSS BLUE SHIELD OF MINNESOTA



# Using Sponsored Content

Leveraging media partnerships with local newspapers, blogs, etc. enable you to **reach a wide audience** and drive them to your web assets.

Below are some examples of how local Blue Plans have capitalized on these partnerships.



[VIEW PAGE](#)



**BLUE CROSS BLUE SHIELD OF NEBRASKA**

[VIEW PAGE](#)

# CORPORATE



# Group Product Overview

## CORPORATE GROUP



### GLOBAL TRAVELER<sup>1</sup>

Designed for short-term business travel of less than 180 days



### GLOBAL EXPAT<sup>2</sup>

Comprehensive international medical coverage designed for long-term assignees and their dependents. Functions as primary medical coverage inside and outside the U.S.



### BCBS GLOBAL THIRD COUNTRY NATIONAL (TCN)

Launching 1/1/20. A solution specifically geared toward third country nationals. It's a cost-efficient, flexible plan option appropriate for globally mobile employees who do not require U.S. style benefits.

<sup>1</sup>Global Traveler is not available following states: Maryland, New Hampshire, New Mexico, Washington state (available as a limited offering outbound only)

<sup>2</sup>Global Expat is not available in the following states: Hawaii, New Mexico. Limited availability in Minnesota (medical only; no dental, vision, AD&D, crisis assistance)

# Promoting Blue Cross Blue Shield Global

## Three Steps to Success

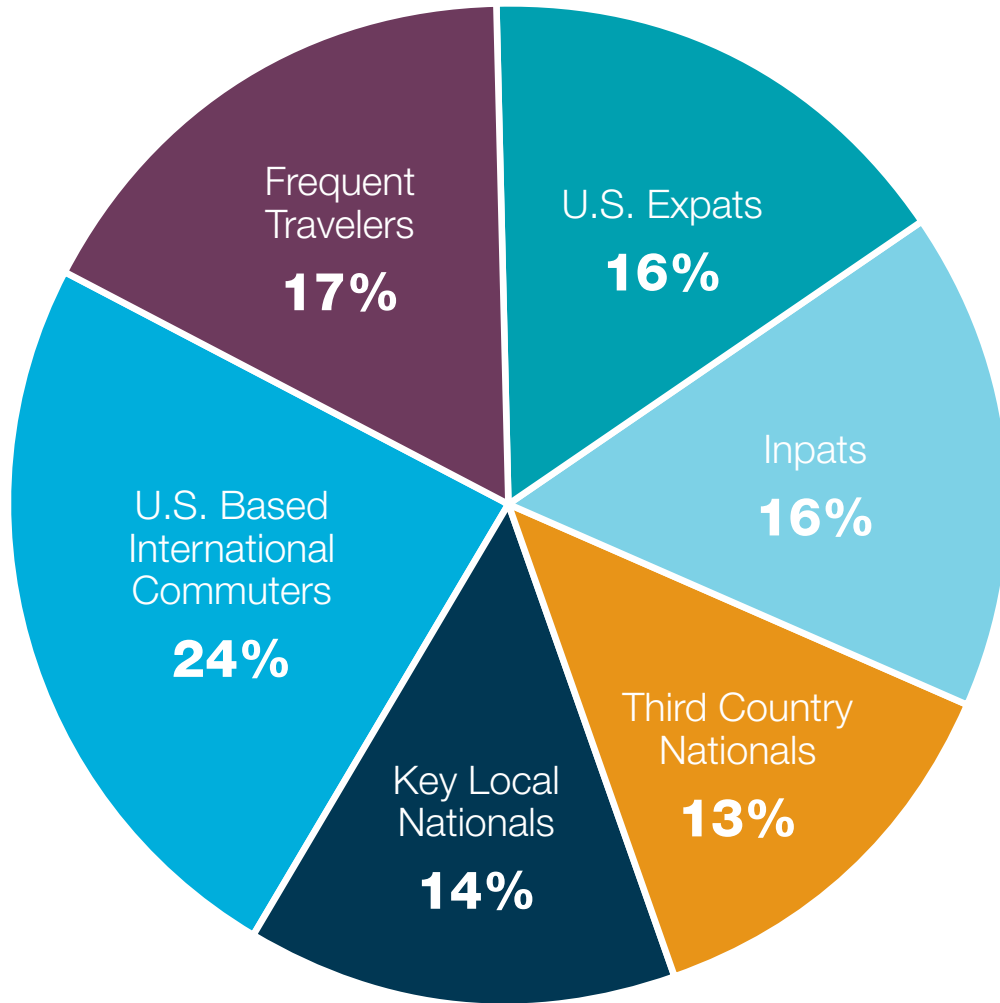
One of our strongest assets and competitive differentiators is our brand. One-in-three Americans is a Blue Cross Blue Shield card holder. In the corporate space, brand confidence is essential. Leveraging the strength of the Blue Cross Blue Shield brand is vital to competing in a space dominated by large national players, Cigna Global and Aetna International.

