

GeoBlue® Student Member Guide



Welcome to GeoBlue, a program designed to keep you safe and healthy throughout your journey. Your GeoBlue® health insurance plan provides you access to global medical expertise with responsive, multi-channel service. Download our app or register online to learn about the extra care you receive when you travel with GeoBlue.

Due to United Arab Emirates regulations, you have been enrolled in a separate local plan provided by Sukoon Insurance Company, GeoBlue's partner in the UAE. You will also receive an Sukoon ID card and membership pack. Please note, the Sukoon card should only be used when seeking treatment in the UAE. When located outside the UAE, please use your GeoBlue card.



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Download the GeoBlue app to register

Download our app from the Apple or Google Play app stores to put your plan in the palm of your hand:

- Display an electronic ID card
- Locate Blue Cross and Blue Shield providers and hospitals within the U.S.
- Locate carefully selected, trusted providers and hospitals outside of the U.S. and outside of the UAE
- Arrange direct payment to your provider outside of the UAE
- Access global health and safety tools including translations, drug equivalents, news and safety information
- Submit and track claims

You can also register online at www.geobluestudents.com.

Visit the GeoBlue Member Hub

Visit the Member Hub on www.geobluestudents.com to view important plan information and to access convenient self-service tools. Login with the username and password you created when you registered through the app. If you have not previously registered through the app, you can register directly online.

Get your GeoBlue ID card

It is important to have your GeoBlue ID card to access healthcare services; you will need to present your ID card whenever you receive medical care outside of the UAE. This card can be accessed from multiple sources:

- Your ID card(s) will be mailed to you
- You can show, fax or email your ID card through the app
- Your ID card is available in the Member Hub on www.geobluestudents.com
- Customer Service can provide replacement ID cards

When you receive your ID card, please check the information for accuracy. Call Customer Service if you find an error.

Need help with registration?



Contact us for assistance:

Inside the U.S. call **1.844.268.2686**

Outside the U.S. call **+1.610.263.2847**

Email: Use the contact form on the GeoBlue Member Hub and mobile app

Apple and iTunes are trademarks of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are trademarks of Google Inc.

This pamphlet contains a brief summary of the features and benefits for insured participants covered under your school health insurance. This is not a contract of insurance. Coverage is provided under an insurance policy under which your school is a participating school. The policy is underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, Illinois (Policy form 28.1332). Complete information on the insurance is contained in the Certificate of Insurance (Certificate Form 28.1333) which is on file with the school and is made available to all insured participants. If there is a difference between this program description and the certificate wording, the certificate controls.

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: made available in cooperation with Empire BlueCross BlueShield. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, Illinois.



Getting Care

Get care when you are abroad: find providers and schedule appointments

1. Find a provider outside the U.S. and UAE

Outside the U.S. and outside the UAE you have access to care through the GeoBlue provider network. To find a contracted doctor or facility, visit the “Provider Finder” section in the Member Hub on **www.geobluestudents.com** or in the app. For optimal service, request Direct Pay at least 48 hours prior to your appointment to avoid paying out-of-pocket for medical care and submitting claims.*

Outside of the U.S. and outside of the UAE you are free to see any provider you choose without a reduction of benefits. If you see a non-contracted provider, you may have to pay out of pocket for treatment and submit a claim.

2. Schedule an appointment outside the U.S. and UAE

To schedule an appointment, choose a participating provider or hospital through the Member Hub or app. Contact them directly using the information in their profile. After you make your appointment, contact us to provide the doctor's office with the information required to arrange Direct Pay. For optimal service, request Direct Pay at least 48 hours prior to your appointment. This is necessary when scheduling follow-up appointments as well. In many countries providers require payment at the time of the visit unless Direct Pay has been arranged.

Contact us to arrange for Direct Pay:

- Use **www.geobluestudents.com** or the GeoBlue app
- Email **globalhealth@geo-blue.com**
- Call collect on +1.610.254.8771
- Call toll free inside the U.S. on 1.800.257.4823

3. Request Direct Pay outside the U.S. and UAE

To avoid paying up front for medical care and submitting a claim, arrange for Direct Pay:*

- Use **www.geobluestudents.com** or the GeoBlue app to find a provider, view a profile and complete a request form
- Email **globalhealth@geo-blue.com** the name of your provider, the reason for your appointment and the date and time of your scheduled visit
- Call collect on +1.610.254.8771

For optimal service, request Direct Pay at least 48 hours prior to your appointment.

Find a provider inside the UAE

To find a provider inside the UAE, visit the “Find Doctors and Hospitals Inside the UAE” section in the Member Hub on **www.geobluestudents.com** and follow the instructions provided.

