

Simplifying International Healthcare

.....

**FOR EDUCATIONAL PURPOSES ONLY.
DO NOT SHARE EXTERNALLY**



Agenda

MEET GEOBLUE



WHY SELL INTERNATIONAL
COVERAGE?



NETWORK, TOOLS, AND PRODUCTS



CASE STUDY



AGENT SIGN UP AND AGENT HUB



QUESTIONS





Meet GeoBlue

- International health insurance for globally mobile travelers and expats.
- **The international solution** for the Blue Cross and Blue Shield Companies – pairing the leading domestic brand with the leading international brand
- **Leader** in helping international employees, students and travelers to identify, access, & pay for **quality health** care anywhere in the world.

A world map composed of a grid of dots on a blue background. The dots are arranged in a way that forms the outlines of the continents. The text "Why sell international coverage?" is centered over the map.

Why sell international coverage?

Consumer Sentiment About International Travel Creates a Receptive and Captive Market

PRE-COVID



37%

Purchased travel insurance prior to traveling



43%

Did not think about international coverage or assumed they were covered by their domestic plan

POST-COVID



65%

Have increased concern of getting sick while traveling abroad



74%

Are more likely to insure future international trips

Why International Coverage Matters

COMPREHENSIVE INTERNATIONAL COVERAGE FROM GEOBLUE COVERS GAPS THAT CAN CAUSE EMOTIONAL AND FINANCIAL DISTRESS



Important benefits such as medical evacuation and repatriation are typically not covered in a domestic medical plan

\$30K-70K+
Medical evacuation

\$12K-25K+
Repatriation

Source: GeoBlue



More than half of consumers surveyed said that searching for local healthcare providers and getting detailed information about their destination is critical

Source: Actionable Insights

Network, Tools, and Products

Robust Global Provider Network

GeoBlue's elite provider network ensures members will be covered virtually anywhere they reside

Our providers:

- ✓ Are recruited based on reputation, quality and member convenience
- ✓ Practice evidence-based medicine
- ✓ Speak fluent English
- ✓ Possess accreditations and board certifications from the American Board of Medical Specialties and Royal Medical Colleges
- ✓ Will see GeoBlue members on short notice



Comprehensive Provider Profiles Means Consumers Can Access Care with Confidence



Dr. Cheryl Patrice Hanna, MBBS

NETWORK PROVIDER

7 Alexander Street
Palmdale
Nassau,
Bahamas
Phone: 242 328.8716
Fax: 328.8719

Languages: English

Specialties: Internal Medicine, Pediatrics

REQUEST DIRECT PAY

EDUCATION / CERTIFICATIONS

Medical School

University of the West Indies, Jamaica 1987

Post-Graduate Clinical Training

Princess Margaret Hospital, Bahamas 1988

Additional Clinical Training

Wayne State University, United States 1996

Board Certifications

Internal Medicine, American Board of Medical Specialties 2008

Fellow, American College of Physicians 2008

Pediatrics, American Board of Medical Specialties 2003

Fellow, American Academy of Pediatrics 1998

ADDITIONAL INFORMATION

Professional Interests / Honors

In addition to her private practice, Dr. Hanna also focuses on academic teaching through the University of West Indies School of Medicine training program in Nassau.

Special Services

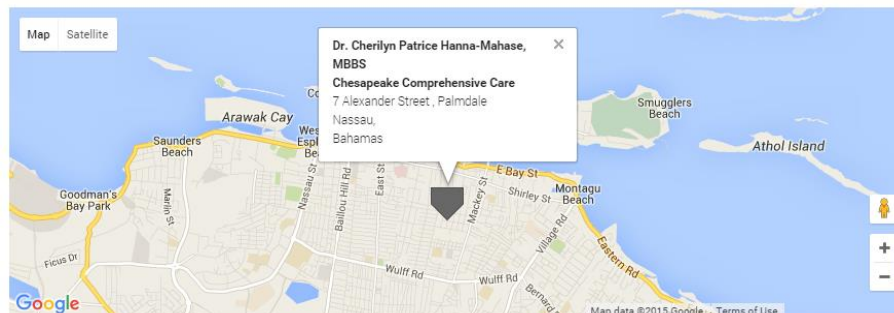
Diagnostic Services
House Call Service
Walk-in Appointments

Professional Interests / Hobbies

Dr. Hanna enjoys travel, golf and tennis.

