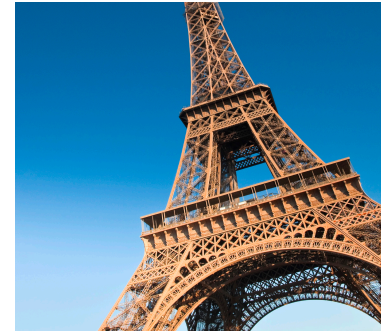


## GeoBlue Voyager®

For U.S. Students and Faculty



### Two Plans Available

#### Voyager Essential:

- Choice of varying medical limits and deductibles.
- For trips up to 6 months for ages 74 or younger.
- Covers pre-existing conditions for medical evacuation.
- Does not require a health plan.

#### Voyager Choice:

- Choice of varying medical limits and deductibles.
- For trips up to 6 months for ages 84 or younger.
- Covers pre-existing conditions for medical services and medical evacuation.
- Requires a health plan



### How to Enroll

- Visit [www.individualhealth.com](http://www.individualhealth.com)  
Email [sales@individualhealth.com](mailto:sales@individualhealth.com)  
Call Authorized Independent Agent  
Timothy Jennings  
(619) 435-6700



The leading health plan

for international study



## Who is GeoBlue®?

GeoBlue is an experience well beyond that of traditional international health insurance. Our health plans are offered in cooperation with local Blue Cross and Blue Shield companies and provide the tools and resources necessary for students to identify, access and pay for quality healthcare all around the world.

## What is GeoBlue Voyager®?

Affordable short term health insurance for students and faculty traveling abroad.

## Why choose GeoBlue Voyager?

- U.S. licensed and regulated
- Includes Medical, Evacuation, Mental Health, RX, AD&D
- No hospital pre-certification penalty
- Access to elite, profiled doctors and hospitals in 180 countries

# GeoBlue Voyager Benefits

## Medical Benefits

Maximum Benefit per Insured Person per policy period >	Four Options: \$50,000; \$100,000; \$500,000; \$1,000,000
Deductible per Insured Person per policy period >	Four Options: \$0; \$100; \$250; \$500
After the Deductible is satisfied, benefits are paid for Covered Expenses as follows up to the Medical Limit	

Benefits	Insurer Pays **	
	Essential	Choice*
<b>Professional Services:</b> Surgery, anesthesia, radiation therapy, inpatient doctor visits, X-ray and lab	100%	100%
Office visits, including X-rays and lab	100%	100%
<b>Inpatient Hospital Services:</b> Surgery, X-rays and lab	100%	100%
Inpatient medical emergency	100%	100%
Ambulatory surgical center	100%	100%
Ambulance service	100% up to \$1,000	
Claims resulting from downhill skiing and scuba diving	Maximum Benefit up to \$10,000	
Outpatient prescription drugs outside the U.S.	50% of Expenses up to \$5,000	100% of Expenses up to \$5,000
Dental care required due to an injury	100% of Covered Expenses up to \$200 maximum per trip period	100% of Covered Expenses up to \$500 maximum per trip period
Dental care for relief of pain	100% of Covered Expenses up to \$100 maximum per trip period	100% of Covered Expenses up to \$500 maximum per trip period
Physical and Occupational Therapy	6 visits per Period of Insurance. \$100 Max payment per visit.	

\* To be eligible for GeoBlue Voyager Choice, you must be enrolled in a primary health plan. See plan summary section for details.

\*\* After Medical Benefit Deductible Is Paid

\*\*\* Without a Deductible Being Applicable

\*\*\*\* Threat must be documented by U.S. State Department travel warning that is issued during your trip

Other Benefits	Insurer Pays ***	
	Essential	Choice
Accidental Death and Dismemberment	Maximum Benefit Principal Sum up to \$25,000	Maximum Benefit Principal Sum up to \$50,000
Repatriation of Remains	Maximum Benefit up to \$25,000	
Medical Evacuation	Maximum Benefit per Trip Period for all evacuations up to \$500,000	
Bedside Visit	Maximum Benefit per Trip Period up to \$1,500 for the cost of one economy round-trip airfare ticket to the place of the Hospital Confinement for one (1) person.	

All participants covered by this insurance plan are enrolled in the Global Citizens Associations whose members are entitled (subject to submission of the proper documentation) to a total of a \$500 allowance, and limited to \$100 per incident, to cover costs associated with each of the following incidents: Re-issuing a lost passport, Re-issuing a lost airline ticket, Replacing a lost piece of luggage that has not been returned (limited to \$100 per piece of luggage) while on your covered trip. This does not include luggage that was temporarily delayed or lost and later recovered.

All participants are eligible for an additional allowance up to \$500 if, post departure, your trip is shortened or interrupted for medical reasons, a terrorist event or an imminent threat\*\*\*\* to personal safety. In that event, a participant will be reimbursed for the cost of changing an airline ticket or ground transportation ticket of the same class as the unused travel ticket to return home in an amount up to \$500 (subject to submission of the proper documentation such as a medical report).

Please note: You can only purchase GeoBlue Voyager prior to departing on your trip.

The benefits outlined in the table show the payment percentages for Covered Expenses AFTER the Insured Person has satisfied their Deductible. 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. GeoBlue Contracted Providers are contracted to accept Reasonable Charges. This plan is available to U.S. residents, age 74 or younger (84 or younger for the Choice plan), who live in approved states. This is a nonrenewable plan. Subsequent periods of insurance can be purchased, in which case new Deductible, Eligibility and Pre-existing Condition Exclusions will apply.