**Please note** that plans with a specific licensee agreement (i.e. Blue Cross or Blue Shield) would use Blue Cross Global or Blue Shield Global in the context of corporate group products.



# 1 Understand the “Choosers” & “Users”

## INSIGHTS ABOUT OUR CORPORATE AUDIENCES



### LARGE GROUPS: WORKER COMPOSITION MIX

**U.S. Expats:** U.S. citizens employed by a U.S. company on assignment at a location outside the U.S. for a defined amount of time.

**Inpats:** Non-U.S. citizens employed by a company in their home country on assignment at a U.S. location for a defined amount of time.

**Third Country Nationals:** Non-U.S. citizen working for a company headquartered in another country, working on assignment in a third country for a defined amount of time. (example: A U.K. citizen working for a U.S. company on assignment in Spain).

**Key Local Nationals:** Non-U.S. citizen who is an executive and works for a U.S. company in their home country.

**U.S. Based International Commuters:** U.S. citizens who travel to and from the U.S. on a regular basis.

**Frequent Travelers:** Company employees who travel outside the U.S. for any reason (business or leisure).

## Insights from Global Decision Makers (within client groups)

Awareness of GeoBlue/Blue Cross Blue Shield Global as an international medical insurance carrier was **lower than our main competitors**, behind Aetna and Cigna.

**Almost 50% of employers** reported they had international coverage (most likely from a competitor).

**85% of large group buyers** currently buying standalone expat plans would prefer an integrated U.S. international and domestic plan. This opens the door to packaging a **total Blue solution** for domestic and international.

While all aspects of a carrier are important to some degree, the **most important things** that GDMs are seeking are:



Ease of plan administration



Quality providers



Availability of health-related add-ons (dental/vision coverage)



Easy to use digital channels and a competitive price



However, prospective customers are unsure how GeoBlue performs on these aspects, indicating the need for more education, both to providers and benefit consultants regarding GeoBlue's offerings and capabilities.

Large accounts (150+) put **digital capability and service** as their #1 priority – a position that aligns to GeoBlue's traditional strengths.

**More than 1 in 3 employers (36%)** without coverage reported that their employees experienced health-related incidents overseas.

## Insights from Employee Benefit Consultants (i.e. brokers)

Don't have a definitive "favorite" and are open to considering any carrier as long as it **fits their clients' needs**. The five major players are Aetna, Cigna, GeoBlue, MetLife, and United Healthcare.

The two main factors that determine which carrier they recommend are the **number of expats** that need coverage and the **geographic location** of the expats. Each RFP is unique and the carriers that win do the best job of tailoring their proposal to the specific needs of each client.