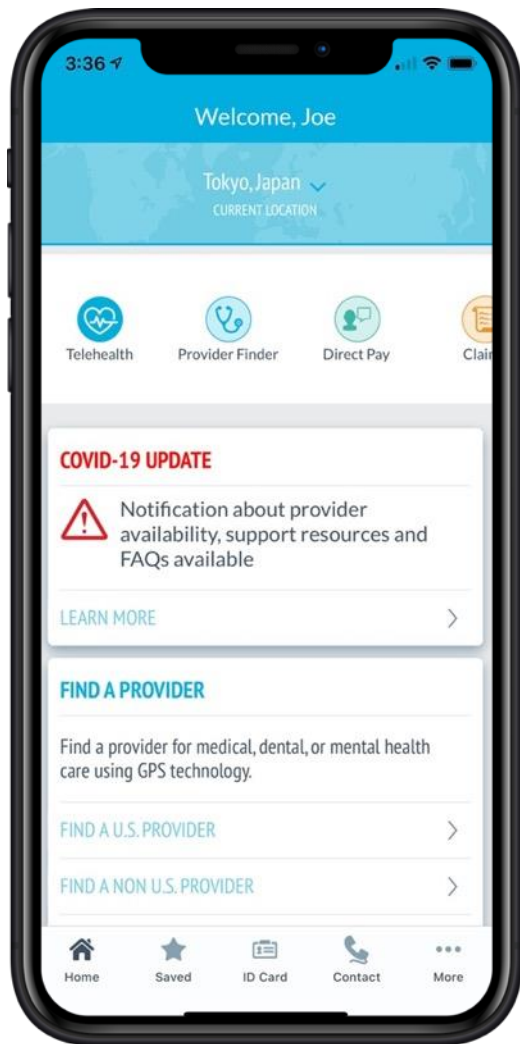
Hospital Affiliations

Doctors Hospital, Bahamas
Princess Margaret Hospital, Bahamas



Online and Mobile Tools

OUR MOBILE TOOLS ENABLE MEMBERS TO FIND CARE, REQUEST GUARANTEES AND NAVIGATE UNFAMILIAR HEALTH SYSTEMS ON THE MOVE



Direct Pay

Allows members to request a guarantee of payment from a website or the GeoBlue mobile App



Drug Equivalency Guide

Find country-specific prescription and over-the-counter names and preparations for over 500 medications in 55 countries



Translate Medical Terms

Translate symptoms, diagnoses and treatments into 14 common languages, with audio.



Understand Health and Security Risks

Review the latest security and health issues and dig into profiles on crime, terrorism and on the reliability of police, hotels and transportation



Mobile ID card

View on your mobile phone or tablet and fax directly to providers, or share via text or email



eClaims

Complete an electronic claim form and upload any supporting documents directly through the GeoBlue website or mobile App

Telemedicine Services

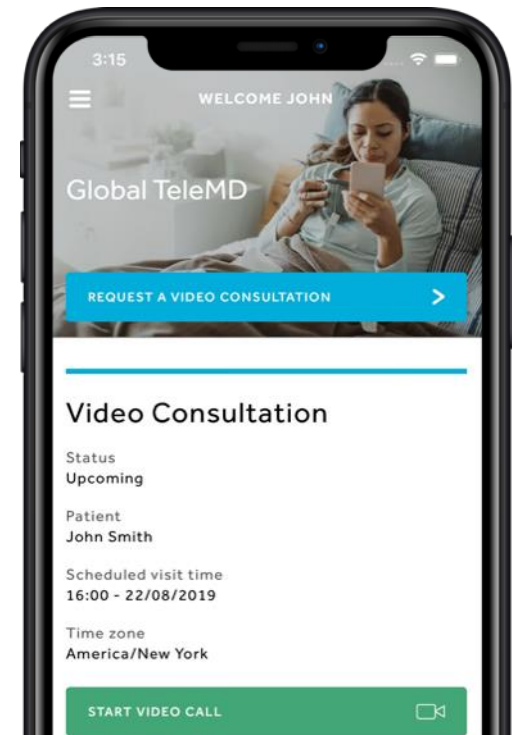
HEALTHCARE MEMBERS NEED, WHEN THEY NEED IT

