



GeoBlue TravelerSM

Group Plans

Boston University

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This proposal is a summary of the terms, conditions and benefits of the policy and services offered by GeoBlue.



I. Overview

GeoBlue is a leader and innovator serving the needs of world travelers. GeoBlue group health plans combine unsurpassed service with state-of-the-art mobile technology to help expats, their families and business travelers access trusted doctors and hospitals all around the globe.

GeoBlue Traveler - Group Supplemental Medical Benefits and Services for International Business Travelers

GeoBlue group health plans combine unsurpassed service with state-of-the-art mobile technology to help business travelers conveniently access trusted doctors and hospitals all around the globe. With a large and growing worldwide contracted community of English-speaking, western-trained physicians, we help members get the care they need no matter where their assignments take them.

GeoBlue Traveler is a Blue-branded business traveler plan offered in cooperation with local Blue Cross and Blue Shield companies, which collectively cover 1 in 3 Americans. The plan offers members convenient access to the doctors and hospitals participating in the GeoBlue network outside the U.S., and for inbound travelers, the BlueCard® network in the U.S., Puerto Rico and U.S. Virgin Islands.

Rely on our expertise, experience and ability to respond with:

- A full range of Personal Solutions for members, including concierge-level services and convenient online and mobile self-service tools
- Competitive rates underwritten by an A- rated U.S. carrier
- Rapid, accurate payment of provider bills and member claims in local currencies

GeoBlue – Apart from the Competition

Highest Standards of Service

GeoBlue's worldwide community of English-speaking, western-trained physicians brings members top-notch medical care no matter where their assignments take them. Members can travel with confidence, knowing an experienced GeoBlue global health coordinator will schedule doctor appointments, guarantee payments for cashless access to care and arrange for any necessary follow up treatment.

Innovative Mobile Technology

GeoBlue's state-of-the-art mobile tools, provided by HTH Worldwide, empower members to decide what level of care to seek and to quickly identify the best and most convenient options. These tools include medical terms and medication translation databases for navigating all levels of care.

Strength of a U.S. Underwriter

GeoBlue plans are underwritten by 4 Ever Life. With over 60 years of experience in enhancing protection, 4 Ever Life is rated "A-" (Excellent) by A.M. Best and licensed to provide health and life insurance solutions in all 50 states, the District of Columbia, and Puerto Rico. 4 Ever Life Insurance Company is an independent licensee of the Blue Cross and Blue Shield Association.



II. Website, Mobile and Toll Free Customer Service

GeoBlue's online tools are available to business travelers and human resource plan administrators 24 hours a day, seven days a week. Once the HR staff or an employee registers online, he/she will have access to all of the tools on this site.

Toll-Free Customer Service and Multi-Lingual Staff

GeoBlue's toll-free, concierge-level, multi-lingual customer service supports our online capabilities. Members can contact GeoBlue's toll-free, multi-lingual customer service center 24/7.

GeoBlue's Personal Solutions area includes self-service tools for navigating risks and finding the best care options:

Determine appropriate level of care – Translate symptoms into an action with this authoritative triage tool. Members can decide to seek treatment in an emergency room, schedule a doctor visit or employ home remedies.

Find a doctor and schedule an appointment – Review detailed profiles of contracted doctors to find the best match and locate the office.

Translate medical terms – Translate symptoms, diagnoses and treatment plans into the ten most common languages.

Translate medications – Find country-specific prescription and over-the-counter names and preparations for over 400 medications.

Global Security Intelligence – Keep employees safe and informed

GeoBlue's unsurpassed internet resources promote personal safety by giving members convenient access to vitally important tools and news:

- Receive daily alerts detailing the latest security and health issues in a specific destination
- View city-level profiles on crime, terrorism and on the reliability of police, hotels and transportation

GeoBlue Mobile App for iPhone, iPad and iPod touch Users

GeoBlue Mobile provides members with the most convenient access to the best doctors, hospitals and resources:

- Search providers of medical, dental or mental health care and map them using GPS technology.
- Request an appointment with a specific doctor or let GeoBlue find the best one for the member's needs and secure cashless access for care.
- Find a medication's availability and what it is called in member's destination.
- Translate medical terms and phrases for many symptoms and situations (audio feature plays translation).
- View ID card on mobile device and fax a copy directly to provider's office.