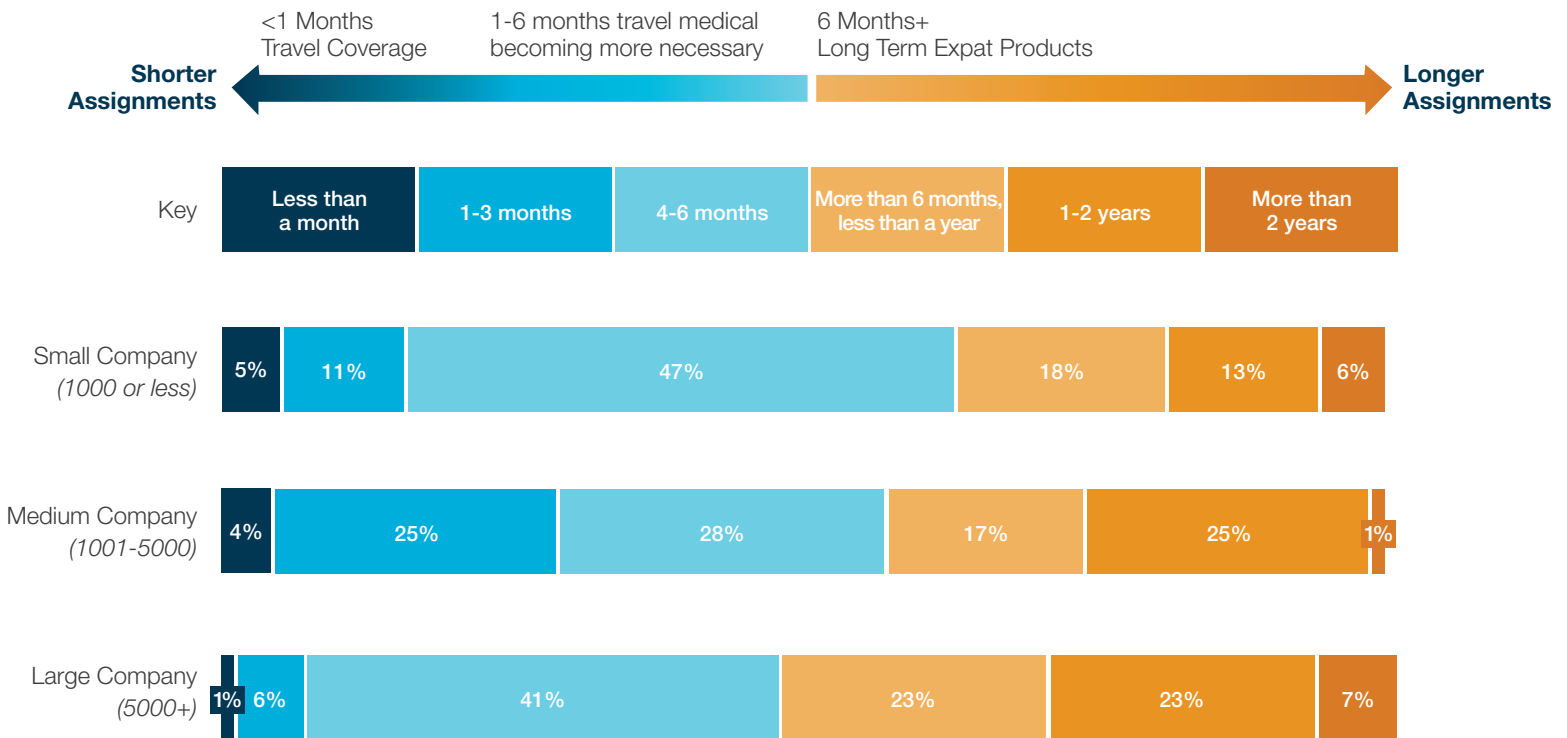
**EBCs are risk averse** and won't do things that might put their client relationships at risk. When **clients go to market**, which they do **every three years** or so, incentives and commissions don't play a role.

GeoBlue is viewed as an **up-and-coming carrier**, but is considered less established than Aetna and Cigna. EBCs love GeoBlue's technology and think the firm has great customer service.

## Employees on International Assignments

Companies of all sizes have a range of short and longer term needs and longer assignments are more common at larger companies.

### COMPOSITION OF EMPLOYEES WHO TRAVEL/WORK ABROAD



## 2 Start the Conversation About Global

### EDUCATE ABOUT THE NEED FOR INTERNATIONAL HEALTH INSURANCE AND A TOTAL BLUE SOLUTION

These materials are designed for your internal sales and broker/consultant community to educate themselves about the importance of a complete international solution and to show the advantage of Blue for both domestic and international.

#### NEED FOR INTERNATIONAL FLYER



Blue Plan Sales Team



Brokers / Consultants

#### IDENTIFYING INTERNATIONAL NEEDS



Blue Plan Sales Team



Brokers / Consultants

#### GROW GLOBALLY



Blue Plan Sales Team

#### BUSINESS TRAVEL ACCIDENT VS. BUSINESS TRAVEL MEDICAL



Blue Plan Sales Team

## **3** Promote the Global Power and Reach of Blue

### **SALES MATERIALS, CAMPAIGNS, PROMOTIONS, AND MORE**

In the following section, you'll find content and materials to seamlessly integrate the value of Blue Cross Blue Shield Global as part of a total Blue domestic and international solution into RFPs, broker communications, renewals, and more.

