

GeoBlue Trekker®

Health and Accident Insurance
for Multi-trip International Travel

How to Enroll:

Mail **Insurance Consultants
International**

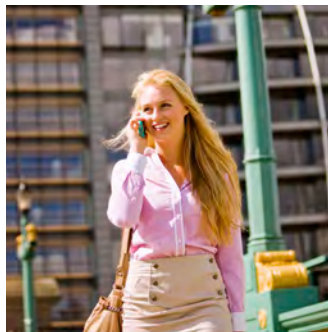
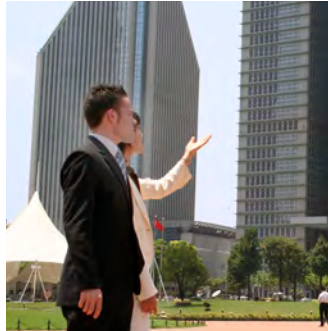
Attn: Insurance Consultants
International
430 Beacon Lite Rd #115
Monument, CO 80132

Visit www.globalhealthinsurance.com

Email orders@globalhealthinsurance.com

Call (800)576-2674

Fax (832)201-7553



Cover Your World

Cover Your World



Protect Your Health Around the World

What is GeoBlue Trekker®?

GeoBlue Trekker provides the traveler with international health insurance for multiple trips throughout the year. It is also a complete package of services to help you identify, access and pay for quality healthcare anywhere in the world.

GeoBlue Trekker fills health and safety gaps internationally:

Insurance — Even if you are already enrolled in a health plan, your coverage is limited when you travel abroad. In fact, your plan may not pay to have you safely evacuated if you are critically ill.

Information — Where do you turn to learn which hospitals and physicians meet your standards? Keep up with breaking news about health and safety threats? Translate key medical terms and brand-name drugs?

Access to quality care — How do you find a western-trained, English-speaking doctor with the appropriate skills? How do you arrange a convenient appointment?

Each GeoBlue Trekker plan includes broad, deep and reliable Global Health and Safety Services easily accessed through the web or our toll-free customer service center.

How To Order

By Phone

Inside the U.S. (800)576-2674

By Fax

(832)201-7553

By Mail

Insurance Consultants International
430 Beacon Lite Rd #115
Monument, CO 80132
Attn: Insurance Consultants International

Online

visit: www.globalhealthinsurance.com
e-mail: orders@globalhealthinsurance.com

Why Choose GeoBlue Trekker?

Better Coverage

Our plan covers every trip taken, up to 70 days in length. In addition, we do not impose pre-certification penalties for hospitalization. Lastly, we provide coverage for pre-existing medical conditions and injuries related to a terrorist act.

A Better Kind of Care

Global travelers can leave home feeling confident that a trusted source of care is available at a moment's notice - no matter what town, country or time zone. Travel anywhere knowing that if your health is a concern, getting good care is not.

Money Back Guarantee

We are so confident in our products that we offer the best guarantee in the business!

If you are not completely satisfied with your purchase, notify us in writing indicating your desire to cancel. If you have not departed on your trip before the date of the communication, you will receive a full refund.

Medical Benefits	Essential	Choice
Maximum International Benefits per Insured Person per period of coverage	\$50,000	\$250,000*
Deductible per Insured Person per period of coverage	\$50	\$50
After the Deductible is satisfied, benefits are paid for Covered Expenses as follows up to the Medical Limit:		

Benefits	Insurer Pays **
Professional Services:	100%
a. Surgery, anesthesia, radiation therapy, in-hospital doctor visits, diagnostic X-ray and lab	
b. Office Visits: including X-rays and lab work billed by the attending physician	100%
Inpatient Hospital Services:	100%
a. Surgery, X-rays, In-hospital doctor visits	
b. Inpatient 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 Maximum Benefit	up to \$10,000
Outside the U.S. Outpatient prescription drugs: Limit of \$2500 (Essential) and \$5000 (Choice)	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
Physical and Occupational Therapy 6 visits per Period of Insurance	\$100 Maximum payment per visit.