III. Concierge-level Services

GeoBlue provides members with an indispensable set of Personal Solutions, including concierge-level services provided by a global health coordinator.

GeoBlue delivers the highest levels of service by continually focusing on member needs and convenience. We understand how challenging it can be to find doctors you can trust when you need them most.

Appointment Scheduling – Request a convenient, cashless office visit with one of GeoBlue’s trusted English-speaking doctors. Long-term relationships with doctors and hospitals mean that members can be seen quickly and do not need to file a claim and wait for reimbursement.

Informed Choice Consultation – Understand your local, regional and international treatment options for serious unexpected medical problems. Make an Informed Choice in consultation with GeoBlue’s medical advisors, top practicing physicians all around the world and let GeoBlue help put a plan into action.

IV. Emergency Medical Assistance

Members can call GeoBlue’s call center 24/7 for assistance with arranging healthcare services or with questions about their insurance benefits. The GeoBlue staff has years of experience with international medical assistance and health plan administration.

GeoBlue’s dedication to customer service and its relationships with key international medical experts enable GeoBlue to overcome obstacles of language and limitations of telecommunications infrastructure in many corners of the world. Once aware of a member concern or predicament, GeoBlue proactively searches out solutions, not hesitating to make numerous international telephone calls in order to help. GeoBlue coordinates emergency services with a worldwide network of 140 contracted, highly-qualified physicians with regional responsibilities and expertise, as well as air ambulance operators selected for their safety records. Members in need of life-saving medical intervention are treated in Centers of Excellence in the U.S. and around the world whenever possible.

Types of services provided:

- Emergency Medical Evacuation
- 24 Hour Medical Monitoring
- Medication Replacement Assistance
- Eyeglasses Replacement Assistance
- Lost Document Assistance
- Emergency Travel Assistance
- Emergency Cash Advance
- Legal Assistance
- Emergency Communication



V. Program Administration

Registration

GeoBlue will assign each group a unique access code to be used by members and group administrators when registering online. Registrants will be prompted to enter their group access code and to create a password. After registering, the individual has access to all of the interactive global health and safety tools offered by GeoBlue.

Fulfillment

GeoBlue Traveler ID cards are available online within 30 business days of receiving the signed paperwork. Each electronic ID card is attached to a welcome letter, which highlights the valuable benefits of the program. Members will be able to register online and print off an ID card.

The electronic fulfillment packet includes a member guide, the certificate and policy, which can be used for reference or distributed to covered employees, will be sent to the group administrator via email.

Direct Billing/Claims Processing

GeoBlue has built a community of carefully selected doctors and hospitals in 180 countries, and all of these providers have contracted with GeoBlue. Within the U.S. GeoBlue has access to the Blue Cross and Blue Shield doctor and hospital network. As part of this arrangement, these providers will respond to same day appointment requests. If a GeoBlue member schedules an appointment through GeoBlue, either by phone or through the online appointment scheduling application, the provider will bill GeoBlue directly. This applies to both inpatient and outpatient services, and with this model, the member is taken out of the financial process.

If a member chooses to see a non-contracted doctor, GeoBlue will make its best effort to arrange for ad hoc direct billing. If this is not possible, however, the member will need to submit a claim form for reimbursement. All international claims are processed at GeoBlue, located in Radnor, PA. Claim forms and complete instructions for claim submission are readily available to registered users within the Member Hub section of the website. Contact information can be found on the back of the ID card for travelers who do not have access to the Internet.

Claim forms and documentation may be mailed, faxed or emailed to GeoBlue where the Claims Department will start the process of adjudicating the claim.

