

GeoBlue® Student Member Guide



Your Guide to GeoBlue®

Welcome to GeoBlue, a program designed to keep you safe and healthy throughout your journey. Your GeoBlue® health insurance plan provides you access to global medical expertise with responsive, multi-channel service. Download our app or register online to learn about the extra care you receive when you travel with GeoBlue.



Getting Started

Important plan information and health tools



Getting Care

How to get care when you are abroad



Accessing Self-Service Tools

Convenient online and mobile tools



Submitting a Claim

File a claim for reimbursement



Reviewing Plan Benefits

What is covered by your plan?



Getting Started

Important plan information and health tools



Download the GeoBlue app to register

Download our app from the Apple or Google Play app stores to put your plan in the palm of your hand:

- Display an electronic ID card
- Locate carefully selected, trusted providers and hospitals outside of the U.S.
- Arrange direct payment to your provider
- Access global health and safety tools including translations, drug equivalents, news and safety information
- Submit and track claims

You can also register online at www.geobluestudents.com.

Get your GeoBlue ID card

It is important to have your GeoBlue ID card to access healthcare services; you will need to present your ID card whenever you receive medical care. This card can be accessed from multiple sources:

- You can show, fax or email your ID card through the app
- Your ID card is available in the Member Hub on www.geobluestudents.com

When you receive your ID card, please check the information for accuracy. Call Customer Service if you find an error.

Visit the GeoBlue Member Hub

Visit the Member Hub on www.geobluestudents.com to view important plan information and to access convenient self-service tools. Login with the username and password you created when you registered through the app. If you have not previously registered through the app, you can register directly online.

Need help with registration?

Contact us for assistance:

Inside the U.S. call **1.844.268.2686**

Outside the U.S. call **+1.610.263.2847**

customerservice@geo-blue.com

This pamphlet contains a brief summary of the features and benefits for insured participants covered under your school health insurance. This is not a contract of insurance. Coverage is provided under an insurance policy under which your school is a participating school. The policy is underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, Illinois (Policy form 54.1206). Complete information on the insurance is contained in the Certificate of Insurance which is on file with the school and is made available to all insured participants. If there is a difference between this program description and the certificate wording, the certificate controls.

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 and is made available in cooperation with Empire Blue Cross Blue Shield. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, Illinois. 4 Ever Life Insurance Company is an independent licensee of the Blue Cross and Blue Shield Association.



Getting Care

Get care when you are abroad: find providers and schedule appointments

1. Find a provider

Outside the U.S. you have access to care through the GeoBlue provider network. To find a contracted doctor or facility, visit the “Provider Finder” section in the Member Hub on **www.geobluestudents.com** or in the app. For optimal service, request Direct Pay at least 48 hours prior to your appointment to avoid paying out-of-pocket for medical care and submitting claims.*

Outside of the U.S. you are free to see any provider you choose without a reduction of benefits. If you see a non-contracted provider, you may have to pay out of pocket for treatment and submit a claim.

Please note that you are only covered under this plan when outside of your home country.

2. Schedule an appointment

To schedule an appointment, choose a participating provider or hospital through the Member Hub or app. Contact them directly using the information in their profile. After you make your appointment, contact us to provide the doctor’s office with the information required to arrange Direct Pay. For optimal service, request Direct Pay at least 48 hours prior to your appointment. This is necessary when scheduling follow-up appointments as well. In many countries providers require payment at the time of the visit unless Direct Pay has been arranged.

Contact us to arrange for Direct Pay:

- Use **www.geobluestudents.com** or the GeoBlue app
- Email **globalhealth@geo-blue.com**
- Call collect on +1.610.254.8771
- Call toll free inside the U.S. on 1.800.257.4823

3. Request Direct Pay

To avoid paying up front for medical care and submitting a claim, arrange for Direct Pay:*

- Use **www.geobluestudents.com** or the GeoBlue app to find a provider, view a profile and complete a request form
- Email **globalhealth@geo-blue.com** the name of your provider, the reason for your appointment and the date and time of your scheduled visit
- Call collect on +1.610.254.8771

For optimal service, request Direct Pay at least 48 hours prior to your appointment.



