

# GeoBlue Update

## Expatriate/Long-Term Plan Availability Update

### **In what states will GeoBlue long-term plans be available?**

Effective May 9, 2017 all GeoBlue long-term plans (Xplorer, Xplorer Select, Navigator for Crew, Navigator for Missionary and Navigator for Student and Faculty) will be available in every state.

### **Will short-term plan availability be expanding as well?**

Yes, in the very near future all HTH travel medical products will be converted to GeoBlue. The only remaining HTH-branded product will be Trip Protector, designed for trip cancellation.

### **What is changing about the way plans are issued?**

The underwriter for the plans will change from BCS (for current HTH plans) and 4 Ever Life Insurance Company (for current GeoBlue plans) to 4 Ever Life International Limited, Bermuda (4ELI).

### **Who is the new underwriter?**

4 Ever Life International Limited, Bermuda (4ELI) is the underwriting (issuing) carrier for this coverage. 4ELI is an independent licensee of the Blue Cross and Blue Shield Association and a wholly owned subsidiary of Illinois-based BCS Financial Corporation who is an A.M. Best "A-" rated (Excellent) carrier.

### **Will my clients experience any differences in coverage or service?**

Your clients will continue to have access to GeoBlue's services and coverage will be administered in the U.S. by the same trusted partners who currently administer GeoBlue coverage. Our goal is to match existing coverage levels that meet the needs of discerning expatriates.

### **Is this a positive change for my clients?**

Absolutely. Through this change GeoBlue long-term plans will maintain the features your customers need while simplifying their experience:

- Uniform solution across all 50 states offered under the most recognized and trusted brand in the U.S.
- Continuity in the face of changing regulation
- Competitive products that meet the needs of this segment
- Exceptional benefits that include emergency, routine treatment, preventive care, terrorism and pre-existing conditions (subject to creditable coverage)
- Global Access to contracted elite doctors and hospitals around the globe
- Unrivaled stability from an A- rated (excellent) carrier

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### When will existing customers transfer to 4ELI?

Most members will be offered the ability to enroll in the new insurer’s policy (4ELI) on their renewal date. Some members will be offered the new insurance policy if their initial effective date occurred on January 1, 2017 or later. We will provide at least thirty days written notice of any change.

### What is the impact of this change on me and my clients?

As outlined below, there should be minimal change to you and your customers as a result of this transition. All administration, service and operations will still be handled by GeoBlue.

FEATURE	PREVIOUS	NEW/RENEWAL
<b>INSURANCE CARRIER</b>	BCS (HTH) or 4 Ever Life (GeoBlue)	4 Ever Life International
<b>CARRIER RATING</b>	AM Best A- Rated	No change
<b>PRICE</b>	No change to our approach – the new platform gives us the stability to maintain our pricing methodology	
<b>VISA ELIGIBILITY</b>	Yes	No Change
<b>US NETWORK</b>	Aetna (HTH) BCBS BlueCard (GeoBlue)	BCBS BlueCard
<b>INTERNATIONAL NETWORK</b>	GeoBlue	No Change
<b>BROKER SUPPORT</b>	Based in Radnor, PA	No Change
<b>CUSTOMER SERVICE</b>	Based in Radnor, PA	No Change
<b>GLOBAL, HEALTH AND SAFETY</b>	24/7/365, based in Radnor, PA	No Change
<b>WEB AND MOBILE TOOLS</b>	GeoBlue site and app	No Change
<b>ADMINISTRATION INCLUDING ENROLLMENT, BILLING AND CLAIMS</b>	Based in Radnor, PA	No Change
<b>MEMBERSHIP IN THE GLOBAL CITIZENS ASSOCIATION</b>	Included	No Change