## RFP Response

**Blue Cross Blue Shield Global international healthcare products**, provided by GeoBlue, offers unrivaled coverage and protection for employees temporarily or working permanently residing outside their home country of citizenship. For more than 20 years, GeoBlue has helped the globally mobile navigate the complexities of international healthcare, providing members with confidence and peace of mind. Blue Cross Blue Shield Global products capitalize on the network strength and name recognition of Blue Cross Blue Shield inside the U.S. and Bupa Global outside the U.S. to provide access to one of the largest care networks in the world. That, coupled with high tech, high-touch service from GeoBlue creates a simplified international healthcare experience for our members.

### Blue Cross Blue Shield Global Expat

Blue Cross Blue Shield Global Expat® combines industry-leading digital tools, a centralized service model and leading networks that simplify the international healthcare experience for the globally mobile. Blue Cross Blue Shield Global Expat offers members convenient access to 1.7+M doctors and hospitals around the world, including the BlueCard® PPO network inside the U.S., Puerto Rico, and U.S. Virgin Islands. Standard and customizable plan options are available for international assignees and their families when they leave their home country for six months or more. Coverage is global and there are no restrictions on the time a member can spend in the U.S.

#### **Blue Cross Blue Shield Global Expat offers:**

- Leading PPO network in the U.S.: 96% of hospitals, 95% of physicians
- Every ZIP code in America covered
- 55% in-network savings in the U.S.
- High quality, low cost providers through the Blue Distinction® Specialty Care network in the U.S.
- Strength of brands and scale of operations to guide members to the right providers at the right time
- 74% of claims settled directly outside the U.S. (includes outpatient and inpatient claims)
- Local resources around the world to deliver due diligence in establishing usual and customary charges, fraud prevention and clinical governance
- Specialized network solutions outside the U.S. ensuring compliance for clients and members in regulated markets

### Blue Cross Blue Shield Global Traveler

Blue Cross Blue Shield Global Traveler® provides group supplemental medical benefits and services for short-term international business travelers. This plan offers members convenient access to 1.7+M healthcare professionals worldwide including the BlueCard® PPO network in the U.S., Puerto Rico, and U.S. Virgin Islands. Employees are covered for unanticipated illness or injury that occurs while an employee is traveling outside their home country on a trip shorter than 180 consecutive days.

#### **Blue Cross Blue Shield Global Traveler offers:**

- Easy-to-administer coverage
- Comprehensive plans including medical evacuation, hospitalization and sick visits.
- Custom plan options to address specific needs
- Coverage for U.S. and non-U.S. citizens traveling outside their home country including foreign employees visiting the U.S. on business
- High-tech, high-touch service that simplifies the international healthcare experience through user-friendly digital tools, brand strength, and personalized service

*GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of Blue Cross and Blue Shield Association and is made available in cooperation with Blue Cross and Blue Shield companies in select service areas. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, NAIC #80985.*

*Blue Cross Blue Shield Global is a brand owned by Blue Cross Blue Shield Association*


# Power Slides

Use any or all of these slides in your sales presentations or finalist meeting.


## Local, Global, Trusted

**WHO WE ARE**  
GeoBlue is the global solution for the Blue Cross Blue Shield (BCBS) companies and the U.S. domestic solution for Bupa Global.


**WHAT WE DO**  
GeoBlue aims to simplify the international healthcare experience through a wide range of health insurance solutions to meet the needs of the globally mobile.



Group products for short-term business travel and long-term expatriate assignments




Group products covering students, faculty and staff for U.S. inbound and outbound academic programs




Individual travel medical products for business, students, missionaries, leisure, short-term, long-term and multi-trip


**WHO WE SUPPORT**  
GeoBlue delivers worldwide health insurance solutions and services that provide peace of mind to employers, non-profits, universities and individuals – ensuring members get access to the care they need, when they need it.




Over **1,800** group accounts



More than **100,000** group members



More than **230,000** individuals & families



Over **370,000** Bupa Global members in the U.S.