When seeking care inside the UAE or if you have questions, refer to your OIC ID card and membership pack.



In the event of a medical emergency outside the UAE

You should go immediately to the nearest physician or hospital and then call the Medical Assistance phone number for 24/7 care located on the back of your ID card. We will then take the appropriate action to assist and monitor your medical care until the situation is resolved.

*Members are required to pay any applicable copayments, coinsurance or deductibles at the time of service.

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Getting Care

Get care when you are abroad: prescriptions, assistance and other services

Prescription benefits outside the U.S. and UAE

Your prescription medications are covered at 100%.* Simply pay out of pocket and submit a claim for reimbursement. Submit claims electronically using the GeoBlue app or the "File an eClaim" link on the Member Hub. If you prefer to submit a paper claim form, click "How to File a Claim" in the Member Hub on www.geobluestudents.com to download the appropriate claim form.

Service requests

If you need assistance with any non-urgent medical issue, you can submit a service request directly to our Global Health and Safety team. Common service requests include help managing prescriptions and finding specialists overseas.

To place a service request, visit the "Service Requests" section in the Member Hub on www.geobluestudents.com.

Assistance with appointment scheduling

While it's often easier to set up your own appointments, we can help when you are unsure about where to seek care. You may have a new diagnosis, be in a remote area with limited options, in need of translation, or struggling to adapt to your new surroundings.

To request help scheduling a convenient, cashless office visit with one of GeoBlue's trusted English-speaking doctors. Contact us 24/7: +1.610.254.8771.



Political and natural disaster services

Your plan includes political and natural disaster evacuation services. If you experience a political event or a natural disaster, please contact us immediately:

- Call collect on +1.610.254.8771
- Call toll free inside the U.S. on 1.800.257.4823

The Political, Military and Natural Disaster Evacuation Services (PEND) are provided through Crisis24, an independent third party, non-affiliated service provider. Crisis24 does not supply Blue Cross or Blue Shield products or other benefits, and is therefore solely responsible for and accepts all liability for PEND and other collateral services it provides. GeoBlue makes no warranty, express or implied, and accepts no responsibility resulting from the provision or use of Crisis24 PEND or other Crisis24 services.

*Certain limitations and exclusions apply to your coverage under this plan and may affect your coverage. Your Certificate of Insurance is on file with your school and in the Member Hub on www.geobluestudents.com.

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Getting Care

Get care when you are in the U.S.

Student health center

Many schools have student health centers on campus that can conveniently provide everyday health services. Consult your school's resources for more specific information about facilities, the care available and the coverage accepted.

Finding a provider

If you need care outside of what is available from your institution, you also have access to the Blue Cross and Blue Shield network within the U.S., Puerto Rico, and U.S. Virgin Islands. To find a doctor or facility, visit the "Provider Finder" section in the Member Hub on www.geobluestudents.com or in the app.

Contact us for assistance:

- Toll free within the U.S. call 1.844.268.2686
- Outside the U.S. call +1.610.263.2847
- Use the contact form on the GeoBlue Member Hub and mobile app

Scheduling an appointment with a Blue Cross and Blue Shield provider

Call the provider to confirm they are in network and schedule your appointment. At the time of service, you will need to show the provider your GeoBlue ID card and tell them you are covered by Blue Cross and Blue Shield.

Using an out-of-network provider

This typically results in a higher coinsurance and may result in additional costs to you. If you receive care from an out-of-network provider, you may need to pay out of pocket and submit a claim for reimbursement. Click "How to File a Claim" in the Member Hub on www.geobluestudents.com to download the appropriate claim form. Submit claims electronically using the GeoBlue app or the "File an eClaim" link on the Member Hub.

Prescription benefits

Present your ID card at any participating pharmacy and you will be charged in accordance with your plan benefits.*

Pre-authorization inside the U.S.

Your plan requires that certain services be pre-authorized before you receive them. Pre-authorization involves reviewing the medical necessity of certain procedures and can help determine the most appropriate setting for certain services and whether a different, equally effective treatment is available. Innovations in health care enable doctors to provide services, once provided exclusively in an inpatient setting, in many different settings, such as an outpatient department of a hospital or a doctor's office. When you seek treatment, if your provider doesn't initiate preauthorization, you are responsible for initiating the pre-authorization process to determine whether the services are medically necessary. For more information regarding pre-authorization please see the Certification Requirements and Pre-Authorization section in your Certificate. To request pre-authorization, contact us: 1.800.952.3404.

