Medical Preparation When Traveling

Guarding your health away from home is important, so we’ve put together a list of things to do to minimize risks to your health. Many of these recommendations are provided by GeoBlue’s international community of physicians. If you have a medical condition, particularly one that requires regular treatment or medication, please contact us prior to your departure. We’ll provide the resources you need to manage your health while you’re away.

Learn about the specific health risks in your destination and obtain vaccinations from a qualified physician

- Be aware of the risks associated with your host country. Is the water safe to drink? Do malaria and yellow fever occur?
- Remember that some vaccines require time to take effect or need multiple injections over a few months prior to your departure
- Confirm that your standard vaccines (i.e., diphtheria/tetanus) are up to date

Visit your primary care physician and dentist and obtain all medical histories/records

- Ask whether any routine tests can be performed prior to departure
- Bring copies of your medical records detailing medical history, current medical conditions and treatment plans
- Obtain duplicates of important test results and bring two copies of everything
- Consider storing your personal medical history on the web via an online service

Select an English-speaking, qualified physician in your destination

- Review as much physician information as possible, including medical education, board certification status, special interests
- Make sure the physician is on the medical staff at a major hospital
- If you are being treated for a chronic or serious medical condition, consider arranging an appointment to review your condition and treatment plan in advance
- Ask how the doctor can be reached after hours
- If your current program does not allow cashless access to doctors, bring cash on the first visit, and be sure to obtain a receipt to submit with your insurance claim for reimbursement upon return to the U.S.

Check availability and translate the names of medications you use

- Check to see if your medications are available in your host country and translate the names of the medications you use
- Learn the generic names, which may be familiar to physicians and pharmacists if the brand name is not
- If you require injections (i.e. allergy, insulin), get a letter from your doctor describing the shot’s components and administration instructions

Pack medications, a first aid kit and a reference book about common medical conditions and their treatment

- Carry an adequate supply of your medications (at least three months) in case there is a delay in finding an equivalent supply
- Bring extra prescription glasses and contacts and their prescriptions
- Bring an extensive first aid kit that includes: bandages, splints, tweezers, over-the-counter medications, vitamins, analgesics, decongestants, antacids, contact lens solution, sunscreen, bug repellent, contraceptives
- If you have severe allergies, bring injectable epinephrine for unexpected allergic reactions
- Leave all medications in their original bottles and include a physician’s letter of explanation in your medical records

Master the local medical lingo

- Learn or have available key medical phrases
- Be familiar with the medical, not simply the lay term for your key medical conditions
### Understand the healthcare system in the destination country

- Be knowledgeable about your foreign health care system. What hospitals are preferred for routine care, trauma or emergencies? What are the differences between private and public hospitals regarding quality of care and availability of services?
- Learn not only the emergency telephone numbers for ambulance, fire, poison control and other such resources, but also whether these numbers, and the ambulance system are reliable.
- Have a basic knowledge about pharmacies – hours of operation, product reliability and staff trustworthiness.
- Prescriptions you receive in your destination may not be labeled with directions. Take care to make sure you are clear on the instructions.

### Develop a contingency plan for serious illness

- Know how to get out of the country as quickly as possible in case a better medical facility is needed.
- Have an evacuation plan, which can be shared with friends and family, both at home and abroad. What is the preferred hospital in your home country for transfer? How can a transfer be arranged? What host country facility or regional referral center is preferred if transport home is medically unwise?

### Prepare for the psychological aspects of life abroad, including culture adjustment and culture shock

- Quickly gain an appreciation for your host country’s language, culture, and history while retaining a positive outlook.
- To deal with culture shock, hone your coping skills. (i.e., knowing and liking yourself, having a sense of competence, having friends and continuing activities you enjoy)
- Keep in touch with friends and family at home
- Exercise to enjoy improved mood and better sleep
- Because an overseas experience can worsen or even precipitate mental illness, do not hesitate to seek the advice of a mental health professional or primary care physician.

### Recognize that despite significant variations in the delivery of healthcare services, the U.S. way is not the only effective way

- Many travelers abroad are pleasantly surprised by their experiences with foreign physicians.
- It is common in some countries for medical doctors to make house calls and answer their own telephones.

### Evaluate your health insurance benefits

**Does your plan...**

- Provide emergency evacuation and international medical assistance services?
- Cover the cost of emergency evacuation?
- Arrange direct payment to overseas hospitals that may otherwise require payment up-front?
- Waive any pre-certification rules for medical procedures performed abroad?
- Cover services for chronic and other non-emergency conditions while abroad?
- Apply co-payments and deductibles for care abroad?
- Cover prescription drugs purchased abroad?
- Cover psychological counseling abroad?

### Questions?

**Contact GeoBlue Customer Service**

Toll free within the U.S.: 1.844.268.2686
Outside the U.S.: +1.610.263.2847
customerservice@geo-blue.com
Attention GeoBlue Members:

When receiving care outside the U.S., use Direct Pay to avoid paying out-of-pocket for medical care and submitting a claim.

Request Direct Pay and GeoBlue will send a guarantee of payment to your medical provider.*

How does it work? Just three simple steps!

1. **Schedule your appointment**
   Find a participating provider on the GeoBlue app or on www.geobluestudents.com. View the detailed provider profiles to make your choice.

2. **Request Direct Pay**
   Request Direct Pay through the GeoBlue app or on www.geobluestudents.com. Select your participating provider and complete the request form. For optimal service, request Direct Pay at least 48 hours prior to your appointment.

3. **See your provider**
   The issued Guarantee of Payment (GOP) will be sent to your provider and will be available for you on the GeoBlue app or in the Member Hub on www.geobluestudents.com.