In the event of a medical emergency

You should go immediately to the nearest physician or hospital and then call the Medical Assistance phone number for 24/7 care located on the back of your ID card. We will then take the appropriate action to assist and monitor your medical care until the situation is resolved.

*Members are required to pay any applicable copayments, coinsurance or deductibles at the time of service.



Getting Care

Get care when you are abroad: prescriptions, assistance and other services

Prescription benefits

Your prescription medications are covered at 100%.* Simply pay out of pocket and submit a claim for reimbursement.

Service requests

If you need assistance with any non-urgent medical issue, you can submit a service request directly to our Global Health and Safety team. Common service requests include help managing prescriptions and finding specialists overseas.

To place a service request, visit the “Service Requests” section in the Member Hub on www.geobluestudents.com.

Assistance with appointment scheduling

While it's often easier to set up your own appointments, we can help when you are unsure about where to seek care. You may have a new diagnosis, be in a remote area with limited options, in need of translation, or struggling to adapt to your new surroundings.

To request help scheduling a convenient, cashless office visit with one of GeoBlue's trusted English-speaking doctors. Contact us 24/7: +1.610.254.8771.

Political and natural disaster services

Your plan includes political and natural disaster evacuation services. If you experience a political event or a natural disaster, please contact us immediately:

- Call collect on +1.610.254.8771
- Call toll free inside the U.S. on 1.800.257.4823
- Email globalhealth@geo-blue.com



The Political, Military and Natural Disaster Evacuation Services (PEND) are provided through Crisis24, formerly Drum Cussac. (Crisis24), an independent third party, non-affiliated service provider. Crisis24 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 Crisis24 PEND or other Crisis24 services.

**Certain limitations and exclusions apply to your coverage under this plan and may affect your coverage. Your Certificate of Insurance is on file with your school and in the Member Hub on www.geobluestudents.com.*



Accessing Self-Service Tools

Convenient online and mobile tools

Find a doctor or facility

Review detailed profiles of contracted doctors to find the best match and then locate the office.

Translate medications

Find country-specific equivalents for prescription and over-the-counter medications.

Translate medical terms and phrases

Translate hundreds of key medical phrases and terms into the most widely spoken languages with audio clips and transliterations.

Understand health and security risks

Receive daily alerts detailing the latest security and health issues in your destination. View country or city profiles on crime, terrorism or natural disasters.

Telehealth

Members have anytime access to remotely delivered care through **Global TeleMD**, a new smartphone app—at no additional cost— which provides confidential access to international doctors by telephone or video call.

Features include:

- Global network of doctors
- Medical guidance and consultations (for non-medical emergencies)
- Same-day virtual appointments, available 24/7
- Multiple language options
- Consultation notes sent directly to your phone
- Prescriptions and referral letters (subject to local regulation)

Global Assistance Program

Global Wellness Assist is an international assistance program (commonly referred to as an employee assistance program or EAP) for students, faculty and staff traveling globally on behalf of a college or university, providing access to free, confidential assistance any time, any day.

Professionals are ready to assist with any issue.

Features include:

- Available 24/7/365
- Up to 6 sessions of counseling per issue, per year (telephonic and in person)
- Information, resources and counseling on any work, life, personal or family issue
- Available worldwide by phone, email or web
- No additional cost to use
- Available in several languages



Visit **www.geobluestudents.com** or **download the GeoBlue app** to access self-service tools for navigating risks and finding the best care options.

Services are provided by WorkPlace Options, an independent company that is not affiliated with GeoBlue and does not provide Blue Cross or Blue Shield products or services. WorkPlace Options is solely responsible for referring participants for counseling, coaching and work-life services by providers who are appropriately licensed by local authorities. The evaluation and efficacy of any service delivered by a provider lies solely with the employee, spouse, dependent or other authorized party who inquires on behalf of the participant. GeoBlue shall have no responsibility or liability whatsoever for any aspect of the provider counseling or the counselor/participant relationship.

