

## What is Direct Pay?

Direct Pay is a service that issues a Guarantee of Payment (GOP) from GeoBlue Expat® to Participating Providers outside the U.S to cover medical treatment. In many countries providers require this at the time of the visit. If this guarantee is not arranged prior to the visit, the physician may require payment up front from you. You must request Direct Pay at least 24 hours prior to your appointment to avoid paying out-of-pocket for medical care and submitting claims.

## What is a Guarantee of Payment?

GeoBlue issues a Guarantee of Payment (GOP) to define the charges GeoBlue has agreed to pay for medically necessary services and clearly indicate any applicable copayments, coinsurance or deductibles that are the responsibility of the patient. Contracted providers may contact GeoBlue directly for a GOP prior to providing medical treatment. The Direct Pay process generates a GOP.

### How do I find participating providers outside the U.S. and avoid claim forms?

After your coverage is effective, register online at **www.geo-blue.com**. Visit the GeoBlue Member Hub to find providers and request Direct Pay, or contact GeoBlue 24/7 at +1-610-254-8771 or **globalhealth@geo-blue.com**. You can also search for providers and request Direct Pay through the GeoBlue app available through the Apple, Google Play and Amazon app stores.

## How do I request Direct Pay with a provider or hospital?

Request Direct Pay through the GeoBlue Member Hub or GeoBlue app. Select a participating provider and complete the request form. Contact GeoBlue 24/7 at +1-610-254-8771 or globalhealth@geo-blue.com.

## Can I make my own appointment?

Yes. If you make your own appointment outside the U.S., contact GeoBlue at least 48 hours prior to your appointment to request Direct Pay. Request Direct Pay through the GeoBlue Member Hub or GeoBlue app. Select a participating provider and complete the request form. If your physician recommends a follow-up consultation, contact GeoBlue with as much notice as possible to arrange Direct Pay. Contact GeoBlue 24/7 at +1-610-254-8771 or globalhealth@geo-blue.com.

## How do I access participating providers outside the U.S. and avoid claim forms?

Log in to the GeoBlue website and click on the Member Hub to access contracted providers and request an appointment, or call GeoBlue 24/7 to arrange your appointment and a GOP. If you schedule your appointment through GeoBlue, you will not be responsible to pay out of pocket for any services, with the exception of any deductible, copayment or coinsurance that may apply at the time of service. You can also search for doctors, schedule your appointment and arrange for Direct Pay through the GeoBlue app available through the Apple App Store, Google Play and Amazon app stores.

# Where do I get a claim form?

Download a claim form online from the GeoBlue website. Once logged in, visit the Member Hub and locate the "Claims" section and the "Download Medical Claim Form" link.

#### How do I submit a claim?

Claims can be submitted through eClaim in the online Member Hub, by filing a paper claim or through the GeoBlue app.

To file an eClaim, visit the Member Hub or use the GeoBlue app. To file a paper claim, send a legible, itemized bill from the provider, along with the completed member claim form to GeoBlue via:

Email: claims@geo-blue.com

Fax: +1-610-482-9623

U.S. Postal: GeoBlue, Attn: Claims, One Radnor Corporate Center, Suite 100, Radnor, PA 19087

## Can I view my claims status online?

You may view the status of your claims on the GeoBlue website. Once logged in, visit the Member Hub and locate the "Claims" section.