Global TeleMD™

We know how important it is for members to get the healthcare they need, when they need it.

In addition to the worldwide network of healthcare professionals available through our health plans, we've teamed up with Teledoc to bring Global TeleMD that provides unlimited, 24/7/365 access to doctor consultations by telephone or video at no additional cost.

Doctors are available within and outside the U.S. Prescriptions may also be provided, as appropriate*.



ALL AT THE TOUCH OF A BUTTON

- ✓ A global network of doctors
- ✓ Medical guidance
- ✓ Same day virtual appointments, available 24/7
- ✓ Multiple language options
- ✓ Consultation notes sent directly to your phone
- ✓ Prescription and referral letters*



GeoBlue Portfolio for Individual Members

SHORT-TERM AND LONG-TERM MEDICAL PLANS FOR INDIVIDUALS AND FAMILIES



GEOBLUE VOYAGER

SHORT TERM TRAVEL MEDICAL PLAN FOR SINGLE TRIPS

Coverage for travel up to 182 days per trip, for US citizens/residents traveling outside the US

- ✓ Guaranteed issue, up to age 95
- ✓ Covers acute sickness, accidents, injuries
- ✓ Coverage for pre-existing conditions available
- ✓ No excluded countries
- ✓ Premium based on age and length of trip
- ✓ Coverage for medically necessary evacuation
- ✓ Includes medically necessary testing & treatment for COVID-19
- ✓ 24/7 support
- ✓ Global telemedicine services included



GEOBLUE TREKKER

SHORT TERM TRAVEL MEDICAL PLAN FOR MULTIPLE TRIPS

Annual coverage for travel up to 70 days per trip in a year

- ✓ Unlimited trips per year (70 days max per trip)
- ✓ Guaranteed issue, available up to age 95
- ✓ US health plan required
- ✓ Includes medically necessary testing & treatment for COVID-19
- ✓ 24/7 support
- ✓ Global telemedicine services included



GEOBLUE XPLOER

LONG TERM MEDICAL PLAN FOR EXPATS*

Comprehensive coverage for international living

- ✓ Available to US citizens/residents, foreign nationals, up to age 74
- ✓ Primary, comprehensive medical plan
- ✓ Unlimited lifetime max
- ✓ Options for no, basic, or comprehensive U.S. coverage
- ✓ Medically underwritten
- ✓ Includes medically necessary testing & treatment for COVID-19
- ✓ 24/7 support
- ✓ Global telemedicine services included



GEOBLUE NAVIGATOR

LONG TERM MEDICAL PLAN FOR SPECIFIC NEEDS

Comprehensive coverage designed for marine/crew, non-profits, NGOs, missionaries, students and faculty

- ✓ Affordable monthly premium
- ✓ Up to age 74
- ✓ Includes U.S. coverage
- ✓ Includes medically necessary testing & treatment for COVID-19
- ✓ 24/7 support
- ✓ Global telemedicine services included
- ✓ Medically underwritten

*Long-term (expat) health plans are not available in SD, MD, NY and WA.

How to Recognize Opportunities

SHORT-TERM INTERNATIONAL TRAVEL PROVIDES MANY OPPORTUNITIES TO PROMOTE THE VALUE OF GEOBLUE

Short-term travel plans in action

19-year-old US student to study in Greece for a semester.

