





Topics

AES & GEOBLUE OVERVIEW



SERVICE & BENEFITS



CASE CREATION & JOURNEY



CASE STUDY



QUESTIONS (?)





AES & GeoBlue Overview



What is AES?

- AES (Academic Emergency Service) is AHP's customized program for student travel emergency services
- Covers over 100,000 students
- Included in Student Health Plans and can be bought stand alone
- Annually reviewed for benefits
- Includes medical and security services
- Includes concierge services through Academic HealthPlans



Who Are Our Partners?

AHP

Markets the plan to universities, works closely with our school to respond to situations

GeoBlue

Manages all the cases, underwrites the plan, coordinates all services through their vetted partners all over the world; pays all the claims

Crisis24

GeoBlue's partner in crisis management that handles security and disaster evacuation



GeoBlue's Expertise

GeoBlue has 25 years of expertise in conducting medical evacuations and repatriations around the world. Each case is assigned a dedicated client manager that has continual touchpoints with the school's or AHP's point of contact to discuss each step of the evacuation or repatriation.



- 24/7/365 support from a highly-skilled team that includes:
 - Over 13 medical personnel staff, including medical directors and registered nurse case managers
 - 40+ multi-lingual coordinators with strong expertise in both logistics and insurance benefits
 - 10-person management team ensuring that a supervisor is always available 24/7/365
 - Trainers and auditors who ensure that a quality experience is at the heart of the services that we provide



Services & Benefits



Medical Evacuation and Repatriation – MERE

24/7/365 SUPPORT AND EXPERT COORDINATION IN THE EVENT OF MEDICAL EMERGENCY



What is MERE?

If the insured member suffers from acute or life-threatening sickness or accident and the local medical facility is not
equipped to handle treatment, GeoBlue will coordinate and pay for a medical evacuation to the nearest medical facility
capable of providing adequate treatment and/or repatriation back to the member's home country depending on the
situation.

How does it work?

- GeoBlue's Medical Review Team, with the assistance of the Treating Doctor, will determine whether the member's condition is a medical emergency and if the facilities can provide the appropriate care.
- If is an emergency and the care is deemed not adequate:
 - » A medical evacuation will happen to transport the member to the nearest medical facility that can appropriately treat the member and once recovered they can return to their studies.
 - » Or,a repatriation will be necessary if the member's medical situation requires long-term care affecting them from returning to their studies. They will receive either a medical or non-medical escort to accompany them back to their home country.
- If the insured member has minor children who are left unattended as a result of injury, illness or medical evacuation, we will arrange and pay for one-way airfare for the transportation of the minor children, providing a non-medical escort if needed, to the member's place of residence or point of origin.

| BENEFIT | COVERAGE LIMITATIONS |
|-----------------------------------|----------------------|
| Medical Evacuation & Repatriation | Unlimited |

Repatriation of Mortal Remains – RMR

24/7/365 SUPPORT AND EXPERT COORDINATION IN THE EVENT OF A DEATH



What is RMR?

— If the insured member dies while on their trip, we will pay the necessary expenses actually incurred for the preparation of the body for burial or cremation, and for the transportation of the remains to the member's residence or place of burial.

| BENEFIT | COVERAGE LIMITATIONS |
|--------------------------------|---|
| Repatriation of Mortal Remains | Unlimited |
| Funeral Benefit | Up to a maximum of \$3,000 for the Immediate Family to use for expenses associated with traveling to a funeral or actual funeral related expenses such as an urn, casket, coffin, burial or funeral expenses. |
| Accompany of a body | Air travel expenses in economy class, up to a maximum of \$2,500, for an Immediate Family Member or a companion who is traveling with the Covered Person to join the Covered Person's body during the repatriation to the Covered Person's place of residence or place of burial. |

Emergency Family Travel Arrangement

24/7/365 SUPPORT AND EXPERT COORDINATION IN THE EVENT OF MEDICAL EMERGENCY



- What is the Family Travel Arrangement?
 - If the insured member is traveling alone and they are expected to require hospitalization due to an injury or sickness that exceeds three days, are in critical condition, or the victim of felonious assault, an economy round-trip airfare ticket will be provided to one family member or friend chosen by the member to visit them in the hospital.
 - The visiting family member or friend would receive payment for lodging, meals, ground transportation and other incidentals up to the limits shown in the table below.