Paying for care - Glossary of terms

In the U.S., your health plan typically pays your medical bills for you with the following exceptions:

- **Copay or Copayment:** The specific dollar amount you will pay at the time of service.
- **Coinsurance:** The percentage of the cost you are responsible for.
- **Deductible:** An amount you are responsible to pay for eligible expenses before the plan begins to pay.
- **Out-of-Network Provider:** Medical provider who is not contracted with Blue Cross and Blue Shield companies. This typically results in a higher coinsurance and may result in additional costs to you.

See your Certificate of Coverage for details.



In the event of a medical emergency

If you have an emergency, dial 911 or go to the closest Emergency Room immediately. If you're not sure whether your situation is an emergency, dial 911 and let the call-taker determine if you need emergency help. Once you are safe, call the Medical Assistance phone number for 24/7 care located on the back of your ID card. We will then take the appropriate action to assist and monitor your medical care until the situation is resolved.

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Accessing Self-Service Tools

Convenient online and mobile tools

Global TeleMD

This is a 24/7/365 telemedicine service which is a convenient option for non-emergencies like a cold, flu symptoms, urinary tract infection (UTI), allergies, skin rash or irritations. As an enrolled member, this service is free and can be used as often as you need. Appointments can be scheduled through the Global TeleMD mobile app for video consultations or to request a phone call with a doctor.

Global Wellness Assist

This is a 24/7/365 assistance program that provides up to six free, confidential counseling services with licensed therapists, available in 70 languages by native speakers. Professionals can assist with a variety of issues. Topics include but are not limited to managing anxiety and depression, handling stress, losing a loved one and finding a balance between academic and personal life.

Find a doctor or facility

Review detailed profiles of contracted doctors to find the best match and then locate the office.

Translate medications

Find country-specific equivalents for prescription and over-the-counter medications.

Translate medical terms and phrases

Translate hundreds of key medical phrases and terms into the most widely spoken languages with audio clips and transliterations.

Understand health and security risks

Receive daily alerts detailing the latest security and health issues in your destination. View country or city profiles on crime, terrorism or natural disasters.



Visit **www.geobluestudents.com**
or **download the GeoBlue app**
to access self-service tools for
navigating risks and finding the
best care options.



Submitting a Claim

File a claim for reimbursement

eClaims

You can quickly and conveniently submit claims electronically, through the app or through the Member Hub on www.geobluestudents.com. Scanned paper documents are delivered directly to our Claims Department and your eClaims are saved in the Claims section of the Member Hub.

Choose "Claims" in the GeoBlue app or visit the "File an eClaim" section of the Member Hub on www.geobluestudents.com.

Email and fax

If you prefer to submit a claim via email or fax, a printable claim form and detailed instructions are available in the Member Hub on www.geobluestudents.com.

Visit the "How to File a Claim" section of the Member Hub on www.geobluestudents.com and click "How do you file a claim with GeoBlue?" to download the appropriate claim form.

Email: claims@geo-blue.com

Fax: +1.610.482.9623

Postal mail

If you prefer to submit a claim via postal mail, a printable claim form and detailed instructions are available in the Member Hub on www.geobluestudents.com.

Visit the "How to File a Claim" section of the Member Hub on www.geobluestudents.com and click "How do you file a claim with GeoBlue?" to download the appropriate claim form.

Claims Incurred Outside the U.S., Puerto Rico and U.S. Virgin Islands:

GeoBlue, Attn: Claims, P.O. Box 1748, Southeastern, PA 19399-1748, USA

Claims Incurred Inside the U.S., Puerto Rico and the U.S. Virgin Islands:

GeoBlue, P.O. Box 21974, Eagan, MN 55121

Checking the status of your claim

To check your claim status, choose "Claims" in the GeoBlue app or visit the "View My Claims" section of the Member Hub on www.geobluestudents.com.



Reviewing Plan Benefits

What is covered by your plan?

SCHEDULE OF BENEFITS
Metal Value: Platinum
Actuarial Value: 100.00%
New York University – Shanghai

COST-SHARING	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
See the Cost-Sharing and Allowed Amount section of this Certificate for a description of how We calculate the Allowed Amount. Any charges of a Non-Participating Provider that are in excess of the Allowed Amount do not apply towards the Deductible or Out-of-Pocket Limit. You must pay the amount of the Non-Participating Providers charge that exceeds Our Allowed Amount.			
Deductible			
• Individual	\$0	\$0	
Out-of-Pocket Limit			
• Individual	\$0	\$0	
OFFICE VISITS			
Primary Care Office Visits (or Home Visits)	Covered in full	Covered in full	See benefit for description
Specialist Office Visits (or Home Visits)	Covered in full	Covered in full	See benefit for description
PREVENTIVE CARE – See benefit for description			
• Well Child Visits and Immunizations*	Covered in full	0% Coinsurance	
• Adult Annual Physical Examinations*	Covered in full	0% Coinsurance	
• Adult Immunizations*	Covered in full	0% Coinsurance	
• Routine Gynecological Services/Well Woman Exams*	Covered in full	0% Coinsurance	

This pamphlet contains a brief summary of the features and benefits for insured participants covered under your school health insurance. This is not a contract of insurance. Coverage is provided under an insurance policy under which your school is a participating school. The policy is underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, Illinois. Complete information on the insurance is contained in the Certificate of Insurance which is on file with the school and is made available to all insured participants. If there is a difference between this program description and the certificate wording, the certificate controls.

