



## Medical Evacuation and Repatriation Services

University of Michigan - MERE

September 1, 2020

# Table of Contents

- How GeoBlue Manages a Medical Evacuation
- Emergency Travel Assistance Services
- GeoBlue Medical Evacuation and Repatriation Services
- Benefit Summary
- Exclusions & Limitations

# GeoBlue plays a direct role in all medical evacuations and is dedicated to ensuring quality care every step of the way.



If a medical evacuation is necessary, **GeoBlue's medical team will work with the doctor** responsible for treating the patient.



**Regional Physician Advisors (RPAs) assess the appropriateness of local care.** RPAs provide credible information on the quality of local services and can suggest options, if appropriate, for the patient.



If it is necessary to transfer the patient, **GeoBlue will work with a carefully screened and credentialed air ambulance provider**, with special attention paid to safety records.



If a patient can be transported by commercial airline and requires a medical escort, **we arrange for a physician and/or nurse with specific expertise** on managing patients during a flight.



GeoBlue will also **ensure that all transportation logistics are in place**, and that re-admission arrangements have been made and secured.

## University of Michigan - MERE

GeoBlue's 24/7 assistance center is here to support members experiencing medical emergencies. GeoBlue coordinates emergency services with a worldwide network of Physician Advisors. Members in need of life-saving medical intervention are treated at the nearest appropriate medical facility.

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



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

- Call collect: **610-290-0345**

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

### When you call Global Health and Safety, please be prepared to provide the following information:

- The insured person's name
- The name of the program
- Detailed information regarding the nature of the emergency
- If applicable, the name and contact details for the treating physician and/or hospital
- The insured person's specific location in the country. Utilize a GPS if available.

## Benefits

Use of benefits must be coordinated and approved by GeoBlue.

Emergency Medical Evacuation	Up to \$1,000,000 per Policy Year
Repatriation of Remains	Actual Cost of the Repatriation of Mortal Remains
Emergency Family Travel Arrangements	Up to \$10,000 per Policy Year



**Reach out to your program administrator for further details and to review your certificate of coverage.**

*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 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.*

*The Political, Military and Natural Disaster Evacuation Services (PEND) are provided through Drum Cussac Group Ltd. (Drum), an independent third party, non-affiliated service provider based in the UK. Drum does not supply Blue Cross or Blue Shield products or other benefits, and is therefore solely responsible for and accepts all liability for PEND and other collateral services it provides. GeoBlue makes no warranty, express or implied, and accepts no responsibility resulting from the provision or use of Drum PEND or other Drum services.*

## Benefit Summary

EMERGENCY MEDICAL TRANSPORTATION SERVICES	COVERAGE LIMITATION
Medical Evacuation & Repatriation	Up to \$1,000,000 per Policy Year
Repatriation of Mortal Remains	Actual Cost of the Repatriation of Mortal Remains
OTHER ASSISTANCE SERVICES	COVERAGE LIMITATION
Emergency Family Travel Arrangements	Up to \$10,000 per Policy Year
Emergency Family Reunion Arrangements	Up to \$10,000 per Policy Year
Return Of Personal Belongings	Up to \$1,000 per Policy Year
ACCIDENTAL DEATH & DISMEMBERMENT	
Maximum Limit per Covered Person	Principal Sum Up to: \$10,000
Catastrophic Limitation	\$1,000,000

### EMERGENCY TRAVEL ASSISTANCE SERVICES

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

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

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

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

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

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

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

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

# Exclusions & Limitations

## General Exclusions & Limitations

### No payment will be made for charges for:

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

## Exclusions & Limitations for Accidental Death and Dismemberment Coverage

### Special Limitations/Expenses Not Covered

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

# BE IN THE KNOW WHILE ON THE G



Being prepared is important. You deserve the peace of mind that comes from knowing you have access to reliable support wherever you are in the world. **We encourage you to keep this quick reference guide with you at all times.** It features valuable information to use in the unlikely event you experience a critical incident requiring medical evacuation or repatriation.

## BE IN THE KNOW WHILE ON THE G



**Medical Emergency:** Go immediately to the nearest physician or hospital and then contact us.

**Call collect: 610.290.0345**

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

When calling be prepared to provide the following:

- The insured person's name
- The name of the program
- Detailed information regarding the nature of the emergency
- If applicable, the name and contact details for the treating physician and/or hospital
- The insured person's specific location in the country. Utilize a GPS if available.

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.

**GeoBlue**