- 113 travel days
- Total premium for \$0 deductible/\$1 million medical limit

GeoBlue Voyager Choice, Single Trip:

\$223.74

(\$1.98/day x 113 days)

45-year-old businessperson who travels frequently from the US to Germany throughout the year.

GeoBlue Trekker Choice, Multi Trip:

\$175 annually

68-year-old taking a 10 day vacation to Italy and France.

- 10 travel days
- Total premium for \$0 deductible/\$1 million medical limit

GeoBlue Voyager Choice, Single Trip:

\$90

(\$9/day x 10 days)

68-year-old couple will be taking 3 international trips/tours/cruises over the course of a one-year period.

GeoBlue Trekker Choice, Multi Trip:

\$460 annually





65+ International Travel Is Rebounding

SHIFT IN CONSUMER PERCEPTION CREATES URGENCY AND OPPORTUNITY



of 65+ consumers are concerned
about **getting sick while traveling***

62%

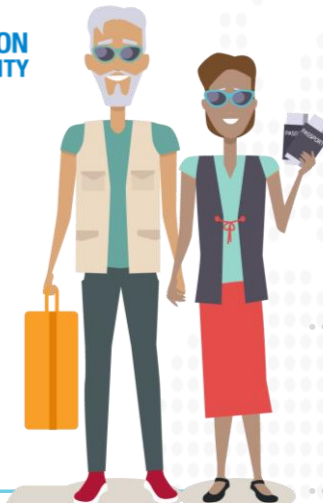
of 65+ consumers are
likely to buy travel
medical coverage*



MEDICARE PLANS OFFER **LIMITED COVERAGE OUTSIDE THE U.S.**

Even the richest Medicare Advantage/Supplement plans offer limited benefits, which can be exhausted in one medical experience

*Source: GeoBlue, Benenson Research, December 2020



SELLING GEOBLUE® TO 65+ CUSTOMERS **IS EASY**



Guaranteed issue
up to age 95



85% of policies
sold online



Increased stickiness
with existing
membership



Ready-to-use
marketing content



Optional sales support
through GeoBlue call center



CROSS-SELLING OPPORTUNITY TO GROW REVENUE

\$300 average premium

PLANS



SINGLE TRIP



ANNUAL
MULTI-TRIP

- ✓ Medically necessary COVID-19 testing and treatment on all plans
- ✓ Coverage for pre-existing conditions available
- ✓ Unlimited telehealth visits
- ✓ Benefits up to \$1 million

How to Recognize Opportunities

INTERNATIONAL OPPORTUNITIES TAKE ON MANY DIFFERENT SHAPES AND SIZES

Expat plans in action

48-year-old executive getting relocated to Beijing, China for 2 years. He will be bringing his wife and 2 young children with him on assignment.

GeoBlue Xplorer Premier 1000 w/ Rx and Dental/Vision
\$3,085/month
(\$37,020 annually)

24-year-old taking a job in Rome, Italy for 1 year. Will remain on parents US plan.

GeoBlue Xplorer Essential Elite (\$0) w/ Rx
\$339/month
(\$4,068 annually)

27-year-old to teach English as second language in Shanghai, China.

GeoBlue Navigator 500
\$365/month
(\$4,380 annually)

34-year-old Foreign National and spouse from Argentina coming to the US to study.

GeoBlue Navigator 250
\$830/month
(\$9,960 annually)

Unexpected Expat opportunities

Some members may not meet the requirements of a domestic medical plan but may qualify for an **Expat** plan:



Foreign nationals studying in the U.S. and looking to stay in the U.S. after their program has ended



U.S. college students looking to extend their stay after their study abroad program has ended



Third country nationals who are residing in the U.S. for 3+ months per year



Case Study

Case Study



LOCATION:

Nha Trang, Vietnam



SYMPTOMS:

Abdominal Pain



OUTCOME:

Evacuation to Thailand

SERVICES PROVIDED:

- Clinic services in Vietnam: \$1,788.00
- Air evacuation to Bangkok: \$45,000.00
- Hospital care in Thailand: \$28,523.00
- Patient and non-medical escort: \$11,232.00