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Reviewing Plan Benefits

What is covered by your plan?

COST-SHARING	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
<ul style="list-style-type: none"> Mammograms, Screening and Diagnostic Imaging for the Detection of Breast Cancer 	Covered in full	0% Coinsurance	
<ul style="list-style-type: none"> Sterilization Procedures for Women* 	Covered in full	0% Coinsurance	
<ul style="list-style-type: none"> Screening for Colon Cancer 	Covered in full	0% Coinsurance	
<ul style="list-style-type: none"> Vasectomy 	0% Coinsurance	0% Coinsurance	
<ul style="list-style-type: none"> Bone Density Testing* 	Covered in full	0% Coinsurance	
<ul style="list-style-type: none"> Screening for Prostate Cancer 	Covered in full	0% Coinsurance	
<ul style="list-style-type: none"> All other preventive services required by USPSTF and HRSA. 	Covered in full	0% Coinsurance	
<ul style="list-style-type: none"> *When preventive services are not provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA. 	Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visits; Diagnostic Radiology Services; Laboratory Procedures and Diagnostic Testing.	Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visits; Diagnostic Radiology Services; Laboratory Procedures and Diagnostic Testing.	
EMERGENCY CARE			
Pre-Hospital Emergency Medical Services (Ambulance Services)	0% Coinsurance	0% Coinsurance	See benefit for description
Non-Emergency Ambulance Services	0% Coinsurance	0% Coinsurance	See benefit for description
Emergency Department	Covered in full Health care forensic examinations performed under Public Health Law §2805-I are not subject to Cost-Sharing	Covered in full Health care forensic examinations performed under Public Health Law §2805-I are not subject to Cost-Sharing	See benefit for description

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Reviewing Plan Benefits

What is covered by your plan?

COST-SHARING	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Urgent Care Center	Covered in full	Covered in full	See benefit for description
PROFESSIONAL SERVICES and OUTPATIENT CARE			
Acupuncture	Covered in full	Covered in full	See benefit for description
Advanced Imaging Services <ul style="list-style-type: none"> Performed in a Specialist Office Performed in a Freestanding Radiology Facility Performed as Outpatient Hospital Services 	Covered in full 0% Coinsurance 0% Coinsurance	Covered in full 0% Coinsurance 0% Coinsurance	See benefit for description
Allergy Testing and Treatment <ul style="list-style-type: none"> Performed in a PCP Office Performed in a Specialist Office 	Covered in full Covered in full	Covered in full Covered in full	See benefit for description
Ambulatory Surgical Center Facility Fee	0% Coinsurance	0% Coinsurance	See benefit for description
Anesthesia Services (all settings)	0% Coinsurance	0% Coinsurance	See benefit for description
Cardiac and Pulmonary Rehabilitation <ul style="list-style-type: none"> Performed in a Specialist Office 	Covered in full	Covered in full	See benefit for description

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Reviewing Plan Benefits

What is covered by your plan?

COST-SHARING	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
<ul style="list-style-type: none"> Performed as Outpatient Hospital Services Performed as Inpatient Hospital Services 	0% Coinsurance Included as part of inpatient Hospital service Cost-Sharing	0% Coinsurance Included as part of inpatient Hospital service Cost-Sharing	
Chemotherapy and Immunotherapy <ul style="list-style-type: none"> Performed in a PCP Office Performed in a Specialist Office Performed as Outpatient Hospital Services Performed at Home 	Covered in full Covered in full 0% Coinsurance 0% Coinsurance	Covered in full Covered in full 0% Coinsurance 0% Coinsurance	See benefit for description
Chiropractic Services	Covered in full	Covered in full	See benefit for description
Clinical Trials	Use Cost-Sharing for appropriate service	Use Cost-Sharing for appropriate service	See benefit for description
Diagnostic Testing <ul style="list-style-type: none"> Performed in a PCP Office Performed in a Specialist Office Performed as Outpatient Hospital Services 	Covered in full Covered in full 0% Coinsurance	Covered in full Covered in full 0% Coinsurance	See benefit for description
Dialysis <ul style="list-style-type: none"> Performed in a PCP Office Performed in a Specialist Office 	Covered in full Covered in full	Covered in full Covered in full	See benefit for description

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Reviewing Plan Benefits

What is covered by your plan?