1

## The Two Strongest Names in Healthcare Supporting Members Around the World

Providers of healthcare to 1 in 3 Americans

Largest/most competitive U.S. network

Leaders and innovators in promoting access to quality care



Corporate group products offered under the Blue Cross Blue Shield global brand

**BlueCross BlueShield Global**


Over 32 million customers worldwide

Market leader in multiple countries around the world


Solely focused on healthcare and health insurance on a global scale

**BCBS NETWORK**  
IN THE U.S.


**BUPA NETWORK**  
OUTSIDE THE U.S.




**1.7 MILLION**  
MEDICAL PROVIDERS  
WORLDWIDE




**190 COUNTRIES & TERRITORIES**  
AROUND THE WORLD



**95%**<sup>1</sup>  
OF U.S. PHYSICIANS



**96%**<sup>1</sup>  
OF U.S. HOSPITALS



**74%**  
OF CLAIMS SETTLED DIRECTLY OUTSIDE THE U.S.

1. Consortium Network Complete Findings, Q3 2017.

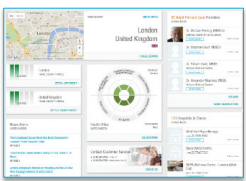
2

This slide represents the complete product portfolio.

PLEASE NOTE: Not all products are available in all states. For use in Hawaii, Maryland, New Hampshire, New Mexico, New York, Washington State, **please contact Jackie Diamond (jdiamond@geo-blue.com).**

## Tools and Information to Support Members at Work, at Home and On-the-Go


**BEFORE THEY TRAVEL:**  
**GeoBlue Destination Dashboard**



Built to help world travelers manage medical conditions and health and safety risks in hundreds of important destinations

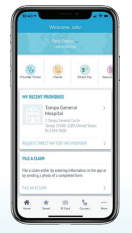
Information available includes the health atlas, provider finder and security profiles for urban and rural locations around the globe

**TOOLS FOR WHEN THEY'RE SETTLED:**  
**GeoBlue Member Hub**



The member hub puts everything at members' fingertips; with policy information, claims history and access to health tools all in one place

**SUPPORT ON THE GO:**  
**GeoBlue Mobile App**



Find doctors, hospitals and resources around the world. View ID cards, request a guarantee of payment and file claims

3

**Whenever these slides are used, the following disclaimer must accompany the slides:**

GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of Blue Cross and Blue Shield Association and is made available in cooperation with Blue Cross and Blue Shield companies in select service areas. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, NAIC #80985.

Blue Cross Blue Shield Global is a brand owned by Blue Cross Blue Shield Association



## Website Content

[Blue Cross] [Blue Shield] Global solutions from the international healthcare experts at GeoBlue® provide a best-in-class, comprehensive suite of international products and services for people who live, work, and/or travel internationally, giving them confidence that quality care can be accessed wherever and whenever needed. [Blue Cross] [Blue Shield] Global plans help members bridge the insurance gap between domestic medical plans in the event that medical care is needed while outside the U.S.

Standard and custom plan options are available for short-term and long-term travel:

- Global Traveler for travel up to 180 days
- Global Expat for long-term assignments (over 180 days)

### **Help your employees travel with confidence**

[Blue Cross] [Blue Shield] Global Expat and [Blue Cross] [Blue Shield] Global Traveler offer your employees access to one of the world's largest care networks with over 1.7+ million providers in over 190 countries and 24/7 concierge-level assistance. They can travel with confidence knowing they have access to:

- 24/7/365 support from a world-class Global Health and Safety and customer service organization who will expertly assist and coordinate care for members
- Medical evacuation and repatriation assistance that is covered under their plan
- Guaranteed payments and cashless access to care
- Convenient mobile and online tools help members find quality local care, request a payment to provider or facility, check the status of a claim, stay informed with local security conditions, and more.

Visit the [website](#) to learn more or contact [corporatesales@geo-blue.com](mailto:corporatesales@geo-blue.com)

## Website Content Examples

### Large Business International Health Insurance

Blue Cross Global solutions from GeoBlue® provide a best-in-class, comprehensive suite of international products and services for people who live, work, and travel internationally, giving them confidence that quality care can be accessed wherever and whenever needed. Blue Cross Global plans help members bridge the insurance gap between domestic medical plans in the event that medical care is needed while outside the U.S.