TOTAL INCURRED EXPENSES \$86,543.00



PREMIUM PAID FOR GEOBLUE VOYAGER SINGLE TRIP:

\$23.00



Agent Hub

How to Get Appointed to Sell GeoBlue

www.geobluetravelinsurance.com

 **COVID-19 Update:** Click [here](#) for important notices about plan purchase, cancellation, provider availability and other FAQs.

call toll free: **855.481.6647** | outside US: **610.254.5850**EnglishAgentsCorporate Group PlansContact UsMember Login


Travel Medical & International Health Insurance

[Travel Medical PLANS](#)[Destination Health PROFILES](#)[Why Choose GEOBLUE](#)[Member SERVICES](#)

Welcome to the Agent Hub

Each year hundreds of thousands of travelers and global citizens protect themselves and their travel plans through Worldwide Insurance Services (WIS). Our programs combine competitively priced travel and international health insurance with critical travel health and safety resources.



NOT YET REGISTERED?

[LEARN MORE](#)
(AVAILABLE TO LICENSED INSURANCE AGENTS. LICENSED TRAVEL AGENTS CAN SELL THE TRIP PROTECTION PLANS ONLY.)

ALREADY REGISTERED?

[LOGIN](#)

"The individual international insurance products that GeoBlue offers are unparalleled in the marketplace."

We rely on GeoBlue and trust them to provide the high level of service that our clients deserve and expect. As the largest international private brokerage firm in the world, Lockton needs to present our clients with international solutions that offer comprehensive insurance, technology & resources, as well as incredible customer service. GeoBlue helps us achieve this."

—Lockton Benefit Group of Lockton Companies, LLC

Welcome to the Agent Hub



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HTH Call Center
22406

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Your Personal Links

GeoBlue Travel Insurance
<https://www.geobluetravelinsurance.cc>

HTH Travel Insurance
<https://www.hthtravelinsurance.com/in>

Broker Onboarding

"I believe in circumstances. I believe in hard work."

— Carlos Slim (1940 -)
Investor and Philanthropist

More Webinars Coming Soon

Please check back often.
Previous webinars can be accessed via the Webinar Archive.

[WEBINAR ARCHIVE](#)

News

[Long Term Marketing Campaign Guide](#)

[Short Term Marketing Campaign Guide](#)

[Telemedicine App Now Available](#)

[Telemed Case Study](#)

[Updated Hot Zone List](#)

[Who We Are - Flyer](#)

Sales Summary (Updated 5 AM Eastern Time Daily)

Month to Date0.00

Quarter to Date0.00

Year to Date0.00

Apr Sales

Q2 2023 Sales

2023 Sales

Mar Sales

Q1 2023 Sales

2022 Sales

Custom Sales Reports (mm/dd/yyyy)

From: To: [GO](#)

Web Traffic

 Newsletter ARCHIVE

Commission Statements

Select a Month [GO](#)

Marketing

Expat Admin & Underwriting

Simple Quoting



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<https://www.geobluetravelinsurance.cc>

HTH Travel Insurance
<https://www.hthtravelinsurance.com/in>

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Onboarding

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"I believe"

Single Trip

Multi Trip

Expat

Navigator for Education

Navigator for Crew

Navigator for Missionary

Group

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Marketing

Get a Quote for Your Clients in Minutes

EXAMPLE: SINGLE TRIP TRAVEL MEDICAL QUOTE

 **COVID-19 Update:** Click [here](#) for important notices about plan purchase, cancellation, provider availability and other FAQs.