COST-SHARING	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
<ul style="list-style-type: none"> Performed in a Freestanding Center Performed as Outpatient Hospital Services Performed at Home 	0% Coinsurance	0% Coinsurance	
Habilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy) <ul style="list-style-type: none"> Performed in a PCP Office Performed in a Specialist Office Performed in an Outpatient Facility 	Covered in full Covered in full 0% Coinsurance	Covered in full Covered in full 0% Coinsurance	60 visits per condition, per Plan Year combined therapies
Home Health Care	0% Coinsurance	0% Coinsurance	40 visits per Plan Year
Infertility Services	0% Coinsurance	0% Coinsurance	See benefit for description
Infusion Therapy <ul style="list-style-type: none"> Performed in a PCP Office Performed in Specialist Office Performed as Outpatient Hospital Services Home Infusion Therapy 	Covered in full Covered in full 0% Coinsurance 0% Coinsurance	Covered in full Covered in full 0% Coinsurance 0% Coinsurance	See benefit for description Home infusion counts toward home health care visit limits
Inpatient Medical Visits	0% Coinsurance	0% Coinsurance	See benefit for description
Interruption of Pregnancy <ul style="list-style-type: none"> Medically Necessary Abortions Elective Abortions 	Covered in full 0% Coinsurance	0% Coinsurance 0% Coinsurance	Unlimited One (1) procedure per Plan Year

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Reviewing Plan Benefits

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COST-SHARING	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Laboratory Procedures <ul style="list-style-type: none"> Performed in a PCP Office Performed in a Specialist Office Performed in a Freestanding Laboratory Facility Performed as Outpatient Hospital Services 	Covered in full Covered in full 0% Coinsurance 0% Coinsurance	Covered in full Covered in full 0% Coinsurance 0% Coinsurance	See benefit for description
Maternity and Newborn Care <ul style="list-style-type: none"> Prenatal Care <ul style="list-style-type: none"> Prenatal Care provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA When Prenatal Care is not provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA Inpatient Hospital Services and Birthing Center Physician and Midwife Services for Delivery Breastfeeding Support, Counseling and Supplies, Including Breast Pumps Postnatal Care 	Covered in full Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visits; Diagnostic Radiology Services; Laboratory Procedures and Diagnostic Testing). 0% Coinsurance after Deductible 0% Coinsurance after Deductible Covered in full Covered in full	0% Coinsurance Use Cost-Sharing for appropriate service (Primary Care Office Visit; Specialist Office Visits; Diagnostic Radiology Services; Laboratory Procedures and Diagnostic Testing). 0% Coinsurance 0% Coinsurance 0% Coinsurance 0% Coinsurance	See benefit for description One (1) home care visit is covered at no Cost-Sharing if mother is discharged from Hospital early Covered for duration of breast feeding

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Reviewing Plan Benefits

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Outpatient Hospital Surgery Facility Charge	0% Coinsurance	0% Coinsurance	See benefit for description
Preadmission Testing	0% Coinsurance	0% Coinsurance	See benefit for description
Prescription Drugs Administered in Office or Outpatient Facilities <ul style="list-style-type: none"> Performed in a PCP Office Performed in Specialist Office Performed in Outpatient Facilities 	0% Coinsurance 0% Coinsurance 0% Coinsurance	0% Coinsurance 0% Coinsurance 0% Coinsurance	See benefit for description
Diagnostic Radiology Services <ul style="list-style-type: none"> Performed in a PCP Office Performed in a Specialist Office Performed in a Freestanding Radiology Facility Performed as Outpatient Hospital Services 	0% Coinsurance 0% Coinsurance 0% Coinsurance 0% Coinsurance	0% Coinsurance 0% Coinsurance 0% Coinsurance 0% Coinsurance	See benefit for description
Therapeutic Radiology Services <ul style="list-style-type: none"> Performed in a Specialist Office Performed in a Freestanding Radiology Facility Performed as Outpatient Hospital Services 	0% Coinsurance 0% Coinsurance 0% Coinsurance	0% Coinsurance 0% Coinsurance 0% Coinsurance	See benefit for description

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Reviewing Plan Benefits

What is covered by your plan?