Telemedicine services are provided by Teladoc Health, directly to members. GeoBlue assumes no liability and accepts no responsibility for information provided by Teladoc Health and the performance of the services by Teladoc Health. Support and information provided through this service does not confirm that any related treatment or additional support is covered under a member's health plan.



Submitting a Claim

File a claim for reimbursement

eClaims

You can quickly and conveniently submit claims electronically, through the app or through the Member Hub on **www.geobluestudents.com**. Scanned paper documents are delivered directly to our Claims Department and your eClaims are saved in the Claims section of the Member Hub.

Choose "Claims" in the GeoBlue app or visit the "File an eClaim" section of the Member Hub on **www.geobluestudents.com**.

Email and fax

To submit a claim via email or fax, a printable claim form and detailed instructions are available in the Member Hub on **www.geobluestudents.com**.

Visit the "How to File a Claim" section of the Member Hub on **www.geobluestudents.com** and click "How do you file a claim with GeoBlue?" to download the appropriate claim form.

Email: claims@geo-blue.com

Fax: +1.610.482.9623

Postal mail

If you prefer to submit a claim via postal mail, a printable claim form and detailed instructions are available in the Member Hub on **www.geobluestudents.com**.

Visit the "How to File a Claim" section of the Member Hub on **www.geobluestudents.com** and click "How do you file a claim with GeoBlue?" to download the appropriate claim form.

Claims Incurred Outside the U.S., Puerto Rico and U.S. Virgin Islands:

GeoBlue, Attn: Claims Department, P.O. Box 1748, Southeastern, PA 19399-1748, USA

Checking the status of your claim

Contact us for assistance:

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



Reviewing Plan Benefits

What is covered by your plan?

Skidmore College SCHEDULE OF BENEFITS

Metal Value: Platinum / Actuarial Value: 100.00%

Note: Medically Necessary Treatment in the United States is only covered for medical emergencies while covered under the Plan. If covered, expenses are covered at 100% of the Allowed Amount

Benefit Description	Cost Sharing Outside the U.S.	Notes/ Limits
Medical Limit	Unlimited	
Deductible	\$0	
Out-of-Pocket Limit	n/a	
OFFICE VISITS		
Primary Care Office Visits (or Home Visits)	Covered in full	See benefit for description
Specialist Office Visits (or Home Visits)	Covered in full	See benefit for description
PREVENTIVE CARE – See benefit for description		
Well Child Visits and Immunizations	Covered in full	
Adult Annual Physical Examinations	Covered in full	
Adult Immunizations	Covered in full	
Routine Gynecological Services/Well Woman Exams	Covered in full	
Mammograms, Screening and Diagnostic Imaging for the Detection of Breast Cancer	Covered in full	
Sterilization Procedures for Women	Covered in full	
Screening for Colon Cancer	Covered in full	
Vasectomy	Covered in full	
Bone Density Testing	Covered in full	
Screening for Prostate Cancer	Covered in full	
All other preventive services required by USPSTF and HRSA.	Covered in full	
EMERGENCY CARE		
Pre-Hospital Emergency Medical Services (Ambulance Services)	Covered in full	See benefit for description
Non-Emergency Ambulance Services	Covered in full	See benefit for description
Emergency Department	Covered in full	See benefit for description
Urgent Care Center	Covered in full	See benefit for description

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Reviewing Plan Benefits

What is covered by your plan?