Information: 610-263-2006 | b9df74742f@geo-blue.com English [Agents](#) | [Corporate Group Plans](#) | [Contact Us](#) | [Member Login](#)

GeoBlue 
Travel Medical & International Health Insurance

[Travel Medical PLANS](#) | [Destination Health PROFILES](#) | [Why Choose GEOBLUE](#) | [Member SERVICES](#)

Single Trip Travel Medical Insurance

[QUICK QUOTE >](#)

[Voyager Choice](#) [Voyager Essential](#)



[BENEFITS](#) [ELIGIBILITY](#) [FAQ](#)

Plan Highlights

- Ideal for international leisure, missionary or business travel.
- Coverage of COVID-19 testing and treatment. †
- Post-departure trip interruption transportation benefit up to \$1,000*.
- Quarantine benefits up to \$50 per day, for 10 days*.
- Choice of varying medical limits and deductibles.
- For trips outside the U.S. up to 6 months for ages 95 and younger*.

Plan Distinctions

- 24/7 Phone, Web, Mobile and Telemedicine Support.
- Medical, Evacuation, Mental Health, RX, AD&D.
- No hospital pre-certification penalty.
- Voyager Choice is the most popular and comprehensive plan.

SINGLE TRIP QUOTE

Do you have primary health insurance? 

☒ YES ☐ NO

5 digit US Zip Code

Travel Dates

04/18/2023  

Age of Traveler(s)

Enter ages as of today. One traveler per box, the main subscriber first. All travelers must reside in the same U.S. state. For children under 1, enter 0. Dependents are eligible to be on the same plan as the main subscriber until age 28.

Subscriber

[Add Traveler](#)

[I'd rather enter Date\(s\) of Birth](#)

[QUOTE NOW](#)

Get a Quote for Your Clients in Minutes

EXAMPLE: SINGLE TRIP TRAVEL MEDICAL QUOTE

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Travel Medical & International Health Insurance

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[Travel Medical Plans](#) / [Single Trip Medical Plans](#) / Quote

Voyager Choice Quote Results

Covered Individuals: 1

Trip Dates: 06/18/2023 - 07/28/2023

EDIT PLAN

\$115.62 \$50,000 Medical Limit \$500 Deductible	\$156.62 \$100,000 Medical Limit \$100 Deductible	\$199.26 \$1,000,000 Medical Limit \$0 Deductible
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Medical Limit

\$50,000 \$100,000 \$500,000 \$1,000,000

Deductible

\$500 \$250 \$100 \$0

Essential Option

\$199.26 total
Covered Individuals: 1

\$1,000,000 Coverage
\$0 Deductible

APPLY NOW

Questions? [Expand To View Benefits](#)
Visit our [FAQ](#) page.

Quoted prices include a \$3.50 per person annual membership fee for the Global Citizens Association (GCA). If you are already a member, your membership will be extended for 12 months. Members may request a pro-rated adjustment of current membership fees. Please contact GCA at admin@gcassociation.org.

Agent Hub

YOUR GEOBLUE SALES DASHBOARD

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Custom Sales Reports (mm/dd/yyyy)
From: To: [GO](#)

Commission Statements
Select a Month [GO](#)

Web Traffic

 **Newsletter ARCHIVE**

Marketing

ACCESS READY-TO-USE CONTENT AND MATERIALS TO PROMOTE GEOBLUE

24

New! Campaign Guides for Brokers

READY-MADE MARKETING CONTENT TO HELP YOU PROMOTE GEOBLUE TO YOUR CLIENTS (AND ATTRACT NEW BUSINESS)



Short-term travel campaign guide For Brokers with Individual Business

E-MAILS AND NEWSLETTERS

Headline

Getting prepared to explore the world again

Subhead

Steps you can take now to feel safe and secure when traveling internationally

Copy

While the past year prevented many from traveling, the desire to take that previously scheduled trip or long-planned vacation hasn't subsided. With all the cheap flights and vacation deals, you may be thinking that 2021 is finally the right time to take that trip of your dreams.

Dreaming is one thing. Feeling ready to book a trip is another. Here are some steps you can take right now to plan a successful international journey.

Do your research. Refer to agencies such as the [Centers for Disease Control](#) and [U.S. Department of State](#) for the latest guidelines and travel advisories so you can choose your destination wisely, and better understand the requirements for re-entering the U.S.