We offer two group health plans to choose from, both with standard and custom plan options:

- Blue Cross Global Expat for long-term travel
- Blue Cross Global Traveler for short-term travel

### Help Your Employees Travel With Confidence


Blue Cross Global Expat and Blue Cross Global Traveler offer your employees access to a worldwide community of English-speaking physicians in over 190 countries and 24/7 concierge-level assistance. They can travel with confidence, knowing an experienced GeoBlue global health coordinator will:

- Help locate a doctor and schedule appointments
- Guarantee payments for cashless access to care
- Arrange for any necessary follow-up treatment
- Provide reliable expertise and rapid response to deliver these services worldwide

### More about GeoBlue

See how your employees can [connect to quality health care](#) around the globe.

Learn more

 [Blue Cross Global Group Brochure](#)

INDEPENDENCE BLUE CROSS

VIEW PAGE

# Copy Blocks for Brochures, Flyers and Other Printed Materials

## EMPLOYER GROUP (CORPORATE)

### International health insurance powered by Blue

Blue Cross Blue Shield® Global is the global health solution for Blue Cross Blue Shield plans, simplifying the international healthcare experience through a wide range of health insurance solutions to meet the needs of the globally mobile.

Blue Cross Blue Shield Global helps employers grow their business globally while helping their employees travel with confidence, anywhere in the world, with:

- A robust global provider network spanning every U.S. community and roughly 190 countries
- Comprehensive first-dollar coverage for everything from sick visits, emergencies, wellness, medical evacuation, repatriation, some of which may not be covered by a member's domestic medical plan
- In-house multilingual customer service and global health and safety teams available 24/7/365
- Culturally-relevant local support provided by worldwide regional physician advisors and more than 50 in-house medical assistance specialists
- Direct settlement capabilities for cashless, paperless billing and easy access to care
- Industry-leading digital tools that put access to global healthcare in members' hands along with administrator and provider tools that reduce administrative burdens
- Standard plan offerings and custom plans are available.

Visit the [website](#) to learn more or contact [corporatesales@geo-blue.com](mailto:corporatesales@geo-blue.com)

**WORLDWIDE TRAVEL COVERAGE**  
Short- or long-term plans with the global power of Blue

The name you trust for domestic coverage is also the name you can trust for international health insurance.

**GEOBLUE® TAKES THE WORRY AND "WHAT-IFS" OUT OF INTERNATIONAL TRAVEL WITH 24 HOURS A DAY, SEVEN DAYS A WEEK CONCERGE MEMBER SUPPORT**

- MEDICAL EVACUATION AND REPATRIATION SERVICES**
- LARGEST CARE NETWORK WITH 1.3 MILLION PROVIDERS IN 190 COUNTRIES WORLDWIDE\***
- INDUSTRY-LEADING DIGITAL TOOLS TO KEEP MEMBERS SAFE AND CONNECTED**
- 50+ IN-HOUSE TEAM OF DOCTORS, NURSES AND SPECIALISTS**
- COMPREHENSIVE COVERAGE FOR ALL TYPES OF HEALTH CARE**
- DIRECT SETTLEMENT OF CLAIMS FOR A SEAMLESS, HASSLE-FREE EXPERIENCE**

\*includes third-party network providers

**UNPARALLELED, WORLDWIDE ACCESS AND RELIABILITY**

**WIP**

**WIP**

**WIP**

117

## Email Campaigns

### TO GROUPS

**AUDIENCE:** Employer groups

**SUBJECT:** You send your most trusted employees abroad. Make sure you send your employees with the most trusted healthcare.

**PREVIEW:** Think international. Think Blue.

**HEADER:** Experience the global power of Blue

The name you trust for your employees' domestic health insurance is also the name they can trust for their international health insurance. GeoBlue is the international healthcare solution for Blue Cross Blue Shield plans and offers Blue Cross Blue Shield Global solutions for short-term travel and long-term assignments.

This best-in-class suite of comprehensive and compliant international healthcare solutions are designed for employees who live, work and/or travel internationally, giving them confidence that they can access trusted, quality care wherever and whenever they need it.

Why rely on Blue for your domestic and international health insurance?