Benefit Description	Cost Sharing Outside the U.S.	Notes/ Limits
PROFESSIONAL SERVICES and OUTPATIENT CARE		
Acupuncture	Covered in full	See benefit for description
Advanced Imaging Services	Covered in full	See benefit for description
Allergy Testing and Treatment	Covered in full	See benefit for description
Ambulatory Surgical Center Facility Fee	Covered in full	See benefit for description
Anesthesia Services (all settings)	Covered in full	See benefit for description
Cardiac and Pulmonary Rehabilitation	Covered in full	See benefit for description
Chemotherapy and Immunotherapy	Covered in full	See benefit for description
Chiropractic Services	Covered in full	See benefit for description
Clinical Trials	Covered in full	See benefit for description
Diagnostic Testing	Covered in full	See benefit for description
Dialysis	Covered in full	See benefit for description
Habilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy)	Covered in full	60 visits per condition, per Plan Year combined therapies
Home Health Care	Covered in full	40 visits per Plan Year
Infertility Services	Covered in full	See benefit for description
Infusion Therapy	Covered in full	Home infusion counts toward home health care visit limits
Inpatient Medical Visits	Covered in full	See benefit for description
Interruption of Pregnancy		
• Medically Necessary Abortions	Covered in full	Unlimited
• Elective Abortions	Covered in full	One (1) procedure per Plan Year
Laboratory Procedures	Covered in full	See benefit for description
Maternity and Newborn Care		
• Prenatal Care	Covered in full	See benefit for description
• Inpatient Hospital Services and Birthing Center	Covered in full	
• Physician and Midwife Services for Delivery	Covered in full	One (1) home care visit is covered at no Cost-Sharing if mother is discharged from Hospital early
• Breastfeeding Support, Counseling and Supplies, Including Breast Pumps	Covered in full	Covered for duration of breast feeding
• Postnatal Care	Covered in full	
Outpatient Hospital Surgery Facility Charge	Covered in full	See benefit for description

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Reviewing Plan Benefits

What is covered by your plan?

Benefit Description	Cost Sharing Outside the U.S.	Notes/ Limits
Preadmission Testing	Covered in full	See benefit for description
Prescription Drugs Administered in Office or Outpatient Facilities	Covered in full	See benefit for description
Diagnostic Radiology Services	Covered in full	See benefit for description
Therapeutic Radiology Services	Covered in full	See benefit for description
Rehabilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy)	Covered in full	60 visits per condition, per Plan Year combined therapies
Retail Health Clinic Care	Covered in full	
Second Opinions on the Diagnosis of Cancer, Surgery and Other	Covered in full	See benefit for description
Surgical Services (including Oral Surgery; Reconstructive Breast Surgery; Other Reconstructive and Corrective Surgery; and Transplants)	Covered in full	See benefit for description
ADDITIONAL SERVICES, EQUIPMENT and DEVICES		
Diabetic Equipment, Supplies and Self-Management Education <ul style="list-style-type: none"> Diabetic Equipment Supplies and Insulin (Up to a 90-day supply). Diabetic Education 	Covered in full	Cost -sharing for an insulin drug shall not exceed \$100 per 30-day supply. See benefit for description
	Covered in full	See benefit for description
Durable Medical Equipment and Braces	Covered in full	See benefit for description
External Hearing Aids	Covered in full	Single purchase once every three (3) years
Cochlear Implants	Covered in full	One (1) per year per time Covered
Hospice Care <ul style="list-style-type: none"> Inpatient Outpatient 	Covered in full	210 days per Plan Year
	Covered in full	Five (5) visits for family bereavement counseling
Medical Supplies	Covered in full	See benefit for description
Prosthetic Devices <ul style="list-style-type: none"> External Internal 	Covered in full	One (1) prosthetic device, per limb, per lifetime with coverage for repairs and replacements
	Covered in full	Unlimited; See benefit for description

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Reviewing Plan Benefits

What is covered by your plan?