Questions?
If you are unsure about where to seek care or have any other questions about medical assistance, contact us:

Call collect: +1.610.254.8771
Call toll free inside the U.S.: 1.800.257.4823

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*Members are required to pay any applicable co-payments, coinsurance or deductibles at the time of 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 the Blue Cross and Blue Shield Association: 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, Illinois, NAIC #80985 under policy form series 28.1322.
Political Security and Natural Disaster Evacuation Services Overview

Services Provided

The plan pays for specified costs of emergency evacuations under certain conditions for covered members who hold valid visas or travel permits.

In the event of a covered emergency situation, on a best-effort basis, DRUM arranges and pays for an emergency evacuation by any appropriate means consistent with the member’s health and safety. Services during the evacuation may include transportation to the home country, as well as the arrangement of food, lodging and other reasonable expenses if required.

What is a Covered Event?

A covered event, as determined by DRUM in ALL cases, is when certain “triggers” occur in the host country. These triggers may include, but are not limited to:

- The Appropriate Authority (such as the US State Department) issues travel advice recommending that the member(s) should leave that country or region, (this can include travel to or from the member’s assignment location); or
- The recognized Government in the Host Country:
  - declares a state of emergency necessitating immediate evacuation; or
  - formally recommends or instructs that the member(s) should leave that country or region for safety; or
  - withdraws all scheduled international commercial flights for more than 24 hours as a result of political or military action intervention which has a direct impact on the member’s safety and prevents the member from leaving the country; or
- A natural disaster makes the Host Country uninhabitable which has a direct impact on the member and their safety; or
- The political or military events in the Host country represent an imminent threat of bodily harm.

What The Program Sponsors and Entitled Persons Need to Do

Members and plan sponsors must adhere to certain guidelines, including:

- Advising the Global Health & Safety team immediately of any situation that may give rise to a covered event as soon as reasonably possible;
- Providing DRUM with all assistance and information requested in a timely manner;
- Following DRUM’s advice at all times;
- Not making or attempting to make arrangements without DRUM’s agreement;
- Contacting the Global Health & Safety team or DRUM as soon as possible after the Host Country or Appropriate Authority issues an official disaster declaration;

Delays in contacting the Global Health & Safety team or DRUM may make safe transportation impossible. The method of transportation will be as deemed most appropriate to ensure the member’s safety. If evacuation becomes impractical due to hostile or dangerous conditions, DRUM will maintain contact with and advise the member(s) until evacuation becomes viable or the emergency situation has been resolved.

The Global Health & Safety team will contact and coordinate communications and services with DRUM. DRUM is responsible for all decisions regarding when situation is a Covered Event and any, and all, travel arrangements.

After An Event, Is Future Travel Covered?

Once a triggering event has been declared by DRUM, future travel to the Host country is not covered except if:

- Drum approves the trip on a case-by-case in advance of travel in writing;
- Sufficient time has lapsed (at least 14 days) after the security event and no further threat of imminent danger exists as determined by DRUM;
- The travel warning by the Appropriate Authorities has been rescinded.

This outline is an overview of the indemnified services and is not comprehensive for all terms and restrictions to those Services which are detailed in the Program Application and Service Agreement.
This is not a contract of insurance. If there are any conflicts or differences between this overview and the full Program Application and Service Agreement, the Program Application and Service Agreement will control.

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What is Not Covered?

A partial list of circumstances where DRUM will NOT be obliged to provide assistance may include, but is not limited to:

- DRUM’s advice is not followed;
- The evidence available to DRUM shows there is no direct threat to the member’s safety;
- The member(s) take(s) part in any political activity or violates laws of the host country;
- The emergency results from the member’s failure to possess the required immigration, work, residence or similar visas or permits;
- At inception of travel, the member(s) or program sponsor(s) had prior knowledge of the covered event or received information of any specific matter, fact or circumstance which would have led to the covered event.
- DRUM is not able to provide assistance without breaching any applicable laws or regulations;
- Any information provided by the member(s) or program sponsor(s) is knowingly fraudulent or exaggerated, or if there has been a failure to disclose a material fact.
- Once DRUM has acknowledged that a Triggering Event has occurred, and DRUM starts to make material arrangements regarding the Evacuation, the member is under obligation to accept the Evacuation arrangements at the time or as reasonably practicable.

Are There Coverage Limits?

DRUM’s obligation to pay for any one member’s evacuation is limited to $100,000 subject to overall aggregate limits defined in the Service Agreement. While this is an indemnified service and is not an insurance contract, DRUM is insured for any covered expenses.

Should the member(s) be moved to a Safe Haven during an evacuation, DRUM shall provide up to ten (10) days lodging in reasonable accommodations where the member(s) is/are delayed at a safe departure point. Unless otherwise agreed to by DRUM, reasonable expenses for accommodations at a Safe Haven and air travel cost from a Safe Haven to a Home Country or otherwise is limited to $15,000.

The return of remains as a result of death during a Covered Event is limited to $10,000.

What are the Communication Challenges?

If the Plan Sponsor or member contacts Global Health & Safety, the GHS team will coordinate communications with DRUM.

Should DRUM acknowledge that a triggering event has occurred, Global Health & Safety will send an e-mail message to all Evacuation Coordinators who have been entered on the Service Agreement.

If there is a situation where a triggering event is likely to occur, we only know about our member whereabouts if they are enrolled and that the Host Country information is accurate.

Enrollment information may not precise nor reflect the exact location of any member. Members who are covered under a “blanket program” are virtually not known to neither Global Health & Safety nor DRUM unless prior trip approval was requested.

We rely on the Plan Sponsors to address the need to identify potential affected members and follow the General Advice outlined below.

The Application and Service Agreement contain the complete list of coverage exclusions and limitations. Coverage and service decisions, including all transportation services, payments and arrangements are determined by DRUM security personnel, in accordance with local and U.S. authorities.