Payment of Premiums

The premium for the Traveler product is a flat annual fee based on travel destinations, the estimated number of travelers and the total number of days that they are traveling. While rare, GeoBlue does reserve the right to administer an audit at the end of the year to determine whether additional premium is required for the previous year of travel.

VI. GeoBlue TravelerSM Benefit Summary*

All benefits and limits are stated per Covered Person per trip

Benefits	Insurer Pays
Trip Period Maximum Benefits	\$100,000 per Insured Person
Deductible	No Deductible
Professional Services	
a. Surgery, anesthesia, in-hospital doctor visits, diagnostic X-ray and lab	100%
b. Office Visits: including X-rays and lab work billed by the attending physician.	100%
Inpatient Hospital Services	
a. Surgery, X-rays, In-hospital doctor visits	100%
b. In-patient medical emergency	100%
Ambulatory Surgical Center	100%
Ambulance Service (non Medical Evacuation)	100% up to \$1,000
Benefits for claims resulting from downhill (alpine) skiing and scuba diving (certification by the Professional Association of Diving Instructors (PADI) or the National Association of Underwater Instructors (NAUI) required or diving under the supervision of a certified instructor)	Up to \$10,000
Medical treatment received in the Home Country	Not Covered
In the Home Country Outpatient prescription drugs	Not Covered
Outside Home Country Outpatient prescription drugs	100% of Covered Expenses
Dental Care required due to an Injury	100% of Covered Expenses up to \$200 maximum per Trip Period
Dental Care for Relief of Pain	100% of Covered Expenses up to \$100 maximum per Trip Period
Repatriation of Remains Benefit	\$100,000 Maximum Benefit
Medical Evacuation Benefit	\$1,000,000 Maximum Benefit
Bedside Visit Benefit	Maximum Benefit per Trip Period up to \$1,500 for the cost of one economy round-trip air fare ticket to the place of the Hospital Confinement for one (1) person
Accidental Death and Dismemberment Benefit Principal Sum	\$25,000
Pre-existing Condition**	Waived for U.S. Outbound Travel

*GeoBlue reserves the right to change underwriters and to modify benefits to comply with state and federal regulations.

** **Pre-existing Condition** means a medical condition for which medical advice or treatment was received during the 6 months immediately preceding the Insured Person's Trip Coverage Start Date. This is waived for US outbound travel.

Exclusions and Limitations: What the Plan does not pay for

Excluded Services

The Plan does not provide any benefits for:

1. Any **amounts in excess of maximum amounts of Covered Expenses** stated in this Plan.
2. Services **not specifically listed** in this Plan as Covered Services.
3. Services or supplies that are **not Medically Necessary** as defined by the Insurer.
4. Services or supplies that the Insurer considers to be **Experimental or Investigative**.
5. Services received **before the Effective Date** of coverage or during an inpatient stay that began before that Effective Date of Coverage.
6. Services received **after coverage ends** unless an extension of benefits applies as specifically stated under Extension of Benefits in the 'Who is Eligible for Coverage' section of this Plan.
7. Services for which the Insured Person has **no legal obligation to pay** or for which no charge would be made if he/she did not have a health policy or insurance coverage.
8. Services for any condition **for which benefits are recovered or can be recovered**, either by adjudication, settlement or otherwise, under any workers' compensation, employer's liability law or occupational disease law, even if the Insured Person does not claim those benefits.
9. Treatment or medical services required **while traveling against the advice of a Physician**, while on a waiting list for a specific treatment, or when traveling for the purpose of obtaining medical treatment.
10. Services related to **pregnancy or maternity** care other than for complications of pregnancy that may arise during a Trip Coverage Period.
11. Conditions caused by or contributed by (a) The inadvertent release of nuclear energy when government funds are available for treatment of illness or injury arising from such release of nuclear energy; (b) An Insured Person participating in the **military service** of any country; (c) An Insured Person participating in an **insurrection, rebellion, or riot**; (d) Services received for any condition caused by an Insured Person's commission of, or attempt to commit a **felony or to which a contributing cause was the Insured Person being engaged in an illegal occupation**; (e) An Insured Person, age 19 or older, being under the **influence of alcohol or intoxicants or of illegal narcotics** or non-prescribed controlled substances unless administered on the advice of a Physician.
12. Professional services received or supplies purchased from the Insured Person, a person who lives in the Insured Person's home or who is **related to the Insured Person** by blood, marriage or adoption, or the Insured Person's employer.
13. Inpatient or outpatient services of a **private duty nurse**.
14. Inpatient room and board charges in connection with a **Hospital stay primarily for environmental change, physical therapy or treatment of chronic pain**; Custodial Care or rest cures; services provided by a rest home, a home for the aged, a nursing home or any similar facility service.
15. Inpatient room and board charges in connection with a Hospital stay primarily for **diagnostic tests** which could have been performed safely on an outpatient basis.
16. Treatment of **Mental, Emotional or Functional Nervous Conditions or Disorders**.
17. Treatment of **Drug, alcohol, or other substance addiction or abuse**.
18. **Dental services**, dentures, bridges, crowns, caps or other dental prostheses, extraction of teeth or treatment to the teeth or gums, except as specifically stated under Dental Care and/or Dental Care for Accidental Injury in the Benefits section of this Plan.
19. Dental and orthodontic services for Temporomandibular Joint Dysfunction (**TMJ**).
20. **Orthodontic Services**, braces and other orthodontic appliances except as specifically stated under Orthodontic Dental Care.
21. **Dental Implants**: Dental materials implanted into or on bone or soft tissue or any associated procedure as part of the implantation or removal of dental implants.
22. **Hearing aids**.
23. Routine **hearing tests**.
24. **Optometric services**, eye exercises including orthoptics, eyeglasses, contact lenses, routine eye exams, and routine eye refractions, except as specifically stated in this Plan.
25. An **eye surgery** solely for the purpose of correcting refractive defects of the eye, such as near-sightedness (myopia), astigmatism and/or farsightedness (presbyopia).
26. Outpatient **speech therapy**.
27. Any **Drugs**, medications, or other substances dispensed or administered in any outpatient setting except as specifically stated in this Plan. This includes, but is not limited to, items dispensed by a Physician.
28. Any intentionally **self-inflicted injury or illness**. This exclusion does not apply to the Medical Evacuation Benefit, to the Repatriation of Remains Benefit and to the Bedside Visit Benefit.
29. **Cosmetic surgery** or other services for beautification, including any medical complications that are generally predictable and associated with such services by the organized medical community. This exclusion does not apply to Reconstructive Surgery to