| BENEFIT | COVERAGE LIMITATIONS |
|--------------------------------------|--|
| Emergency Family Travel Arrangements | Overall Benefit Limit Up to \$10,000 per Coverage Year, and a. Sub-Limit for Lodging is limited to \$300 per day b. Sub-Limit for meals is limited to \$50 per day |

Emergency Family Reunion Arrangement

24/7/365 SUPPORT AND EXPERT COORDINATION IN THE EVENT OF MEDICAL EMERGENCY



- What is the Family Reunion Arrangement?
 - If the insured member's immediate family member is suffering from a serious/life-threatening illness or has died, GeoBlue will pay for the cost of one economy round-trip airfare ticket for the member to return home.
 - Immediate Family means the spouse, children, brothers, sisters, parents or grandparents of an insured member.

| BENEFIT | COVERAGE LIMITATIONS |
|---------------------------------------|----------------------|
| Emergency Family Reunion Arrangements | Up to \$10,000 |

Post Departure Trip Interruption

24/7/365 SUPPORT IN THE EVENT A TRIP IS INTERRUPTED



What is Post Departure Trip Interruption?

- If the insured member's trip is interrupted or must be discontinued for any of the following reasons,
 GeoBlue will cover the interruption based on the schedule of benefits below.
 - » If due to a covered illness or injury, which is so disabling as to cause a reasonable person to delay, cancel or interrupt their trip, GeoBlue will pay for additional transportation expenses needed to reach the endpoint of their trip or to travel to the place where they can re-join their trip.
 - » If a member is diagnosed with or receives a positive test for an infectious disease that delays their return to their home destination due to restrictions placed on travel due to a possible exposure or quarantine, and as a result, are unable to use their previously booked return travel to their home location, GeoBlue will pay for their return home from their current location outside of the United States.
 - If the member must quarantine, coverage for the reasonable expenses of lodging and meals necessarily incurred during quarantine will be covered up to the amount shown on the schedule of benefits.

| BENEFIT – POST DEPARTURE TRIP INTERRUPTION | COVERAGE LIMITATIONS |
|--|---|
| Transportation Benefit | Maximum Benefit up to \$1,500 per Coverage Year |
| Lodging & Incidentals Benefit | Maximum Benefit up to \$2,800 per Coverage Year and limited to \$200 per day for a Maximum of 14 calendar days. |

Return of Personal Belongings



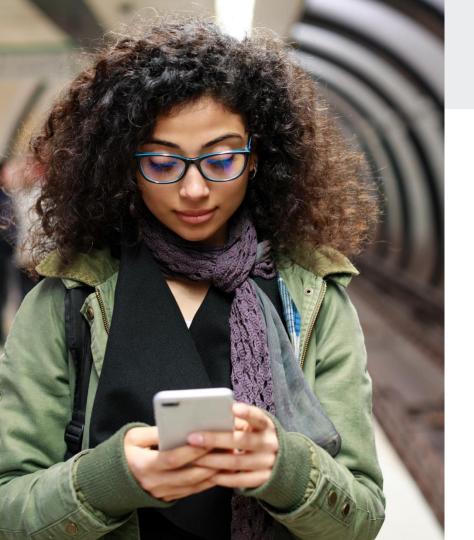
- If the member has been repatriated to their primary residence or dies while covered under this plan, GeoBlue will pay up to the maximum limit shown in the schedule of benefits toward the shipment of personal effects to their primary residence.
- Shipment must take place within 90 days of the repatriation or death of the member.

| BENEFIT | COVERAGE LIMITATIONS |
|-------------------------------|----------------------|
| Return of Personal Belongings | Up to \$1,000 |



Case Creation & Journey





Who to Contact to Open a Case?