Make sure you are covered. Purchasing a short-term international health insurance plan is one of the smartest things you can do to protect both your health and your finances. You may be thinking, "Won't the health insurance plan I already have be sufficient if I get sick or injured in another country?" The answer is that it probably does not have the right kind of protection you need when you travel outside the U.S.

There are health insurance plans that are specifically designed for international travel. Plans like GeoBlue [link to your personal URL](#) have no deductible and cover important needs like medically necessary evacuations which can cost you thousands of dollars out of pocket and are typically not covered by your U.S. medical plan.

GeoBlue also has a flexible cancellation policy, covers medically necessary COVID-19 testing and treatment, and includes Global [Teleno](#) telemedicine services for contactless access to care in case you need it.

Get familiar with your destination. A plan like GeoBlue [link to your personal URL](#) provides a mobile app that you can download before you travel, so you can locate quality providers, view destination profiles, get the latest on any regional safety concerns, and so much more.

No matter where you plan to travel, a little preparation can go a long way to getting your international journey off on the right foot.

SOCIAL POSTS

Post 1

POST: What would happen if you got sick or injured while traveling abroad? The truth is your domestic medical plan may not have the right coverage, leaving you vulnerable to paying thousands of dollars in out-of-pocket medical costs. You can cover the gaps with a GeoBlue short-term international insurance plan if you get sick, injured, or have a medical emergency while traveling outside the U.S. Plans include comprehensive coverage for medical necessary evacuation, medical necessary COVID-19 testing and treatment, 24/7 support, telemedicine services, and more. For more information on international travel medical plans, visit:

[INSERT ONE OF THE LINK OPTIONS BELOW](#)

HASHTAGS: #GeoBlue #COVID19 #InternationalMedicalInsurance #vacationtravel #travelmedicalinsurance #globalnomad #internationaltravel

LINK OPTIONS:

Link to your personal URL with link ID

[link to your personal URL with link ID](#)

Link to the general GeoBlue travel insurance site with no personalization and no link ID. This link is not able to track your sales.

[link to the general GeoBlue travel insurance site with no personalization and no link ID](#)

VISUAL:

Proposed content for visual such as image suggestions, placement, campaign considerations.

(logos & disclaimer)

(visual -- map graphic with hop from U.S. to international location/Europe)

Planning an international trip?

Be sure you are covered here. Covered there.

If GeoBlue logo is used, the graphic will require the following disclaimer:

GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Insurance Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association.

IMAGE SIZE: 1200x630 - FB, LI, TW 1080x1080 - IG

DIGITAL BANNER ADS



Animated: 125x125, 160x160, 300x250

Download



Static: 520x50, 725x50

Animated: 1050x50, 520x50, 660x100, 725x50

Download



Animated: 125x125, 160x160, 210x297, 240x60, 300x50, 300x250, 600x50, 600x100, 725x50, 725x100

Download

Content guide for marketing to individual expats also available. Senior market content guide coming soon.

Getting started with



Broker Support Team



855.481.6647



PartnerProgram@geo-blue.com



geobluetravelinsurance.com



Questions?



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.

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.

A world map composed of a grid of dots, with the word 'APPENDIX' centered over it.

APPENDIX

General Rules (Use of Marks)



Not authorized (specifically prohibited) from any form of misleading advertising using the **Blue Cross**® or **Blue Shield**® marks, including without limitation:

- Any advertising or use of the marks that implies that the agent(s) business organization is:
 - The same entity as **GeoBlue**, another **Blue Cross Blue Shield Plan** or the **Association**; or
 - Employed by GeoBlue, another Blue Cross Blue Shield Plan or the Association; or
 - A sales or claims office of GeoBlue
- Any advertising or use of the marks that misleads the public regarding the type of coverage available or the agent's geographic territory.

Agents should be careful to specify that they are “**Authorized Agents**” of GeoBlue.

Requirements for Use of Word Marks

- Agent's name and any logo must be at least as prominent as any use of the Blue Cross® and Blue Shield® marks, notwithstanding any exceptions or additional rules.
- Any communication using a name mark must display the registration indicia, “®” at least once. This should be the first and/or most prominent appearance of the mark.