Benefit Description	Cost Sharing Outside the U.S.	Notes/ Limits
INPATIENT SERVICES and FACILITIES		
Autologous Blood Banking	Covered in full	See benefit for description
Inpatient Hospital for a Continuous Confinement (including an Inpatient Stay for Mastectomy Care, Cardiac and Pulmonary Rehabilitation, and End of Life Care)	Covered in full	See benefit for description
Observation Stay	Covered in full	See benefit for description
Skilled Nursing Facility (including Cardiac and Pulmonary Rehabilitation)	Covered in full	200 days per Plan Year
Inpatient Habilitation Services (Physical Speech and Occupational Therapy)	Covered in full	
Inpatient Rehabilitation Services (Physical, Speech and Occupational Therapy)	Covered in full	
MENTAL HEALTH and SUBSTANCE USE DISORDER SERVICES (All mental health and substance use benefits will be paid at the same level of coinsurance as any other illness/injury)		
Inpatient Mental Health Care for a continuous confinement when in a Hospital (including Residential Treatment)	Covered in full	See benefit for description
Outpatient Mental Health Care (including Partial Hospitalization and Intensive Outpatient Program Services)	Covered in full	See benefit for description
ABA Treatment for Autism Spectrum Disorder	Covered in full	See benefit for description
Assistive Communication Devices for Autism Spectrum Disorder	Covered in full	See benefit for description
Inpatient Substance Use Services for a continuous confinement when in a Hospital (including Residential Treatment)	Covered in full	See benefit for description
Outpatient Substance Use Services (including Partial Hospitalization, Intensive Outpatient Program Services, and Medication Assisted Treatment)	Covered in full	Unlimited; Up to 20 visits per Plan Year may be used for family counseling
Opioid Treatment Programs	Covered in full	

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Reviewing Plan Benefits

What is covered by your plan?

Benefit Description	Cost Sharing Outside the U.S.	Notes/ Limits
PRESCRIPTION DRUGS		Limits
*Certain Prescription Drugs are not subject to Cost-Sharing when provided in accordance with the comprehensive guidelines supported by HRSA or if the item or service has an “A” or “B” rating from the USPSTF and obtained at a participating pharmacy. A member’s out-of-pocket costs for prescription insulin drugs shall not exceed \$100 per 30-day supply, regardless of the amount or type of insulin that is needed to fill such member’s prescription.		
Retail Pharmacy		
Tier 1- Generic	\$0 Copayment per 30-day supply	See benefit for description
Tier 2 – Preferred Brand	\$0 Copayment per 30-day supply	
Tier 3 – Non-Preferred Brand	\$0 Copayment per 30-day supply	
Up to a 90-day supply for Maintenance Drugs are available at retail level – copays apply for each 30-day supply		
Mail Order Pharmacy		
Up to a 90-day supply		See benefit for description
Tier 1 – Generic	\$0 Copayment per 30-day supply	
Tier 2 – Preferred Brand	\$0 Copayment per 30-day supply	
Tier 3 – Non-Preferred Brand	\$0 Copayment per 30-day supply	
Enteral Formulas		
Tier 1 – Generic	\$0 Copayment per 30-day supply	See benefit for description
Tier 2 – Preferred Brand	\$0 Copayment per 30-day supply	
Tier 3 – Non-Preferred Brand	\$0 Copayment per 30-day supply	
WELLNESS BENEFITS		
Gym Reimbursement	Up to \$200 per six (6) month period	
PEDIATRIC DENTAL and VISION CARE		
Pediatric Dental Care		
Benefits are the same for Participating or Non-Participating Providers		
• Preventive Dental Care	20% Coinsurance	One (1) dental exam and cleaning per six (6)-month period
• Routine Dental Care	20% Coinsurance	
• Major Dental Care (Oral Surgery, Endodontics, Periodontics and Prosthodontics)	50% Coinsurance	Full mouth x-rays or panoramic x-rays at 36-month intervals and bitewing x-rays at six (6) month intervals
• Orthodontics	50% Coinsurance	

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Reviewing Plan Benefits

What is covered by your plan?