- More than 65% of the spend from international health plans happens in the U.S.<sup>1</sup> When employees access care in the U.S., they benefit from the unsurpassed access and discounts that come with the Blue Cross Blue Shield network.
- Likewise, employees and their families experience less disruption when seeking care, making it easier for them to transfer between their domestic to international medical plan when they travel inside and outside the U.S.
- With access to one of the world's largest care networks with 1.7+ million providers worldwide and unsurpassed high-tech, high-touch service, you can be sure that your employees can access care away from home, just as they would at home.

**Contact me today to learn more about Blue Cross Blue Shield Global**

[Name]

[Title]

[Email]

1. Source: GeoBlue based on corporate client and prospect experience.

## Email Campaigns

### TO BROKERS / CONSULTANTS

**AUDIENCE:** Brokers, consultants, producers

**SUBJECT:** Be a hero for your clients

**PREVIEW:** Think international. Think Blue.

**HEADER:** Help your clients experience the global power of Blue

The name you trust for your employees' domestic health insurance is also the name they can trust for their international health insurance. GeoBlue is the international healthcare solution for Blue Cross Blue Shield plans and offers Blue Cross Blue Shield Global solutions for short-term travel and long-term assignments.

This best-in-class suite of comprehensive and compliant international healthcare solutions are designed for employees who live, work and/or travel internationally, giving them confidence that they can access trusted, quality care wherever and whenever they need it.

Why rely on Blue for your domestic and international health insurance?

- More than 65% of the spend from international health plans happens in the U.S.<sup>1</sup> When employees access care in the U.S., they benefit from the unsurpassed access and discounts that come with the Blue Cross Blue Shield network.
- Likewise, employees and their families experience less disruption when seeking care, making it easier for them to transfer between their domestic to international medical plan when they travel inside and outside the U.S.
- With access to one of the world's largest care networks with 1.7+ million providers worldwide and unsurpassed high-tech, high-touch service, you can be sure that your employees can access care away from home, just as they would at home.

**Contact me today to learn more about Blue Cross Blue Shield Global**

[Name]

[Title]

[Email]

1.Source: GeoBlue based on corporate client and prospect experience.

# SCHOLASTIC



# Scholastic Product Overview

## SCHOLASTIC GROUP



### INBOUND

For academic institutions with international students studying in the U.S.



### OUTBOUND (STUDY ABROAD)

Plans\* designed for students, faculty, staff, and other associates traveling outside the U.S. on study abroad programs or other university business

*\*Blanket outbound plan options are available*



### MEDICAL EVACUATION & REPATRIATION SERVICES (MERE)

Designed for Blue plans that offer integrated domestic and international health plans in order to provide critical medical evacuation and repatriation services that may not otherwise be part of the integrated health plan.

**Please note:** GeoBlue Scholastic products are not available in the following states: Maryland, New York, Washington state

## Copy Blocks for Brochures, Flyers and Other Printed Materials

### **International health insurance for universities, students, and faculty, powered by Blue**


GeoBlue is the global health solution for Blue Cross Blue Shield plans, simplifying the international healthcare experience through a wide range of health insurance solutions to meet the needs of the globally mobile.

GeoBlue provides specially designed solutions that support the unique needs of inbound international students and outbound study abroad programs and university-sponsored travel. Plans deliver easy administration and exceptional care for members, with:

- A robust global provider network spanning every U.S. community and roughly 190 countries
- Comprehensive coverage for everything from sick visits, emergencies, wellness, medical evacuation, repatriation, some of which may not be covered by a member's domestic medical plan
- In-house multilingual customer service and global health and safety teams available 24/7/365
- Culturally-relevant local support provided by 169 worldwide regional physician advisors and more than 50 in-house medical assistance specialists
- Direct settlement capabilities for cashless, paperless billing and easy access to care
- Industry-leading digital tools that put access to global healthcare in members' hands along with administrator and provider tools that reduce administrative burdens
- Standard plan offerings and custom plans are available.

Visit our the [website](#) to learn more or contact [studentsales@geo-blue.com](mailto:studentsales@geo-blue.com)





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. Group coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, NAIC #80985. For student and individual products 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.

Designed expressly for Blue Cross Blue Shield licensees to promote GeoBlue and Blue Cross Blue Shield Global products and services. Do not distribute externally.

© 2019 GeoBlue

**GeoBlue**<sup>®</sup>

4EL/I-PLAYBOOK1119