- To open a case, please email GeoBlue at <u>globalhealth@geo-blue.com</u> and copy these participants:
 - aes@ahpcare.com
 - judith@ahpcare.com
 - Andrea.denning@ahpcare.com
- Email is the quickest and easiest way to open a case and ensures all the appropriate parties are notified.
 - Call GeoBlue to have them pull the case when emergent once you email
- If you run into any trouble using email, you can call GeoBlue at:

- Inside the U.S.: 1-855-878-3555

- Outside the U.S.: +1-610-263-4660

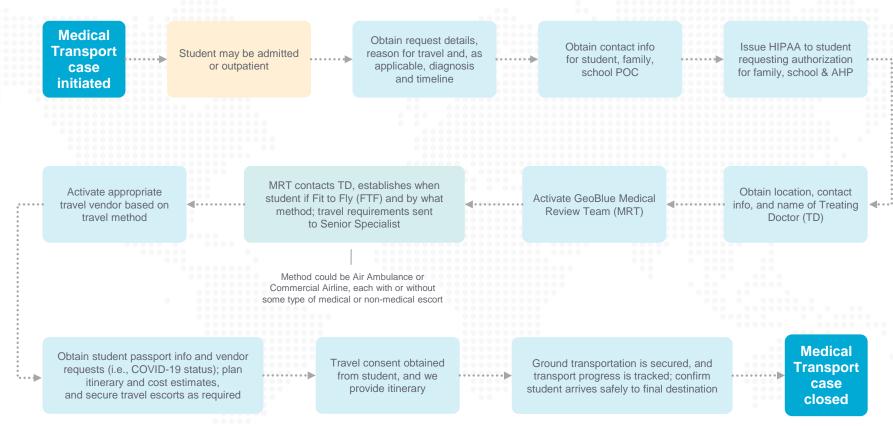
Case Checklist

DETAILS NEEDED TO OPEN A CASE – SCHOOL OR AHP TO PROVIDE

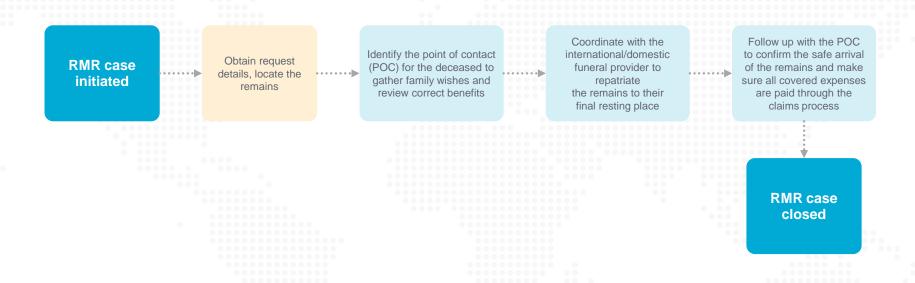
- GeoBlue needs the following information to move forward with a case. Please be sure to include the following information in your email:
 - AHP/AES Group ID: GHS9999AHPCO
 - Student name
 - Student ID
 - Student DOB
 - Current location of student
 - Name and contact details of treating physician
 - Relative name
 - Phone number of whom to communicate with
 - Address
 - Email address
 - Name of school
 - Home country (if applicable)
 - Contact at school
 - Who opened case (name, title, email, phone number)
 - Services needed



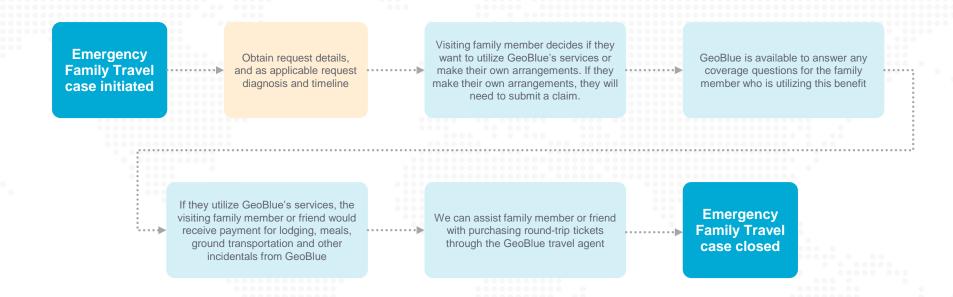
Medical / Repatriation (MERE) Evacuation Case



