

Frequently Asked Questions

- [Who should buy GeoBlue Voyager?](#)
 - Anyone in need of an international travel medical plan when leaving the U.S. for leisure, educational, missionary or business travel.
- [What is the minimum and maximum trip length?](#)
 - A trip can be as short as 1 day or as long as 182 days. The minimum charge assessed is 7 days.
- [What methods of payment are accepted?](#)
 - Premiums can be paid by a major credit card online. If paying by check, please make checks payable to Worldwide Insurance Services and mail to:

GeoBlue
Attn: Enrollment
933 First Avenue
King of Prussia, PA 19406
- [How are medical evacuation decisions made?](#)
 - The evacuation benefit pays for a medical evacuation to the nearest hospital, appropriate medical facility or back to the U.S. Transportation must be by the most direct and economical route. All evacuations require written certification by the attending physician that the evacuation is medically necessary and must be approved by the Global health and Safety team.
- [What is the COVID-19 coverage under this plan?](#)
 - Click [here](#) for the latest information about plan coverage, cancellation, provider availability and other FAQs related to COVID-19.
- [Are acts of terrorism covered under this plan?](#)
 - Yes. The GeoBlue Voyager plan does not exclude illnesses or injuries related to terrorism or a terrorist act. In order to be covered in countries where there are open hostilities, such as Iraq and Afghanistan, a member must not be engaged in hostile or combative activities.
- [How do I access participating medical providers outside the U.S. and avoid claim forms?](#)
 - GeoBlue's Global Health and Safety services help members identify, access, and pay for quality healthcare all over the world. This includes a contracted community of elite providers in 180 countries. Members can access these carefully selected providers and arrange for the bills to be sent directly to GeoBlue. Please note, a member is responsible for their deductible at time of service, if applicable.

Direct billing can be requested by calling the assistance telephone number listed on your member ID card, or by emailing globalhealth@geo-blue.com.
A claims instruction page is available online and can be accessed by visiting the [GeoBlue Voyager Claims page](#). Claim forms are downloadable from this section of the site.
- [Will my pre-existing condition be covered under a GeoBlue Voyager plan?](#)
 - Pre-existing medical conditions are treated differently depending upon the plan you have selected.

The GeoBlue Voyager Choice plan is available to those who have primary insurance inside the U.S. and will cover medical treatments for pre-existing conditions. Please refer to the definition of a primary health plan for more specific information on what plans qualify as a primary insurance.

Under the GeoBlue Voyager Essentials plan, benefits are not available for any services received on or within 6 months after the Eligibility Date of an Insured Person, if those services are related to a Pre-existing Condition as defined in the Definitions section of the Plan Description. This exclusion does not apply to a Newborn that is enrolled within 31 days of birth or a newly adopted child that is enrolled within 31 days from either the date of placement of the child in the home, or the date of the final decree of adoption.

The pre-existing conditions exclusion under GeoBlue Voyager Essential does not apply to the Emergency Medical Transportation benefit, Repatriation of Mortal Remains benefit, or the Emergency Family Travel Arrangements benefit. GeoBlue Voyager Essential does not require that insureds have primary insurance at the time of enrollment.