Benefit Description	Cost Sharing Outside the U.S.	Notes/ Limits
Pediatric Vision Care Benefits are the same for Participating or Non-Participating Providers <ul style="list-style-type: none"> Exams Lenses and Frames Contact Lenses 	0% Coinsurance 0% Coinsurance 0% Coinsurance	One (1) exam per Plan Year; One (1) prescribed lenses and frames per Plan Year or One-year supply of Contact lenses per Plan Year
OTHER ADDITIONAL BENEFITS		
Emergency Medical Transportation	Maximum Benefit up to \$250,000	See benefit for description
Repatriation of Mortal Remains	Maximum Benefit up to \$50,000	
Emergency Family Travel Arrangements	Maximum Benefit up to \$5,000	
Accidental Death & Dismemberment Benefit	Maximum Benefit: Principal Sum up to \$10,000 per insured Member	See benefit for description

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Reviewing Plan Benefits

What is covered by your plan?

Exclusions and Limitations

No coverage is available under this Certificate for the following:

- A. **Aviation.** We do not Cover services arising out of aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline.
- B. **Convalescent and Custodial Care:** We do not Cover services related to rest cures, custodial care or transportation. "Custodial care" means help in transferring, eating, dressing, bathing, toileting and other such related activities. Custodial care does not include Covered Services determined to be Medically Necessary.
- C. **Conversion Therapy.** We do not Cover conversion therapy. Conversion therapy is any practice by a mental health professional that seeks to change the sexual orientation or gender identity of a Member under 18 years of age, including efforts to change behaviors, gender expressions, or to eliminate or reduce sexual or romantic attractions or feelings toward individuals of the same sex. Conversion therapy does not include counseling or therapy for an individual who is seeking to undergo a gender transition or who is in the process of undergoing a gender transition, that provides acceptance, support and understanding of an individual or the facilitation of an individual's coping, social support, and identity exploration and development, including sexual orientation-neutral interventions to prevent or address unlawful conduct or unsafe sexual practices, provided that the counseling or therapy does not seek to change sexual orientation or gender identity.
- D. **Cosmetic Services:** We do not Cover cosmetic services, Prescription Drugs, or surgery, unless otherwise specified, except that cosmetic surgery shall not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered Child which has resulted in a functional defect. We also Cover services in connection with reconstructive surgery following a mastectomy, as provided elsewhere in this Certificate. Cosmetic surgery does not include surgery determined to be Medically Necessary. If a claim for a procedure listed in 11 NYCRR 56 (e.g., certain plastic surgery and dermatology procedures) is submitted retrospectively and without medical information, any denial will not be subject to the Utilization Review process in the Utilization Review and External Appeal sections of this Certificate unless medical information is submitted.
- E. **Coverage Inside the United States**
We do not Cover care or treatment provided inside the United States or its possessions except for Emergency Services, Pre-Hospital Emergency Medical Services and ambulance services to treat Your Emergency Condition.
- F. **Dental Services:** We do not Cover dental services except for: care or treatment due to accidental injury to sound natural teeth within 12 months of the accident; dental care or treatment necessary due to congenital disease or anomaly; or dental care or treatment specifically stated in the Outpatient and Professional Services and Pediatric Dental Care section of this Certificate.
- G. **Experimental or Investigational Treatment:** We do not Cover any health care service, procedure, treatment, device or Prescription Drug that is experimental or investigational. However, We will Cover experimental or investigational treatments, including treatment for Your rare disease or patient costs for Your participation in a clinical trial as described in the Outpatient and Professional Services section of this Certificate, when Our denial of services is overturned by an External Appeal Agent certified by the State. However, for clinical trials, We will not Cover the costs of any investigational drugs or devices, non-health services required for You to receive the treatment, the costs of managing the research, or costs that would not be Covered under this Certificate for non-investigational treatments. See the Utilization Review and External Appeal sections of this Certificate for a further explanation of Your Appeal rights.
- H. **Felony Participation:** We do not Cover any illness, treatment or medical condition due to Your participation in a felony, riot or insurrection. This exclusion does not apply to Coverage for services involving injuries suffered by a victim of an act of domestic violence or for services as a result of Your medical condition (including both physical and mental health conditions).
- I. **Foot Care:** We do not Cover routine foot care in connection with corns, calluses, flat feet, fallen arches, weak feet, chronic foot strain or symptomatic complaints of the feet. However, we will Cover foot care when You have a specific medical condition or disease resulting in circulatory deficits or areas of decreased sensation in Your legs or feet.
- J. **Government Facility:** We do not Cover care or treatment provided in a Hospital that is owned or operated by any federal, state or other governmental entity, except as otherwise required by law unless You are taken to the Hospital because it is close to the place where You were injured or became ill and Emergency Services are provided to treat Your Emergency Condition.