Other Benefits	Insurer Pays***	
	Essential	Choice
Accidental Death and Dismemberment	\$0	\$25,000
Repatriation of Mortal Remains	\$15,000	\$25,000
Emergency Medical Transportation	\$250,000	\$500,000
Emergency Family Travel Arrangements	Maximum Benefit per Trip Period up to \$2,500 for the cost of one economy round-trip airfare ticket to the place of the Hospital Confinement for one (1) person.	

The benefits outlined in the table show the payment percentages for Covered Expenses after the Insured Person has satisfied his or her Deductible. This plan includes a Deductible of \$50 per Insured Person per Trip Coverage Period, which can be waived under certain circumstances. Covered Expenses are based on Reasonable Charges which may be less than actual billed charges. Providers can bill the Insured Person for amounts exceeding Covered Expenses. Contracted Providers are contracted to accept reasonable charges.

Available to U.S. residents, age 84 or younger, if they apply from the U.S. Individuals aged 70-84 are eligible only for a \$100,000 medical limit. See Eligibility Requirements. Covers all international trips (up to 70 days duration per trip) in a 364 day period. Participants must be enrolled in a Primary Health Plan.

* For Individuals aged 70 – 84, the Maximum International Medical Benefit for Trekker Choice is \$100,000.

** After Medical Benefit Deductible Is Paid

*** Without a Deductible Being Applicable



Plan Pricing Table

GeoBlue Trekker rates are based on the age of the applicant. For Individual + 1 and family rates, please use the age of the most senior applicant.

GeoBlue Trekker Annual Rates

Essential Plan			
Age	Individual	Individual+1*	Family
50 & Under	\$100	\$165	\$285
51-66	\$120	\$200	\$315
67-84	\$150	\$235	\$370

Choice Plan			
Age	Individual	Individual+1*	Family
50 & Under	\$175	\$295	\$505
51-66	\$220	\$390	\$600
67-84	\$265	\$460	\$715

Please Note:

*Family members only

Rates are subject to change without notice. Rates effective January 1, 2016.



●● Plan Summary

This Plan provides accident and sickness benefits while the Insured Person is temporarily away from Home. The Insured Person may not purchase insurance under this Plan for a Period of Insurance longer than 12 months. He/she may request coverage for additional Periods of Insurance of up to 12 months. Benefits under this insurance are available in any country outside of the United States. Whenever coverage provided under this Plan would in violation of any U.S. economic or trade sanctions, such coverage shall be null and void.

This Plan description provides a brief description of the types of benefits available under this Plan. It also contains many important terms (such as “Medically Necessary” and “Covered Expense”) that are defined in the Certificate of Coverage. This description should be used only as a quick reference tool. The entire Certificate of Coverage sets forth, in detail, the rights and obligations of both the Insured Person and the Insurer. It is, therefore, important that the entire Certificate of Coverage be read carefully!

The “Insurer” of the certificate of coverage that funds this Plan is 4 Ever Life International Limited, rated A- (Excellent) by A.M. Best. 4 Ever Life International Limited is an independent licensee of the Blue Cross Blue Shield Association.

The “Administrator” is GeoBlue, One Radnor Corporate Center, Suite 100, Radnor, PA 19087.

The term “Insured Person,” means the Eligible Participant who purchased this insurance plus his/her Dependents for whom coverage was purchased.

Persons Eligible for Coverage: Eligible Participants and their Eligible Dependents are the only people qualified to be covered by this Plan. An Eligible Participant is a member of a Group who has submitted an enrollment form, if applicable, and has paid the premium for the insurance. An Eligible Participant must also be: (a) a resident of the U.S., (b) under Age 85 and (c) enrolled in a Primary Plan. For more information on eligibility requirements for participants and dependents, please visit www.geobluetravelinsurance.com/products/multi-trip/trekker-4-eligibility.cfm

A Primary Plan is a Group Health Benefit Plan, an individual health benefit plan, or certain governmental health plan (including Medicare Supplements and Medicare Advantage plans) designed to be the first payor of claims for a Covered Person prior to the responsibility of this Plan. Medicaid, state run Medicaid programs, and Veterans Administration health benefit plans are not considered a primary plan under this Certificate of Coverage.