- [Do I need to have a US Primary Health Plan already in place prior to purchasing this plan?](#)
 - Yes. A Primary Health Plan is a Group Health Benefit Plan, an individual health benefit plan or a governmental health plan (e.g. Medicare). **Note: Medicaid and V.A. health plans do not constitute primary health insurance.** The primary plan does not need to be a Blue Cross and/or Blue Shield medical plan in order to be eligible.
- [Does my US Primary Health Plan need to be a Blue Cross and/or Blue Shield medical plan in order to purchase a GeoBlue plan?](#)
 - No. The primary plan does not need to be a Blue Cross and/or Blue Shield medical plan in order to be eligible.
- [Do I file claims with my primary insurance first?](#)
 - GeoBlue Voyager plans are secondary insurance. However, GeoBlue will process and pay claims upfront as a primary payor and reserves the right, where applicable, to contact your primary insurance company to coordinate benefits.
- [I am leaving before my policy materials arrive in the mail. How will I receive the information I need in time?](#)
 - Upon a successful purchase, you will receive an email confirmation which contains all your necessary policy information and important contact information for emergencies. Once enrolled, members can instantly log in to the Member Hub area of GeoBlue's website and download an electronic ID card and other policy documents.
- [How far in advance do you need to purchase a GeoBlue Voyager plan?](#)
 - A GeoBlue Voyager plan may be purchased up to one day before your departure date. GeoBlue recommends that customers wishing to receive a hard copy ID card should allow 2 weeks prior to their effective date when purchasing.
- [I already left on my trip. Can I buy a GeoBlue Voyager plan when I am outside the U.S.?](#)
 - No. GeoBlue Voyager plans have been approved to be sold to customers purchasing from inside the U.S. You may request a policy extension or a onetime consecutive re enrollment while overseas.
- [Who is eligible to be on the same GeoBlue Voyager policy?](#)
 - Dependents may include your spouse, age 95 and younger, and/or your eligible child(ren) or other eligible dependent(s)—see [Eligible Dependents](#). Benefits and Eligibility vary for South Dakota residents. [Learn more](#).
- [Will GeoBlue Voyager cover me inside the U.S.?](#)
 - No. The GeoBlue Voyager plans are designed to cover a member anywhere outside the U.S. U.S. means the 50 states of United States of America including the District of Columbia, Puerto Rico, and the US Virgin Islands.
- [Does this plan meet all Schengen Visa requirements?](#)

- Yes, GeoBlue plans meet all of the Schengen Visa requirements. If you will be traveling to any of the countries within the Schengen area and depending on your nationality, you may be required to show proof that your insurance plan has certain benefits. GeoBlue can provide you with a **Visa letter** that you can use as proof to show the consulate that your policy meets all the Schengen visa requirements. The Visa letter contains all the specific wording the consulate is looking for.

The countries within the Schengen area requiring a short-stay visa and proof of insurance include Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France and Monaco, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland. See the most current list of [countries within the Schengen area](#) and find out which [nationalities require a visa and Schengen travel health insurance](#).

- [What is the difference between this plan and the other Voyager option?](#)

- To view the differences between Voyager Essential and Voyager Choice please see the product [comparison grid](#).

- [Who is the provider for rendering the telemedicine service?](#)

- We have partnered with the global telemedicine leader, Teladoc Health (formerly Advance Medical) to provide our members with compliant remote doctor consultations, starting January 2020.

[Learn more on our telemedicine service](#)

- [What services are provided under the telemedicine offering?](#)

- Members can receive medical guidance, diagnosis (if the necessary medical information is provided), and a treatment/prescription (when legally possible and available). They can also inquire with the doctor about a suggested treatment. Diagnosis and treatment will require that the provider receive the appropriate clinical information.

Additionally, it should be noted there may be limitations regarding the type of care that can be provided through telemedicine as opposed to a traditional face to face visit.

Furthermore, there may be local governmental restrictions regarding prescriptions and the ability to prescribe medication will depend on the local laws and the licensure of the medical practitioner.

Telemedicine is not appropriate for emergency situations and should only be used for minor acute medical conditions.

[Learn more on our telemedicine service](#)

- [What is the size of the telemedicine network?](#)

- Teladoc Health has over 3,500 doctors in their network located worldwide. There are approximately 450 doctors licensed around the globe and over 3,100 healthcare professionals covering all 50 states in the US. All doctors are actively practicing medicine in a traditional office setting as well as remotely. In some countries, the doctors are employed by Teladoc Health and some countries they are contracted, but all have gone thru Advance Medical's training process and protocols.

[Learn more on our telemedicine service](#)

- [How do I read the fine print?](#)

- To view a sample policy, visit:

[GeoBlue Voyager Choice Plan Description](#)

[GeoBlue Voyager Essential Plan Description](#)

Benefits and Eligibility vary for South Dakota residents. [Learn more](#).

GeoBlue Travel Insurance

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1.855.481.6647

sales@geo-blue.com

www.geobluetravelinsurance.com

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South Dakota Residents: 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 and is made available in cooperation with Blue Cross and Blue Shield companies in select service areas. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, Illinois NAIC #80985 under policy form series 55.1301. 4 Ever Life Insurance Company is an independent licensee of the Blue Cross and Blue Shield Association.