- restore a bodily function or to correct a deformity caused by Injury or congenital defect of a newborn child, or to Medically Necessary reconstructive surgery performed to restore symmetry incident to a mastectomy.
30. Procedures or treatments to change characteristics of the body to those of the opposite sex. This includes any medical, surgical or psychiatric treatment or study related to **sex change**.
 31. Treatment of **sexual dysfunction** or inadequacy.
 32. All services related to the evaluation or treatment of **fertility and/or Infertility**, including, but not limited to, all tests, consultations, examinations, medications, invasive, medical, laboratory or surgical procedures including sterilization reversals and In vitro fertilization
 33. All **contraceptive** services and supplies, including but not limited to, all consultations, examinations, evaluations, medications, medical, laboratory, devices, or surgical procedures.
 34. **Cryopreservation** of sperm or eggs.
 35. **Orthopedic shoes** (except when joined to braces) or shoe inserts, including orthotics.
 36. Services primarily for **weight reduction** or treatment of obesity including morbid obesity, or any care which involves weight reduction as a main method of treatment.
 37. **Routine physical exams** or tests that do not directly treat an actual Illness, Injury or condition, including those required by employment or government authority.
 38. Charges by a provider for **telephone consultations**.
 39. Items which are furnished primarily for the Eligible Participant's **personal comfort** or convenience (air purifiers, air conditioners, humidifiers, exercise equipment, treadmills, spas, elevators and supplies for hygiene or beautification, etc.).
 40. **Educational services** except as specifically provided or arranged by the Insurer.
 41. **Nutritional counseling** or food supplements.
 42. **Durable medical equipment** not specifically listed as Covered Services in the Covered Services section of this Plan. Excluded durable medical equipment includes, but is not limited to: orthopedic shoes or shoe inserts; air purifiers, air conditioners, humidifiers; exercise equipment, treadmills; spas; elevators; supplies for comfort, hygiene or beautification; disposable sheaths and supplies; correction appliances or support appliances and supplies such as stockings.
 43. **Physical and/or Occupational Therapy/Medicine**, except when provided during an inpatient Hospital confinement or as specifically provided under the benefits for Physical and/or Occupational Therapy/Medicine.
 44. All **infusion therapy, radiation therapy and hemodialysis treatment** together with any associated supplies, Drugs or professional services are excluded.
 45. **Growth Hormone Treatment**.
 46. Routine **foot care** including the cutting or removal of corns or calluses; the trimming of nails, routine hygienic care and any service rendered in the absence of localized Illness, Injury or symptoms involving the feet.
 47. **Charges for which the Insurer are unable to determine the Insurer's liability** because the Eligible Participant or an Insured Person failed, within 60 days, or as soon as reasonably possible to: (a) authorize the Insurer to receive all the medical records and information the Insurer requested; or (b) provide the Insurer with information the Insurer requested regarding the circumstances of the claim or other insurance coverage.
 48. Charges for the services of a **standby Physician**.
 49. Charges for **animal to human organ transplants**.
 50. Under the medical treatment benefits, for loss due to or arising from a motor vehicle Accident if the Insured Person operated the vehicle without a proper license in the jurisdiction where the Accident occurred.
 51. Claims arising from loss due to riding in any **aircraft** except one licensed for the transportation of passengers.
 52. Claims arising from participation in interscholastic or professional and/or non-professional club **sports or sports event** or participation in mountaineering, motor racing, speed contests, skydiving, hang gliding, parachuting, spelunking, heliskiing, extreme skiing or bungee cord jumping.
 53. Treatment for or arising from **sexually transmittable diseases**. (This exclusion does not apply to HIV, AIDS, ARC or any derivative or variation.)
 54. Under the **Repatriation of Remains Benefit and the Medical Evacuation Benefit provision**, for repatriation of remains or medical evacuation of the Covered Accident in the Insured Person's Home Country without the prior approval of the Administrator.
 55. Treatment of Congenital Conditions.

VI. Rate Quote - GeoBlue Traveler

Name of Sponsoring Organization: Trustees of Boston University

Address: One Silber Way, 8th floor
Boston, MA 02215

Classes to be insured: International Travelers

Estimated number of participants per year: 50

Estimated number of travel days outside the U.S. per year: 700

Estimated number of travel days into the U.S. per year: 0

Under this policy, the coverages and benefits listed in this proposal will become effective on 07/01/2015.

Option 1: Premium will be **\$4.97/Daily Per Person up to Age 70** based on the Business Traveler plan with \$100,000 medical coverage and a \$1,000,000 medical evacuation benefit. Dependent coverage is included at the same Daily rate. Roster Enrollment is required for each participant with invoicing to Boston University. This rate includes Political/Natural Disaster Evacuation services and Broker commission of 10%. A separate Application will be included for Political/Natural Disaster services.

For more details, please see the benefits section of this proposal. The signed plan quote and application are required to bind coverage. Clients are asked to please notify GeoBlue if actual travel is going to be more than 125% of the estimated figure. GeoBlue reserves the right to change underwriters and to modify benefits to comply with state and federal regulations.

Boston University hereby accepts the above quote and requests coverage through GeoBlue.

Company Name: Trustees of Boston University

Name: _____ Title: _____

Signature: _____ Date: _____

Thank you for choosing GeoBlue as your provider of international health information and insurance solutions. We look forward to serving you in the coming year.