Non-Emergency Use of GeoBlue Insurance Plan Abroad

Attn: Faculty Study Group or Extended Study leaders

All Colgate University Study Group and Extended Study faculty leaders and students are automatically enrolled in GeoBlue Insurance (HTH Worldwide Company). GeoBlue provides comprehensive medical coverage, emergency services, medical evacuation and repatriation of remains to its members along with basic palliative dental and vision care. GeoBlue also provides a number of resource services to all members.

Once you and your students have certificate of insurance digital cards, you will be given an individual certificate # with which you can register your personalized account, open a claim or open an emergency case (this process is a separate instruction sheet). This information is protected by HIPAA and is not available to Colgate employees. However, OCS can obtain information that a member of the community is seeking emergency care (without any details) so that we can make sure that the faculty leader is aware of this, and that the student is receiving proper support.

Faculty Advice:

We recommend that you take time to review the web site and to locate important information about your location and the medical resources available to you there, called Destination Dashboard. You can locate healthcare providers based on a list of those who have previously accepted payment from GeoBlue on behalf of another U.S. student, staff or faculty member. In addition, you will find lots of useful information about your location: crime, terror ranking, natural disasters, news/events, vaccines, currency, travel health particulars, US Embassy/Consulate, pharmacies, and clinics/hospitals. You can even request information on symptoms you may be experiencing (see the Symptom Triage Tool) for assistance.

Important Steps:

1. Register with GeoBlue and open a personal account.
2. Review the site and go to the various links outlined above.
3. Download the app for mobile devices; OCS will recommend that students do so as well.
4. As faculty leader, download a claims form just so you are familiar with its content. This is very easy to record. If you or a student has received medical care and needs to request reimbursement, scan the receipt and attach the scan to the claims form. The form will ask how you wish to be reimbursed (a US bank account, etc). Once that is indicated, reimbursements should be expected within 3 weeks of submission.
5. Identifying a physician, psychologist or other specialist is easy with this tool. In the London example there are 143 Hospitals/clinics and 44 Adult Primary Care physicians. Other specialists are available to you by searching the dashboard site. In foreign language settings (China, Spain, e.g.) there are providers who speak English and have been used repeatedly.
6. Encourage your students on-site to identify a healthcare provider early, particularly if there is a chronic health condition for which they receive treatment at home. That way, they can make plans to consult the doctor before their pre-existing condition (diabetes for instance) becomes an extreme issue!
7. If you receive complaints from students about their experience with local healthcare providers, GeoBlue and OCS will want to know. Please send us an email or ask the student to do so!

**Payment**

In some countries, individual healthcare providers may not accept GeoBlue insurance and will demand payment upfront. In this situation, please be prepared to pay with your Colgate credit card, and to register the receipt through Concur.

You will then seek reimbursement through the GeoBlue website by scanning your receipt and identifying a method for reimbursement.

**Note:** If you are accompanying a student to the hospital and the hospital is not on the list supplied by GeoBlue, you may have to secure treatment through a credit card with a large amount. OCS can help with its Colgate card if you don’t have enough credit to secure hospital admission and treatment.

**Exclusions to Coverage**

There are activities that are excluded in the GeoBlue coverage for all those enrolled in it, including for faculty, partners and dependents. Note that faculty should make students already on-site aware of these exceptions. If students undertake these activities and are injured, any costs will be their personal responsibility.

1. **Loss arising from:**
   a. Any professional sport, contest or competition
   b. Participating in any practice or condition program for such sport (above), contest or competition.
   c. Skin/Scuba Diving, sky diving, mountaineering (where ropes are customarily used), ultralight aircraft, parasailing, sail planning, hang gliding, parachuting, or bungee jumping.
2. Medical Treatment Benefits provision for loss due to or arising from a motor vehicle Accident if the Covered Person operated the vehicle without a proper license in the jurisdiction where the Accident occurred.
3. Abortion
4. Plastic or cosmetic surgery.
5. Expenses in the covered party’s home country
6. There are multiple other exclusions that are available by reading the policy available on the OCS web site.

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