COST-SHARING	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Rehabilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy) <ul style="list-style-type: none"> Performed in a PCP Office Performed in a Specialist Office Performed in an Outpatient Facility 	Covered in full Covered in full 0% Coinsurance	Covered in full Covered in full 0% Coinsurance	60 visits per condition, per Plan Year combined therapies
Retail Health Clinic Care	0% Coinsurance	0% Coinsurance	
Second Opinions on the Diagnosis of Cancer, Surgery and Other	Covered in full	Covered in full Second opinions on diagnosis of cancer are Covered at participating Cost-Sharing for non-participating Specialist	See benefit for description
Surgical Services (including Oral Surgery; Reconstructive Breast Surgery; Other Reconstructive and Corrective Surgery; and Transplants) <ul style="list-style-type: none"> Inpatient Hospital Surgery Outpatient Hospital Surgery Surgery Performed at an Ambulatory Surgical Center Office Surgery 	0% Coinsurance 0% Coinsurance 0% Coinsurance 0% Coinsurance	0% Coinsurance 0% Coinsurance 0% Coinsurance 0% Coinsurance	See benefit for description

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ADDITIONAL SERVICES, EQUIPMENT and DEVICES			
Diabetic Equipment, Supplies and Self-Management Education <ul style="list-style-type: none"> Diabetic Equipment, Supplies and Insulin (Up to a 90-day supply) Diabetic Education 	Covered in full Cost-sharing for an insulin drug shall not exceed \$100 per 30-day supply. Covered in full	Covered in full Covered in full	See benefit for description
Durable Medical Equipment and Braces	0% Coinsurance	0% Coinsurance	See benefit for description
External Hearing Aids	0% Coinsurance	0% Coinsurance	Single purchase once every three (3) years
Cochlear Implants	0% Coinsurance	0% Coinsurance	One (1) per year per time Covered
Hospice Care <ul style="list-style-type: none"> Inpatient Outpatient 	0% Coinsurance 0% Coinsurance	0% Coinsurance 0% Coinsurance	210 days per Plan Year Five (5) visits for family bereavement counseling
Medical Supplies	0% Coinsurance	0% Coinsurance	See benefit for description
Prosthetic Devices <ul style="list-style-type: none"> External Internal 	0% Coinsurance 0% Coinsurance	0% Coinsurance 0% Coinsurance	One (1) prosthetic device, per limb, per lifetime with coverage for repairs and replacements Unlimited; See benefit for description

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INPATIENT SERVICES and FACILITIES			
Autologous Blood Banking	0% Coinsurance	0% Coinsurance	See benefit for description
Inpatient Hospital for a Continuous Confinement (including an Inpatient Stay for Mastectomy Care, Cardiac and Pulmonary Rehabilitation, and End of Life Care)	0% Coinsurance	0% Coinsurance	See benefit for description
Observation Stay	0% Coinsurance	0% Coinsurance	See benefit for description
Skilled Nursing Facility (including Cardiac and Pulmonary Rehabilitation)	0% Coinsurance	0% Coinsurance	200 days per Plan Year
Inpatient Habilitation Services (Physical Speech and Occupational Therapy)	0% Coinsurance	0% Coinsurance	
Inpatient Rehabilitation Services (Physical, Speech and Occupational Therapy)	0% Coinsurance	0% Coinsurance	
MENTAL HEALTH and SUBSTANCE USE DISORDER SERVICES <i>(All mental health and substance use benefits will be paid at the same level of coinsurance as any other illness/injury)</i>			
Inpatient Mental Health Care for a continuous confinement when in a Hospital (including Residential Treatment)	0% Coinsurance	0% Coinsurance	See benefit for description
Outpatient Mental Health Care (including Partial Hospitalization and Intensive Outpatient Program Services)	0% Coinsurance	0% Coinsurance	See benefit for description
ABA Treatment for Autism Spectrum Disorder	Covered in full	Covered in full	See benefit for description
Assistive Communication Devices for Autism Spectrum Disorder	Covered in full	Covered in full	See benefit for description

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Inpatient Substance Use Services for a continuous confinement when in a Hospital (including Residential Treatment)	0% Coinsurance	0% Coinsurance	See benefit for description
Outpatient Substance Use Services (including Partial Hospitalization, Intensive Outpatient Program Services, and Medication Assisted Treatment)	0% Coinsurance	0% Coinsurance	Unlimited; Up to 20 visits per Plan Year may be used for family counseling
Opioid Treatment Programs	Covered in full	0% Coinsurance	

