

JVC International Volunteer Health Insurance.

You receive a comprehensive worldwide insurance policy that includes medical evacuation in the case of an emergency. Please carry your insurance card with you at all times and file a copy in a safe location. Health insurance coverage begins the first day of the first month of service and ends the last day of the last month of service. All JVs should register on the insurance carrier's website.

GeoBlue is an international health insurance provider with certified medical facilities (In-Network) located around the globe. When you do need to see a doctor/health care provider outside of an approved GeoBlue facility, please pay for all charges with JV community funds and reflect them in the budget report. Submit claims directly to GeoBlue, with a copy to JVC Office. You can download claim forms from the GeoBlue website and send them, along with the original receipts, to GeoBlue.

If necessary, always feel free to call the GeoBlue Global Health Team collect (24 hours). This number can be found on your insurance card. GeoBlue will walk you through any necessary processes, contact local doctors you have seen (have his/her name and number ready), or, in the event of an emergency, authorize your transportation/evacuation.

JVC policy does not cover "High-Risk" activities (e.g. mountaineering requiring guides or ropes, deep sea diving requiring a helmet/hoses, hang-gliding, competitive racing). For expenses resulting from grossly negligent, illegal behavior, or behavior inconsistent with expectations discussed in this Guide, the volunteer will assume all financial responsibility.

You are covered on the JVC policy through the last day of the final month of your JV worksite employment. In the event that you terminate/are terminated before the end of your two-year commitment, coverage will continue until the last day of that month. Several months before the end of your term, JVC will begin discussions regarding health insurance options for coverage after ending your service with JVC.

FAQs - GeoBlue procedures

I'M SICK. WHAT DO I DO?

- Logon to your GEOBLUE account at geo-blue.com. Click on "doctors and hospitals". Click on "International destinations." Search away. When you find a doctor, make an appointment.

HOW DO I MAKE AN APPOINTMENT?

- Call/email GeoBlue Global Health and Safety Team and ask them to do it for you (the general response time is 24-48 hours).
- Make an appointment through the GeoBlue page.
- Call the doctor's office directly.

IT SEEMS EASIER TO CALL THE DOCTOR MYSELF. WHY WOULD I GO THROUGH GEOBLUE?

- GeoBlue will arrange for direct billing with in-network doctors/facilities eliminating the need for you to pay money or fill out a claim form.

WHAT DOES IT MEAN WHEN A DOCTOR OR FACILITY IS "IN-NETWORK?"

- Being in-network means that the doctor or facility works with GeoBlue to offer care at negotiated rates. It is a relationship. This can mean less paperwork for all parties involved and only in-network providers can be paid directly by GeoBlue so you do not have to pay out of pocket and submit a claim for reimbursement.

WHOM DO I CONTACT AND FOR WHAT REASONS?

Global Health and Safety Team

- WHY? For medical assistance/advice in arranging an appointment, for urgent care, to get feedback from a US-based MD, to find a specialist, to talk about prescriptions.
- To arrange direct payment with Provider so you do not have to pay out of pocket and submit a claim for reimbursement.
- HOW? globalhealth@geo-blue.com or 610-254-8772. GeoBlue accepts international collect calls or will call you back at any number.

Customer Service

- WHY? For claims, eligibility, benefits, billing, new plastic ID cards, etc.
- HOW? customerservice@geo-blue.com or 610-254-8769. GEOBLUE accepts international collect calls or will call you back at any number. Or, inside the U.S. 888-243-2358.

JVC Office

- WHY? To inform, for advocacy, for support.
- HOW? intlstaff@jesuitvolunteers.org or 202-462-5200 (office) or 202-957-5845 (e-phone).

HOW DO I MAKE A COLLECT CALL TO GEOBLUE?

- Varies by country...find out once you arrive in-country.

HOW DO I FIND OUT IF A DOCTOR/FACILITY IS IN THE GEOBLUE NETWORK?

- Logon to your GeoBlue account at geo-blue.com. Click on "doctors and hospitals." Click on "International destinations." Enter the doctor/facility and if contact information appears, then the doctor/facility is in-network.

IF THERE'S AN EMERGENCY, DO I NEED TO WORRY ABOUT WHETHER THE DOCTOR I'M ABOUT TO SEE IS IN THE GEOBLUE NETWORK?

- No. The cost difference is minimal and your immediate health is what's most important. You can see ANY doctor; however, there will be less paperwork and out-of-pocket expenses if the doctor is in-network and you have contacted GeoBlue. Thus, if you cannot contact GeoBlue yourself because you are incapacitated, have somebody call the Global Health Team to a) determine if the doctor is in-network and 2) if the doctor is in-network to let GeoBlue know of the situation as GeoBlue can then contact the medical facility to arrange for direct billing.

I FOUND A DOCTOR WHO IS IN THE GEOBLUE NETWORK BUT WHEN I WENT I HAD TO PAY OUT OF POCKET. WHY?

- In-network providers participate in direct billing with GeoBlue, but you must contact GeoBlue first so they can provide a guarantee of payment letter. A guarantee of payment letter can be obtained by contacting Global Health and Safety via email, phone, or directly through the GeoBlue website.

THE JVs HAVE BEEN GOING TO THE SAME DOCTOR/FACILITY FOR YEARS BUT THE DOCTOR IS NOT IN THE GEOBLUE NETWORK. IT'S SUCH A PAIN TO FILL OUT A CLAIMS FORM AFTER EACH VISIT. CAN'T GEOBLUE ADD THIS DOCTOR/FACILITY TO THE NETWORK?

- In many cases, YES! GeoBlue depends in part on people like yourself to recommend good medical care. The best approach to getting a doctor or medical facility added to the network is 2-

pronged. Forward your recommendation to the GeoBlue Global Health via email; provide as much information as possible: doctor/facility, contact info (website, address, phone) and to indicate any good experience you have had. Additionally, please send the same information to somebody on the JVC staff to pass along to our internal GeoBlue representatives.

I NEED TO PAY FOR MEDICAL CARE OUT OF POCKET (EITHER BECAUSE IT'S NOT AN IN-NETWORK GEOBLUE DOCTOR/FACILITY OR BECAUSE I MADE AN APPOINTMENT DIRECTLY WITH THE DOCTOR AND DID NOT INFORM GEOBLUE). HOW DO I PAY?

- Use community money when possible because when you submit the claim form, the reimbursement check gets sent to JVC.

THE DOCTOR I WANT TO SEE IS NOT IN THE GEOBLUE NETWORK? CAN I STILL MAKE AN APPOINTMENT WITH HIM/HER? HOW DO I PAY?

- Yes. Be sure to get an itemized bill to submit with your claim form.

HOW DO I SUBMIT A CLAIM?

- Submit an eclaim directly through your GeoBlue website access or Download claim form and fill it out completely. You can find forms on GeoBlue's website.
- Attach appropriate documentation.
- Send in via snail mail, fax, or—if you have access to a scanner—by email. Addresses are found on the claim form.

I'M FILLING OUT A CLAIM FORM. WHERE DO I FIND INFORMATION LIKE GROUP CERTIFICATE AND GROUP NAME?

- On your GeoBlue Medical Insurance ID card

WHAT IS I LOST MY CARD?

- You can download a PDF card and order a new plastic card online.

WHAT IS AN ITEMIZED BILL?

- An itemized bill should include name and address of provider, name of patient, date(s) of service, amount charged for each service, total charge, diagnosis and reason for treatment.

I'M FILLING OUT A CLAIM FORM...WHAT IS MY REIMBURSEMENT MAILING ADDRESS?

- The JVC main office address: 801 Saint Paul Street; Baltimore, MD 21202