Trip Coverage Start Date: The Insured Person’s coverage under this Plan for a trip during the Period of Insurance starts for a scheduled trip to a Foreign Country, when the Insured Person boards a conveyance at the start of the trip; and notwithstanding the foregoing, no coverage is in effect for a trip unless the Insured Person is scheduled to spend at least 24 hours away from Home.

Trip Coverage End Date: The Insured Person’s coverage under this Plan for a trip ends for a scheduled trip to a Foreign Country, when the Insured Person alights from a conveyance at the completion of the trip; and in no event will coverage for a trip extend past the Maximum Trip Coverage Period of 70 days.

Excess Coverage: This Plan will reduce the amount payable by the amount to

●● Plan Summary (continued)

which the Insured Person is entitled, whether or not a claim is made for the benefits.

Benefits: An Insured Person is eligible for benefits only during the Trip Coverage Period. The benefits purchased will be paid by this Plan for Covered Expenses after the Insured Person has satisfied any Deductible and prior to satisfaction of his/her Out-of-Pocket Maximum. Covered Expenses are based on Reasonable Charges which may be less than actual billed charges. Providers can bill the Insured Person for amounts exceeding Covered Expenses. The combined total of all medical benefits paid to the Insured Person is limited to the maximum amount purchased.

Hospitals, Physicians and Other Providers: The amount that will be treated as a Covered Expense for services provided by a Provider will not exceed the lesser of actual billed charges or a Reasonable Charge. Exception: If Medicare is the primary payer, there are special rules that apply to the payment of benefits. See the Certificate of Coverage for these rules. The Insured Person will always be responsible for any expense incurred that is not covered under this Plan.

Deductible: The Deductible amount per Insured Person per Period of Insurance is shown in the Matrix. This Deductible is the amount of Covered Expenses the Insured Person must pay for any Covered Expenses incurred for services received. The Deductible is waived for medical services provided by the GeoBlue International Healthcare Community of Providers

GeoBlue International Healthcare Community consists of physicians, dentists, mental health professionals, other allied health professionals, hospitals, health systems and medical practices in countries throughout the world, all dedicated to providing high quality medical care to international travelers, employees and students. The providers are accessed through the GeoBlue online database or through GeoBlue customer service.

The benefits of this Plan will be provided for each Insured Person for a covered Illness or Injury and for those services that are Medically Necessary and for which the Insured Person has benefits. (The fact that a Physician prescribes or orders a service does not, by itself, mean that the service is Medically Necessary or that the service is a Covered Service.) The Insured Person may telephone the Administrator at the number shown on his/her identification card if he/she has any questions about whether services are covered.

Choice of Hospital and Physician: Nothing contained in this Plan restricts or interferes with the Eligible Participant’s right to select the Hospital or Physician of the Insured Person’s choice. Also, nothing in this Plan restricts the Insured Person’s right to receive, at his/her expense, any treatment not covered by this Plan.

Trip Coverage Period Maximum Benefit: The combined total of all medical benefits paid to the Insured Person is limited to the amount shown in the Matrix during each Period of Insurance and Trip Coverage Period.

Plan Summary (continued)

After the Deductible (if applicable) is satisfied, benefits are paid for Medically Necessary, Covered Expenses as follows:

For These Benefits - The Plan Pays:

1. For Ambulance Service (non-medical Evacuation), 100% up to \$1,000;
2. For claims resulting from (a) downhill (alpine) skiing and (b) scuba diving (certification by the Professional Association of Diving Instructors (PADI) or the National Association of Underwater Instructors (NAUI) or diving under the supervision of a certified instructor required), 100% up \$10,000;
3. For Outpatient prescription drugs outside the U.S., 100% of Reasonable Charges for Covered Expenses;
4. For Dental Care required due to an Injury, 100% of Covered Expenses up to \$200 per Trip Coverage Period; For Dental Care for Relief of Pain, 100% of Covered Expenses up to \$100 per Trip Period.

Services and Supplies Provided by a Hospital:

1. Inpatient services and supplies provided by the Hospital except private room charges above the prevailing two-bedroom rate of the facility;
2. Outpatient services and supplies including those in connection with Outpatient surgery performed at an Ambulatory Surgical Center;
3. The payment of Inpatient Covered Expenses is subject to these conditions: (a) Services must be those which are regularly provided and billed by the Hospital and (b) Services are provided only for the number of days required to treat the Insured Person's Illness or Injury.