	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
PRESCRIPTION DRUGS			
*Certain Prescription Drugs are not subject to Cost-Sharing when provided in accordance with the comprehensive guidelines supported by HRSA or if the item or service has an "A" or "B" rating from the USPSTF and obtained at a participating pharmacy. A member's out-of-pocket costs for prescription insulin drugs shall not exceed \$100 per 30-day supply, regardless of the amount or type of insulin that is needed to fill such member's prescription.			
Retail Pharmacy			See benefit for description
Tier 1- Generic	\$0 Copayment per 30-day supply	\$0 Copayment per 30-day supply	
Tier 2 – Preferred Brand	\$0 Copayment per 30-day supply	\$0 Copayment per 30-day supply	
Tier 3 – Non-Preferred Brand	\$0 Copayment per 30-day supply	\$0 Copayment per 30-day supply	
Up to a 90-day supply for Maintenance Drugs are available at retail level – copays apply for each 30-day supply			

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Mail Order Pharmacy Up to a 90-day supply			See benefit for description
Tier 1 – Generic	\$0 Copayment per 30-day supply	\$0 Copayment per 30-day supply	
Tier 2 – Preferred Brand	\$0 Copayment per 30-day supply	\$0 Copayment per 30-day supply	
Tier 3 – Non-Preferred Brand	\$0 Copayment per 30-day supply	\$0 Copayment per 30-day supply	
Enteral Formulas			See benefit for description
Tier 1- Generic	\$0 Copayment per 30-day supply	\$0 Copayment per 30-day supply	
Tier 2 – Preferred Brand	\$0 Copayment per 30-day supply	\$0 Copayment per 30-day supply	
Tier 3 – Non-Preferred Brand	\$0 Copayment per 30-day supply	\$0 Copayment per 30-day supply	
WELLNESS BENEFITS			
Gym Reimbursement	Up to \$200 per six (6) month period	Up to \$200 per six (6) month period	
PEDIATRIC DENTAL and VISION CARE			
Pediatric Dental Care Benefits are the same for Participating or Non-Participating Providers			
• Preventive Dental Care	20% Coinsurance	20% Coinsurance	One (1) dental exam and cleaning per six (6)-month period
• Routine Dental Care	20% Coinsurance	20% Coinsurance	
• Major Dental Care (Oral Surgery, Endodontics, Periodontics and Prosthodontics)	50% Coinsurance	50% Coinsurance	Full mouth x-rays or panoramic x-rays at 36-month intervals and bitewing x-rays at six (6) month intervals
• Orthodontics	50% Coinsurance	50% Coinsurance	
Pediatric Vision Care			

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What is covered by your plan?

	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost- Sharing	Limits
Benefits are the same for Participating or Non-Participating Providers			One (1) exam per Plan Year;
• Exams	0% Coinsurance	0% Coinsurance	One (1) prescribed lenses and frames per Plan Year or One-year supply of Contact lenses per Plan Year
• Lenses and Frames	0% Coinsurance	0% Coinsurance	
• Contact Lenses	0% Coinsurance	0% Coinsurance	

All in-network Preauthorization requests are the responsibility of Your Participating Provider. You will not be penalized for a Participating Provider's failure to obtain a required Preauthorization. However, if services are not covered under the Certificate, You will be responsible for the full cost of the services.

Exclusions and Limitations

No coverage is available under this Certificate for the following:

- A. **Aviation.** We do not Cover services arising out of aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline.
- B. **Convalescent and Custodial Care:** We do not Cover services related to rest cures, custodial care or transportation. "Custodial care" means help in transferring, eating, dressing, bathing, toileting and other such related activities. Custodial care does not include Covered Services determined to be Medically Necessary.
- C. **Conversion Therapy.** We do not Cover conversion therapy. Conversion therapy is any practice by a mental health professional that seeks to change the sexual orientation or gender identity of a Member under 18 years of age, including efforts to change behaviors, gender expressions, or to eliminate or reduce sexual or romantic attractions or feelings toward individuals of the same sex. Conversion therapy does not include counseling or therapy for an individual who is seeking to undergo a gender transition or who is in the process of undergoing a gender transition, that provides acceptance, support and understanding of an individual or the facilitation of an individual's coping, social support, and identity exploration and development, including sexual orientation-neutral interventions to prevent or address unlawful conduct or unsafe sexual practices, provided that the counseling or therapy does not seek to change sexual orientation or gender identity.
- D. **Cosmetic Services:** We do not Cover cosmetic services, Prescription Drugs, or surgery, unless otherwise specified, except that cosmetic surgery shall not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered Child which has resulted in a functional defect. We also Cover services in

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Reviewing Plan Benefits

What is covered by your plan?

connection with reconstructive surgery following a mastectomy, as provided elsewhere in this Certificate. Cosmetic surgery does not include surgery determined to be Medically Necessary. If a claim for a procedure listed in 11 NYCRR 56 (e.g., certain plastic surgery and dermatology procedures) is submitted retrospectively and without medical information, any denial will not be subject to the Utilization Review process in the Utilization Review and External Appeal sections of this Certificate unless medical information is submitted.