Requirements for Use of Symbol Marks

Any use of a symbol mark must display the registration indicia, “®”. If both **Blue Cross**® and **Blue Shield**® symbol marks are used together, each must individually display the registration indicia, “®”.

Solid symbol marks must be displayed in Blue or Black. Symbol marks with interior design elements must be displayed in Blue, Black or White. If both symbols are used, both must be displayed in the same color and size. The **Blue Cross**® symbol should always appear to the left and/or above the **Blue Shield**® symbol mark.

Standard Symbols

Symbols and interior design must be a single color, and may not be any other color than blue, black or white.

Examples:



Solid Symbols

Single color, no interior design; use in blue only

Examples:



If they appear together horizontally,

- Blue Cross Symbol on the left
- Blue Shield Symbol on the right
- Same size, format and color

Use of Marks in Conjunction with Other Entity's Symbols

The **Blue Cross**® and **Blue Shield**® marks may not be more prominent than the marks of other entities.

If the Agent's Communication uses a legend to identify other entities as owner of certain marks, the use of a legend identifying the Blue Brands is **Mandatory**.

Approval of any Communication or other use of a mark of the Association may be obtained from **GeoBlue**, as indicated in Rule 5 of the *Guidelines and Rules for Authorized Agents*.

Web Sites and Other Internet Use



In any Web site or other Internet Communication, Agent must include the words, “**Authorized Agent**,” above or before any use of **GeoBlue’s** name or the **Blue Cross**® or **Blue Shield**® symbol marks. “**Authorized Agent**,” must be larger than **GeoBlue**.

Hyperlinks that include or use the Blue Brands

- Must designate that agent and as appropriate designate **GeoBlue** and avoid confusion. Examples:
 - Official Web Site of GeoBlue
 - Official Web Site of Blue Cross and Blue Shield Association.

The use of framing to show the official Web Site of the Association or **GeoBlue** within the Website of the Agent is prohibited unless the agent obtains written authorization of relevant owner.

Search Engines



The title of the Website used by an Internet search engine or directory may Not make any use of the **Blue Cross**® and **Blue Shield**® names, except as follows.

- ABC Agency, Authorized Agent for GeoBlue

If the site description used by the Internet search engine or directory makes any use of the **Blue Cross**® and **Blue Shield**® names, Agent Must include the words, **“Authorized Agent.”**

If keywords or key phrases used by an internet search engine or directory include any of the **Blue Cross**® and **Blue Shield**® names, Agent must also us “Authorized Agent” as one of the key phrases and designate **GeoBlue**.

For example, agent may list “GeoBlue” and “Authorized Agent” as key phrases.

The words, **“Authorized Agent,”** do not need to be used with textual references to **GeoBlue** provided that the agent’s status as an authorized agent is included and made clear in any display or headings and the Web pages, Internet or other online communications do not otherwise confuse its audience.

Telephone Directory Listings and Advertising

The finding line in all telephone directory listings, including in 411 information, White Pages, and Yellow Pages listings, must begin with the name of the Agent. Agents may not make any use of the **Blue Cross**® and **Blue Shield**® names in finding lines, except as follows:

- ABC Agency, Authorized Agent for GeoBlue
- Jane Doe, Authorized Agent for GeoBlue

For Yellow Pages and White Pages Block or partial page advertisements, the finding line may contain the Agent's name only or the Agent's name followed immediately by "**Authorized Agent for GeoBlue**". If the phase "**Authorized Agent for GeoBlue**" does not appear immediately following the Agent's name, the Agent must clearly display the words "**Authorized Agent**" above any use of GeoBlue or the **Blue Cross**® and **Blue Shield**® symbols.

If any Blue Brands are used on stationery, envelopes or business cards, the Agent must indicate thereon that he/she is an "**Authorized Agent for GeoBlue.**" Must be used in conjunction and at the bottom of the stationery envelop or business card.
