

GeoBlue® Individual Products: Seller's Guide



Product		GeoBlue Voyager®- Single Trip Essential & Choice	
Target Market	<ul style="list-style-type: none"> Leisure traveler Missionary traveler Senior traveler 	<ul style="list-style-type: none"> Study abroad Teach abroad Trips up to 6 months outside of the U.S. 	
Eligibility	<ul style="list-style-type: none"> Age 18-95 Dependents Available to customers under 18 years old if parent is purchasing on their behalf 	<ul style="list-style-type: none"> Guaranteed issue 	
Benefits	<ul style="list-style-type: none"> \$1 Million limit Illness and accident Emergency medical transportation 	<ul style="list-style-type: none"> COVID-19 testing and treatment is included for everyone 95 years or younger Lost luggage and post departure trip interruption coverage 	
Sell as ...	<ul style="list-style-type: none"> Supplemental coverage 	<ul style="list-style-type: none"> Plan for a single trip abroad 	
Where to Find Customers	<ul style="list-style-type: none"> Employers, church and missionary organizations Universities/colleges 	<ul style="list-style-type: none"> Embassies, expatriate websites, Chambers of Commerce Exchange programs, study abroad programs, associations 	
Ways to Market	Website, direct mail, face-to-face, telemarketing		
Sample Premium	\$130		
Product		GeoBlue Trekker® Multi-Trip - Essential & Choice	
Target Market	<ul style="list-style-type: none"> Leisure traveler Business traveler 	<ul style="list-style-type: none"> Early retiree/Medicare Trips up to 70 days outside the U.S. 	
Eligibility	<ul style="list-style-type: none"> Age 18-95 Dependents Available to customers under 18 years old if parent is purchasing on their behalf 	<ul style="list-style-type: none"> Guaranteed issue Primary plan required 	
Benefits	<ul style="list-style-type: none"> Up to \$1,000,000 international medical limit Illness and accident 	<ul style="list-style-type: none"> Emergency medical transportation COVID-19 testing and treatment is included for everyone 95 years or younger 	
Sell as ...	<ul style="list-style-type: none"> Supplemental coverage 	<ul style="list-style-type: none"> An annual plan for multiple trips 	
Where to Find Customers	<ul style="list-style-type: none"> Employers, Chamber of Commerce, retirement communities 	<ul style="list-style-type: none"> Financial consultants 	
Ways to Market	Website, direct mail, face-to-face, telemarketing		
Sample Premium	\$295		
Product		GeoBlue Xplorer® - Premier, Essential and Select	
Target Market	<ul style="list-style-type: none"> American expatriate High net-worth global lifestyle International business assignee 	<ul style="list-style-type: none"> Foreign worker in the U.S. 6 month minimum 	
Eligibility	<ul style="list-style-type: none"> Premier and Essential are available to ages 14 - 74 Select is available to ages 14 - 64 	<ul style="list-style-type: none"> Persons under age 14 must be listed as a dependent of a parent or guardian to be eligible for coverage Select plan requires a primary health plan 	
Benefits	<ul style="list-style-type: none"> International health insurance Unlimited lifetime max on medical 100% coverage abroad 	<ul style="list-style-type: none"> Xplorer Premier plan includes U.S. coverage Xplorer Essential and Xplorer Select do not include U.S. coverage Xplorer Essential plan may include optional basic U.S. benefits upgrade that covers accidents and illnesses inside the U.S. for up to 3 visits per year, up to 21 days per visit 	
Sell as ...	<ul style="list-style-type: none"> An individual expatriate plan 		
Where to Find Customers	<ul style="list-style-type: none"> Employers, church and missionary organizations Embassies, expatriate websites, chambers of commerce 	<ul style="list-style-type: none"> Exchange programs, associations, international property managers Financial consultants 	
Ways to Market	Website, direct mail, face-to-face, telemarketing		
Sample Premium	Xplorer Premier: \$11,000/year Xplorer Essential: \$4,800/year Xplorer Select : \$3,400/year		
Product		GeoBlue Navigator®	
Target Market	<ul style="list-style-type: none"> Missionaries, NGOs and other volunteer organizations Marine/crew members 	<ul style="list-style-type: none"> Student/faculty 3-6 month minimum 	
Eligibility	<ul style="list-style-type: none"> Age 14-74 Affiliated with a mission group/church Affiliated with a vessel 	<ul style="list-style-type: none"> Full/part time association with a university Available to students between 14 and 18 years old 	
Benefits	<ul style="list-style-type: none"> International health insurance for marine, missionary or student/faculty 	<ul style="list-style-type: none"> Unlimited lifetime max on medical 100% coverage abroad 	
Sell as ...	<ul style="list-style-type: none"> An individual expatriate plan 		
Where to Find Customers	<ul style="list-style-type: none"> Church and missionary organizations Not for profit and NGOs Universities/colleges Marine/yacht associations 	<ul style="list-style-type: none"> Crew placement agencies Crew training Yacht management companies 	
Ways to Market	Website, direct mail, face-to-face, telemarketing, conferences		
Sample Premium	\$4,500/year		

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 Association.