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Reviewing Plan Benefits

What is covered by your plan?

- K. **Medically Necessary:** In general, We will not Cover any health care service, procedure, treatment, test, device or Prescription Drug that We determine is not Medically Necessary. If an External Appeal Agent certified by the State overturns Our denial, however, We will Cover the service, procedure, treatment, test, device or Prescription Drug for which coverage has been denied, to the extent that such service, procedure, treatment, test, device or Prescription Drug is otherwise Covered under the terms of this Certificate.
- L. **Medicare or Other Governmental Program:** We do not Cover services if benefits are provided for such services under the federal Medicare program or other governmental program (except Medicaid).
- M. **Military Service:** We do not Cover an illness, treatment or medical condition due to service in the Armed Forces or auxiliary units.
- N. **No-Fault Automobile Insurance:** We do not Cover any benefits to the extent provided for any loss or portion thereof for which mandatory automobile no-fault benefits are recovered or recoverable. This exclusion applies even if You do not make a proper or timely claim for the benefits available to You under a mandatory no-fault policy.
- O. **Services Not Listed:** We do not Cover services that are not listed in this Certificate as being Covered.
- P. **Services Provided by a Family Member:** We do not Cover services performed by a covered person's immediate family. "Immediate family" member means a child, stepchild, spouse, parent stepparent, sibling stepsibling, parent-in-law, child-in-law, sibling-in-law, grandparent, grandparent's spouse, grandchild, or grandchild's spouse.
- Q. **Services Separately Billed by Hospital Employees:** We do not Cover services rendered and separately billed by employees of Hospitals, laboratories or other institutions.
- R. **Services With No Charge:** We do not Cover services for which no charge is normally made.
- S. **Vision Services:** We do not Cover the examination or fitting of eyeglasses or contact lenses, except as specifically stated in the Pediatric Vision Care section of this Certificate.
- T. **Workers' Compensation:** We do not Cover services if benefits for such services are provided under any state or federal Workers' Compensation, employers' liability or occupational disease law.

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 this Plan issued by 4 Ever Life Insurance Company, and independent licensee of the Blue Cross Blue Shield Association, under insurance policy form number 28.1332 (NY) on file with the New York State Department of Financial Services.

This is only a summary of benefits. For more information about the benefits covered under this Plan, including benefit descriptions and other important information about the Plan, please see the full Certificate of Coverage. In the event of a discrepancy between this document and Certificate of Coverage, the Certificate controls.

Skidmore College Plan Year 2023 - 2024		
Monthly Participant Rate:	\$3.30 PEND	\$73.10 Medical

This pamphlet contains a brief summary of the features and benefits for insured participants covered under your school health insurance. This is not a contract of insurance. Coverage is provided under an insurance policy under which your school is a participating school. The policy is underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, Illinois. Complete information on the insurance is contained in the Certificate of Insurance which is on file with the school and is made available to all insured participants. If there is a difference between this program description and the certificate wording, the certificate controls.

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For questions about your medical plan:

Inside the U.S. call +1.844.268.2686

Outside the U.S. call +1.610.263.2847

customerservice@geo-blue.com

For medical assistance, (including Direct Pay outside the U.S.):

Collect calls accepted on +1.610.254.8771

Toll free within the U.S. call 1.800.257.4823

globalhealth@geo-blue.com



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