**Cover Your World** 

# **Claims Reference Guide**

Quality and Convenience

GeoBlue 🕸 🕅

GeoBlue members benefit from GeoBlue's ability to pay contracted doctors and hospitals directly for services. This cutting edge capability equals better access to care worldwide, without hassles or red tape.

## Direct Billing Claims Process outside the U.S. (3 Easy Options)

GeoBlue contracts with world class providers in over 180 countries. By visiting a contracted doctor or facility, GeoBlue is able to arrange direct billing\* and allow members to avoid paying up front for services.

3 easy options for members to arrange medical services and enjoy GeoBlue \*Direct Billing:

- 1. **Visit** the Member Login area on www.geobluetravelinsurance.com
- 2. Call +1.610.254.5850 or 1.855.481.6647 for assistance
- 3. Email globalhealth@geo-blue.com with a request

Members are always free to use providers outside of the GeoBlue Community. In this case, a member would pay for outpatient services and submit a claim to GeoBlue. Upon request, GeoBlue will make our best effort to guarantee payment directly to a non-contracted facility.

\*Direct Billing may not be available in all situations.

# Claims Process inside the U.S. (BlueCard Network)

GeoBlue members enjoy access to a carefully selected provider community within the **BlueCard network** while in the U.S. You have access to the largest national network and facilities that have been awarded the coveted Blue Distinction for superior medical outcomes. In the U.S., more than 80 percent of physicians and 90 percent of hospitals contract directly with Blue Cross and Blue Shield Plans.

To view the network: a member can log in to our member services area and select U.S. Provider Search. The network is also accessible on the claims page for each individual product.

Members are always free to use providers outside of the BlueCard Network. Most providers will bill GeoBlue directly in these instances. Use of a non contracted provider may result in a reduction of benefits.

## Forms and Tracking of Payment

Members can log in to the "Member Services" area of the **www.geobluetravelinsurance.com** web site and download claim forms as well as track the payment of a claim. Claim forms can also be found in the "Contact Us" section of the website.

#### Want more information?

Call: +1.855.481.6647 Email: customerservice@geo-blue.com