Note: No benefits will be provided for personal items, such as TV, radio, guest trays, etc.

Professional and Other Services: This Plan will pay Covered Expenses for:

1. Services of a Physician;
2. Services of an anesthesiologist or an anesthetist;
3. Outpatient diagnostic radiology and laboratory services;
4. Surgical implants;
5. The first pair of contact lenses or the first pair of eyeglasses when required as a result of a covered eye surgery;
6. Self-Administered, injectable drugs;
7. Syringes when dispensed with self-administered, injectable drugs (except insulin);
8. Blood transfusions, including blood processing and the cost of unreplaced blood and blood products;
9. Rental or purchase of medical equipment and/or supplies that are all of the following: (a) ordered by a Physician, (b) of no further use when medical need ends, (c) usable only by the patient, (d) not primarily for the Insured Person's comfort or hygiene, (e) not for environmental control, (f) not for

exercise and (g) manufactured specifically for medical use; (Note: Medical equipment and supplies must meet all of the above guidelines in order to be eligible for benefits under this Plan. The fact that a Physician prescribes or orders equipment or supplies does not necessarily qualify the equipment or supply for payment. Rental charges that exceed the reasonable purchase price of the equipment are not covered.

Treatment Received from Foreign Country Provider: Benefits for services and supplies received from Foreign Country Providers are covered. The Insured Person may seek the assistance of GeoBlue in locating a provider.

Accidental Death And Dismemberment Benefit: This Plan will pay the benefit stated below if an Insured Person sustains an Injury resulting in any of the following losses within 365 days after the date the Injury is sustained: Loss of life- 100% of the Principal Sum and Loss of one hand, one foot or sight in one eye -50% of the Principal Sum. Loss of one hand or loss of one foot means the actual severance through or above the wrist or ankle joints. Loss of the sight of one eye means the entire and irrecoverable loss of sight in that eye. If more than one of the losses stated above is due to the same Accident, this Plan will pay 100% of the Principal Sum. In no event will this Plan pay more than the Principal Sum for loss to the Insured Person due to any one Accident. There is no coverage for loss of life or dismemberment for or arising from an Accident in the Insured Person's Home Country. The Principal Sum is shown in the Matrix.

Repatriation of Mortal Remains Benefit: If an Covered Person dies, while traveling outside of his/her home country, the Insurer will pay the necessary expenses actually incurred, up to the Maximum Limit shown in the Benefit Overview Matrix, for the preparation of the body for burial, or the cremation, and for the transportation of the remains to his/her Home Country. This benefit covers the legal minimum requirements for the transportation of the remains. It does not include the transportation of anyone accompanying the body, urns, caskets, coffins, visitation, burial or funeral expenses. Any expense for repatriation of remains requires approval in advance by the Plan Administrator.

The Insurer will not pay any claims under this provision unless the expense has been approved by the Administrator before the body is prepared for transportation.

This benefit is available only to Covered Persons who are traveling outside of their Home Country

The benefit maximum for all necessary repatriation of mortal remains services is listed in the Benefit Overview Matrix.

No benefit is payable if the death occurs after the Termination Date of this Certificate of Coverage. However, if the Covered Person dies while coverage is in effect, eligibility for this benefit continues until the earlier of the Termination Date of this Certificate of Coverage or 7 days after the Termination Date.

Emergency Medical Transportation Benefit: If a Covered Person suffers a sudden accident or unforeseen illness, resulting in a life-threatening/limb-threatening medical condition, and We, or Our designee's medical director, determines that adequate medical facilities are not available locally, We, or Our

Plan Summary (continued)

designee, will arrange for emergency medical transportation to the nearest or most appropriate provider capable of providing adequate care, without which there would be a significant risk of death or serious impairment. You must contact Us at the phone number indicated on Your identification card to begin this process.

In making our determinations, We, and/or Our designee, will consider the nature of the emergency, Your condition and ability to travel, as well as other relevant circumstances including airport availability, weather conditions, and distance to be covered.

