



# GeoBlue® International Health Plans

**BUILD YOUR BUSINESS IN THE SENIOR MARKET**

The senior market is categorized as individual consumers aged 65 and older. Nationally, at more than 52 million strong, seniors make up 16% of the U.S. population.<sup>1</sup> With many having the time, financial ability, and desire to explore the world, seniors are a ripe audience to purchase international health plans to protect themselves if they become sick or are injured while traveling abroad.

## Help your senior clients close coverage gaps for international travel

Many of your senior clients enrolled in Medicare assume that their coverage extends abroad. However, that's not the case. In fact, a U.S. passport contains language that encourages Medicare beneficiaries to seek other solutions.

To protect your clients from unwanted surprises, GeoBlue can fill gaps in global benefits and services.

### Medicare policies have limited lifetime coverage abroad

Some Medicare supplement plans cover up to \$50,000 lifetime maximum, which could be maxed out with a single medical incident. When traveling on an international cruise, members are covered if a medical incident occurs within six hours of a U.S. port, but it may be challenging to prove and calculate.

### No need for your clients to pay up front and file claims later

Domestic policies hold seniors responsible for covering the costs of their treatment until they can obtain reimbursement. In many cases the domestic policy will only pay for 80% of the cost. With a GeoBlue plan, this hassle can be eliminated because GeoBlue can often arrange payment directly with the provider on the member's behalf and benefits are covered at 100%.

### GeoBlue takes care of everything

GeoBlue coordinates hospital stays, arranges medically necessary evacuation (if needed), sets up direct pay, and monitors care. Travelers relying on Medicare would be responsible for managing all those details while battling potential health issues in an unfamiliar international location.

### Access to global telemedicine services

Our Global TeleMD™ smartphone app gives members access to live, remote consultations with qualified doctors anytime, anywhere in the world. Domestic policies typically do not provide global access to telemedicine services and GeoBlue is the only international travel health insurer that includes global telemedicine with every plan.



**74%**

of consumers said they would likely purchase international health insurance the next time they travel internationally, a significant increase compared to prior to the pandemic.<sup>2</sup>

## GeoBlue short-term travel medical plans are designed with seniors in mind

GeoBlue plans offer:

- ✓ Coverage for up to age 95\* and \$1 million in claims
- ✓ Pre-existing conditions coverage is available
- ✓ Coverage for medically necessary COVID testing and treatment†
- ✓ Flexible cancellation policy if travel plans suddenly change
- ✓ Global TeleMD (telemedicine services)
- ✓ 24/7/365 service and assistance
- ✓ Digital tools to help members connect with providers, communicate in the native language and more



## How to promote GeoBlue international health plans to the senior market

As a broker, you can help your senior clients get the coverage they need to feel safe and protected when traveling abroad. Use these tips to help you connect with your senior clients and earn up to 15% commission on each sale. The average premium for short-term trips for international travelers aged 65 and older is \$150-\$295 or more.<sup>3</sup>

### TIP 1

#### BECOME APPOINTED TO SELL GEOBLUE



Contact [PartnerProgram@geo-blue.com](mailto:PartnerProgram@geo-blue.com) to become appointed and affiliated with your local Blue Cross Blue Shield Plan.

### TIP 2

#### PROMOTE THE VALUE OF INTERNATIONAL HEALTH INSURANCE TO YOUR CLIENTS



Log on to [Agent Hub](#) to access campaign guides that provide ready-to-use content to promote GeoBlue products.

### TIP 3

#### CONSIDER THE CALENDAR



Medicare annual open enrollment is mid-October to early December. Promoting GeoBlue during this time can create awareness for senior clients when healthcare benefits are naturally top of mind.

Questions? [Contact PartnerProgram@geo-blue.com](mailto:PartnerProgram@geo-blue.com)

*\*Short-term travel plans only. †Because GeoBlue short-term plans provide coverage outside of the U.S. only, they do not include an immunization/vaccination benefit. Based on the country where the vaccination is administered, the government may or may not fund the cost.*

*Sources: 1. Administration for Community Living / Administration on Aging (U.S. Dept. of Health and Human Services), May 2020. 2. GeoBlue Research, Benenson Strategy Group, December 2020. 3. GeoBlue data on file.*

*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. This service is not intended to be used for emergency or urgent treatment medical questions.*

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