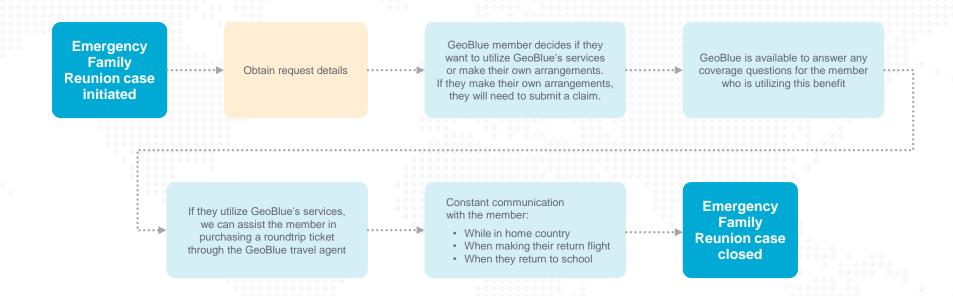
Repatriation of Mortal Remains Case



Emergency Family Travel Arrangement Case



Emergency Family Reunion Arrangement Case



Health Insurance Portability and Accountability Act (HIPAA)

HIPAA OBLIGATIONS

- If we have HIPAA forms on file, we contact AHP with the new case and all pertinent information
- If we do not have HIPAA forms on file, we reach out to AHP and advise that a case is opened with the school, and we can supply case number. No health information is shared.
- We highly suggest all parties complete HIPAA forms beforehand so health information on each case can be shared freely





Case Studies



Case Study

MEDICAL EVACUATION/REPATRIATION (MERE) - MENTAL HEALTH CASE - GEOBLUE'S PROCESS



School requested repatriation back to China for a student who was suffering from mental health issues and was not attending classes



School request is for a Commercial Carrier (CC), Non-Medical Escort (NME), student not admitted. Member's information provided.



With her native language interpreter, the member confirms the repat request



Medical Review Team (MRT) obtains medical report from Treating Doctor (TD), determines member is Fit to Fly (FTF) with a nurse escort back to China



Global Service Center (GSC) connects with the member to explain FTF recs, transport timeline, request passport info, etc.



Review medical assistance vendors for nurse escort



Approve vendor and share transport itinerary with member/nurse



Sent Guarantee of Payment (GOP) for transport to medical assistance vendor



Update faculty or student advisor (FSA) that we've been in touch with the student and she will be traveling home



Monitor for safe departure and arrival back to home country

Case Study

REPATRIATION OF MORTAL REMAINS (RMR) - GEOBLUE'S PROCESS



School opens case for RMR



Pinpoint where remains are located, confirm with the medical facility we are handling RMR on behalf of the family; deceased is awaiting an autopsy



Identify point of contact (POC) for the deceased



Send RMR letter outlining 7-10-day timeline for RMR; autopsy could impact timeline



Coordinate with POC on the domestic funeral provider



Coordinate with the international funeral provider; they then update us on the status of deceased



Continual touchpoints with the POC on the daily progress and timelines



International funeral provider's work is completed, receive flight information for transport back to home country and domestic funeral provider



Guarantee of Payment (GOP) is sent to the international funeral provider for services



Monitor departure confirm safe arrival with POC

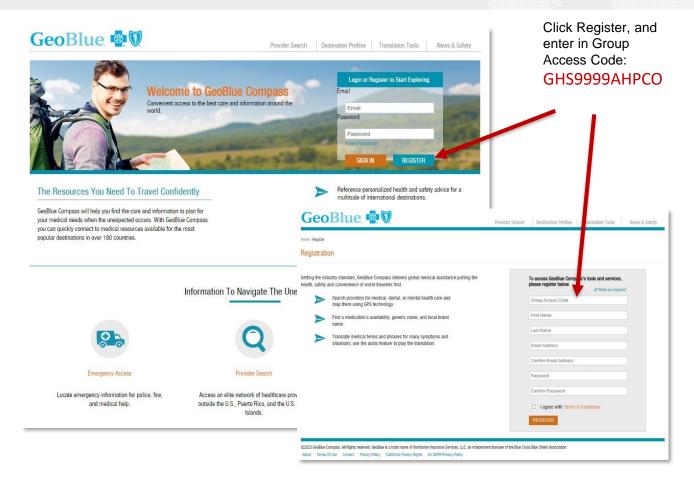


Compass





Welcome to GeoBlue Compass







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Looking For An International Provider?