Repatriation after Emergency Medical Transportation: Following any covered emergency medical transportation, We will pay for the following:

- If it is deemed appropriate by Our or Our designee's medical director, in consultation with the attending physician, You will be transferred to your original location, the location from which you were evacuated from, or to Your permanent residence.
- If it is Medically Necessary that Your transportation needs to be medically supervised a qualified medical attendant will escort You. Additionally, if We and/or Our designee determine a mode of transport other than economy class seating on a commercial aircraft is required, We or Our designee will arrange accordingly and such will be covered by Us.

Emergency Family Travel Arrangements Benefit: If the Insured Person is Hospital Confined due to an Injury or Sickness for more than 7 days while traveling outside the U.S., this Plan will pay up to a maximum benefit of \$2,500 for the cost of one economy round trip air fare ticket to the place of the Hospital Confinement for one person designated by the Insured Person. With respect to any one trip, this benefit is payable only once for that trip, regardless of the number of Insured Persons on that trip. No more than one (1) visit may be made during any 12-month period. No benefits are payable prior to the end of the 7-day Hospital Confinement. No benefits are payable unless the trip is approved in advance by the Administrator.

Exclusions: The Plan does not provide 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. Expenses incurred in the Home Country.
4. Services or supplies that are not Medically Necessary as defined by the Insurer.
5. Services or supplies that the Insurer considers to be Experimental or Investigative.
6. Expenses incurred for elective treatment or elective surgery.
7. Services received before the Effective Date of coverage or during an inpatient stay that began before that Effective Date of Coverage.

8. 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.
9. 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 plan or insurance coverage.
10. 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.
11. 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.
12. Services related to pregnancy or maternity care other than for complications of pregnancy that may arise during a Trip Coverage Period.
13. 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 voluntarily using illegal drugs; intentionally taking over the counter medication not in accordance with recommended dosage and warning instructions; and intentionally misusing prescription drugs.
14. Any services provided by a local, state or federal government agency except when payment under this Plan is expressly required by federal or state law.
15. 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.
16. Inpatient or outpatient services of a private duty nurse.
17. 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.
18. 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.
19. Treatment of Mental, Emotional or Functional Nervous Conditions or Disorders.

Plan Summary (continued)

20. Treatment of Drug, alcohol, or other substance addiction or abuse.
21. 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.
22. Dental and orthodontic services for Temporomandibular Joint Dysfunction (TMJ).
23. Orthodontic Services, braces and other orthodontic appliances.
24. 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.
25. Routine hearing tests or hearing aids.
26. Optometric services, eye exercises including orthoptics, eyeglasses, contact lenses, routine eye exams, and routine eye refractions, except as specifically stated in this Plan.
27. An eye surgery solely for the purpose of correcting refractive defects of the eye, such as near-sightedness (myopia), astigmatism and/or farsightedness (presbyopia).
28. Outpatient speech therapy.
29. 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.
30. Any intentionally self-inflicted Injury or Illness. This exclusion does not apply to the Emergency Medical Transportation Benefit, to the Repatriation of Mortal Remains Benefit and to the Emergency Family Travel Arrangements.
31. 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.
32. 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.
33. Treatment of sexual dysfunction or inadequacy.
34. 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
35. All contraceptive services and supplies, including but not limited to, all consultations, examinations, evaluations, medications, medical, laboratory, devices, or surgical procedures.
36. Cryopreservation of sperm or eggs.
37. Orthopedic shoes (except when joined to braces) or shoe inserts, including orthotics.
38. 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.
39. Routine physical exams or tests that do not directly treat an actual Illness, Injury or condition, including those required by employment or government authority.
40. Charges by a provider for telephone consultations.
41. 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.).
42. Educational services except as specifically provided or arranged by the Insurer.
43. Nutritional counseling or food supplements.
44. 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.
45. All infusion therapy, chemotherapy, hemodialysis together with any associated supplies, Drugs or professional services are excluded.
46. Joint replacement or arthroplasty surgery of any kind.
47. Surgical treatment to the spine, back, or discs of the spine, unless it is the result of an accident that occurred during the Trip Period.
48. Growth Hormone Treatment.
49. 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.
50. Charges for which the Insurer are unable to determine the Insurer's liability because the Eligible Participant or an Insured Person failed, within 90 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.
51. Charges for the services of a standby Physician.