- E. **Dental Services:** We do not Cover dental services except for: care or treatment due to accidental injury to sound natural teeth within 12 months of the accident; dental care or treatment necessary due to congenital disease or anomaly; or dental care or treatment specifically stated in the Outpatient and Professional Services and Pediatric Dental Care section of this Certificate.
- F. **Experimental or Investigational Treatment:** We do not Cover any health care service, procedure, treatment, device or Prescription Drug that is experimental or investigational. However, We will Cover experimental or investigational treatments, including treatment for Your rare disease or patient costs for Your participation in a clinical trial as described in the Outpatient and Professional Services section of this Certificate, when Our denial of services is overturned by an External Appeal Agent certified by the State. However, for clinical trials, We will not Cover the costs of any investigational drugs or devices, non-health services required for You to receive the treatment, the costs of managing the research, or costs that would not be Covered under this Certificate for non-investigational treatments. See the Utilization Review and External Appeal sections of this Certificate for a further explanation of Your Appeal rights.
- G. **Felony Participation:** We do not Cover any illness, treatment or medical condition due to Your participation in a felony, riot or insurrection. This exclusion does not apply to Coverage for services involving injuries suffered by a victim of an act of domestic violence or for services as a result of Your medical condition (including both physical and mental health conditions).
- H. **Foot Care:** We do not Cover routine foot care in connection with corns, calluses, flat feet, fallen arches, weak feet, chronic foot strain or symptomatic complaints of the feet. However, we will Cover foot care when You have a specific medical condition or disease resulting in circulatory deficits or areas of decreased sensation in Your legs or feet.
- I. **Government Facility:** We do not Cover care or treatment provided in a Hospital that is owned or operated by any federal, state or other governmental entity, except as otherwise required by law unless You are taken to the Hospital because it is close to the place where You were injured or became ill and Emergency Services are provided to treat Your Emergency Condition.
- J. **Medically Necessary:** In general, We will not Cover any health care service, procedure, treatment, test, device or Prescription Drug that We determine is not Medically Necessary. If an External Appeal Agent certified by the State overturns Our denial, however, We will Cover the service, procedure, treatment, test, device or Prescription Drug for which coverage has been denied, to the extent that such service, procedure, treatment, test, device or Prescription Drug is otherwise Covered under the terms of this Certificate.
- K. **Medicare or Other Governmental Program:** We do not Cover services if benefits are provided for such services under

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Reviewing Plan Benefits

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the federal Medicare program or other governmental program (except Medicaid).

- L. **Military Service:** We do not Cover an illness, treatment or medical condition due to service in the Armed Forces or auxiliary units.
- M. **No-Fault Automobile Insurance:** We do not Cover any benefits to the extent provided for any loss or portion thereof for which mandatory automobile no-fault benefits are recovered or recoverable. This exclusion applies even if You do not make a proper or timely claim for the benefits available to You under a mandatory no-fault policy.
- N. **Services Not Listed:** We do not Cover services that are not listed in this Certificate as being Covered.
- O. **Services Provided by a Family Member:** We do not Cover services performed by a covered person's immediate family. "Immediate family" member means a child, stepchild, spouse, parent stepparent, sibling stepsibling, parent-in-law, child-in-law, sibling-in-law, grandparent, grandparent's spouse, grandchild, or grandchild's spouse.
- P. **Services Separately Billed by Hospital Employees:** We do not Cover services rendered and separately billed by employees of Hospitals, laboratories or other institutions.
- Q. **Services With No Charge:** We do not Cover services for which no charge is normally made.
- R. **Vision Services:** We do not Cover the examination or fitting of eyeglasses or contact lenses, except as specifically stated in the Pediatric Vision Care section of this Certificate.
- S. **Workers' Compensation:** We do not Cover services if benefits for such services are provided under any state or federal Workers' Compensation, employers' liability or occupational disease law.

New York University – Shanghai Campus in Abu Dhabi Plan Year 2023 - 2024	
GeoBlue Monthly Participant Rate: For Coverage Outside Abu Dhabi	\$254.48 USD
OIC Monthly Participant Rate: For Coverage inside Abu Dhabi	\$73.40 USD
Total Monthly Premium:	\$327.88 USD

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For questions about your medical plan:

Outside the U.S. call +1.610.263.2847

Toll free within the U.S. call 1.844.268.2686

Email: Use the contact form on the GeoBlue Member Hub and mobile app

For medical assistance, (including Direct Pay outside the U.S. and UAE):

Collect calls accepted on +1.610.254.8771

Toll free within the U.S. call 1.800.257.4823



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