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The Resources You Need To Travel Confidently

GeoBlue Compass will help you find the care and information to plan for your medical needs when the unexpected occurs. With GeoBlue Compass you can quickly connect to medical resources available for the most popular destinations in over 180 countries.

- Reference personalized health and safety advice for a multitude of international destinations.
- Prepare for your trip by familiarizing yourself with the local care available.
- - Find your medication's availability and brand name reference in your travel destination.

Information To Navigate The Unexpected



Emergency Access

Locate emergency information for police, fire, and medical help.

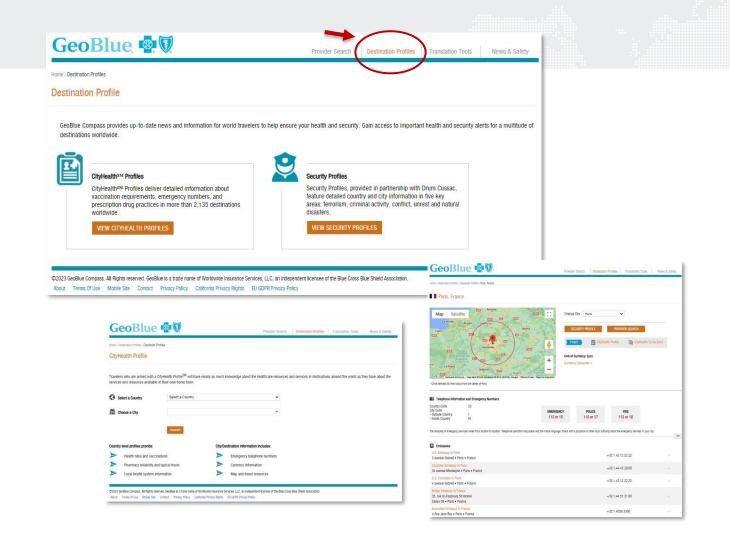


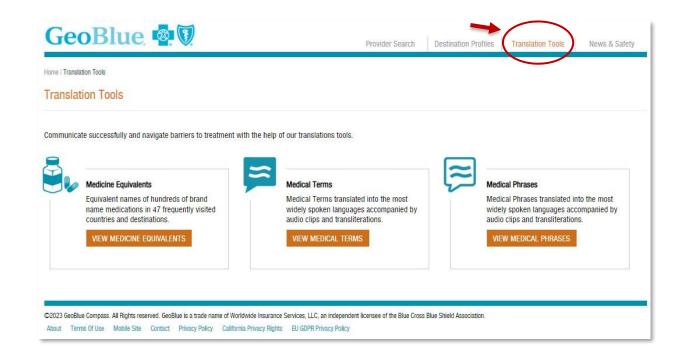
Access an elite network of healthcare providers outside the U.S., Puerto Rico, and the U.S. Virgin Islands.

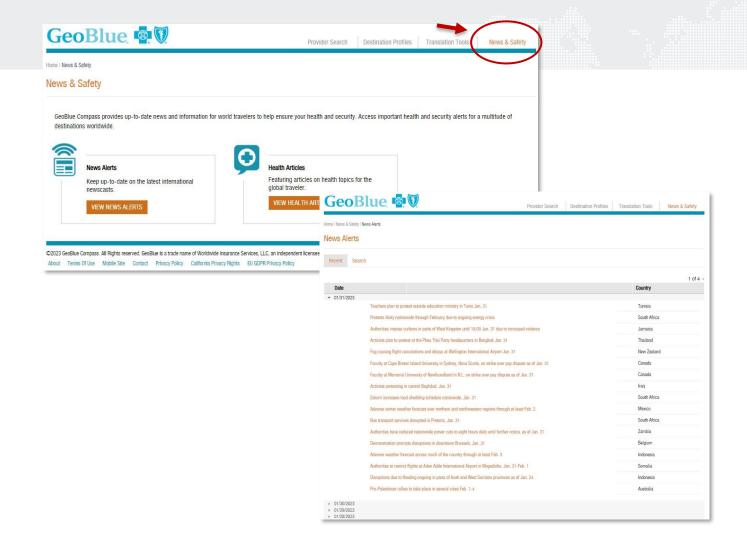


Medical Translations

Communicate successfully and navigate barriers to treatment with the help of our translations tools.









Questions?





Thank you!



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