52. Charges for animal to human organ transplants.
53. 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.
54. Loss arising from
- participating in any intercollegiate/interscholastic sport, contest or competition;
 - participating in any intramural sport competition, contest or competition;
 - participating in any club sport competition, contest or competition;
 - participating in any professional sport, contest or competition;
 - while participating in any practice or condition program for such sport, contest or competition;
 - Racing or speed contests;
 - sky diving, mountaineering (where ropes are customarily used), ultralight aircraft, parasailing, sail planning, hang gliding, bungee cord jumping, spelunking, extreme skiing.
55. Claims arising from loss because of riding in any aircraft except one licensed for the transportation of passengers.
56. Treatment for or arising from sexually transmittable diseases. (This exclusion does not apply to HIV, AIDS, ARC or any derivative or variation.)
57. Under the Accidental Death and Dismemberment provision, for loss of life or dismemberment for or arising from an Accident in the U.S.
58. Under the Repatriation of Mortal Remains Benefit and the Emergency Medical Transportation Benefit provision, for repatriation of mortal remains or emergency medical transportation of the Covered Accident in the U.S.
59. Treatment of Congenital Conditions.
60. Whenever coverage provided by this Certificate would be in violation of any U.S. economic or trade sanctions, such coverage shall be null and void.

Please note: You can only purchase this policy prior to departing on your trip. Exceptions to this rule: if you have purchased a policy prior to departure and would like to extend the current plan or would like to enroll in a subsequent policy. The latter is permitted if you have been overseas for longer than six months. If you enroll in a subsequent policy, a new deductible, medical limit and pre-existing condition exclusion will apply.

Notice of Claims: Within 20 days after an Insured Person receives Covered Services, or as soon as reasonably possible, he/she (or someone on his/her behalf) must notify the Administrator in writing of the claim.

Proof of Loss: Within 90 days after the Insured Person receives Covered Services, he/she must send the Administrator written proof of loss. If it is not reasonably possible to give the Administrator written proof in the time required,

the Administrator will not reduce or deny the claim for being late if the proof is filed as soon as reasonably possible. Unless the Insured Person is not legally capable, the required proof must always be given to the Administrator no later than one year from the date otherwise required.

Time Payment of Claims: Benefits for a loss covered under this Plan will be paid as soon as the Administrator receives proper written proof of such loss. Any benefits payable to the Insured Person and unpaid at the Insured Person's death will be paid to the Insured Person's estate.

Payment of Claims: The Administrator will pay all or a portion of any indemnities provided for health care services by a health care services provider directly to the Insured Person, unless the Insured Person directs otherwise in writing by the time proofs of loss are filed. The Administrator cannot require that the services be rendered by a particular health care services provider.

Assignment of Claim Payments: The Administrator will recognize any assignment made under this Plan, if it is duly executed on a form acceptable to the Administrator; and a copy is on file with the Administrator. The Administrator assumes no responsibility for the validity or effect of an assignment.

This is a summary of the benefits provided by the certificate of coverage. Any person who knowingly and with intent to defraud or deceive any insurance company submits an insurance application or statement of claim containing any false, incomplete or misleading information may be subject to civil or criminal penalties, depending upon state law. If you are a resident of California, Florida, Kentucky, New Jersey, New York, Ohio, Oklahoma or Pennsylvania see the FRAUD NOTICE at geobluetravelinsurance.com/purchase/fraudAgreement.cfm for additional information.

About the Global Citizens Association: The Global Citizens Association is a national organization dedicated to promoting the interests of international travelers. Established more than 24 years ago, the GCA, is a not for profit affinity association located in Washington D.C., established to enhance global learning and lifestyles through safe and healthy world travel; to provide its members with useful international travel services and to make group international travel and health insurance coverages available to its members. Visit the GCA website (<https://www.gcassociation.org/>) to learn about the association's programs. This insurance is available only to GCA members and by enrolling, you will become a member. Association enrollment fees are included in the amounts charged for the insurance. You are not obligated to purchase any services or products from the GCA. The GCA is not affiliated with any insurance company.

GeoBlue 

- ● 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



