



# GUIDE TO USING CMU'S INTERNATIONAL STUDENT HEALTH INSURANCE APP

This document walks students through the GeoBlue registration process and how to use the GeoBlue app to access information about your health plan, how to find local in-network doctors, and more.

Each international student will be enrolled automatically in the GeoBlue health insurance plan by OGE at the beginning of the academic year (late August/early September). If your first semester at CMU is the Spring semester, you will be enrolled in the plan in January.

Be sure to check your CmicH email for a message from GeoBlue ([customerservice@geo-blue.com](mailto:customerservice@geo-blue.com)) with the subject line **"Welcome to GeoBlue"**. This email will provide your Certificate Number. Be sure to record this number.

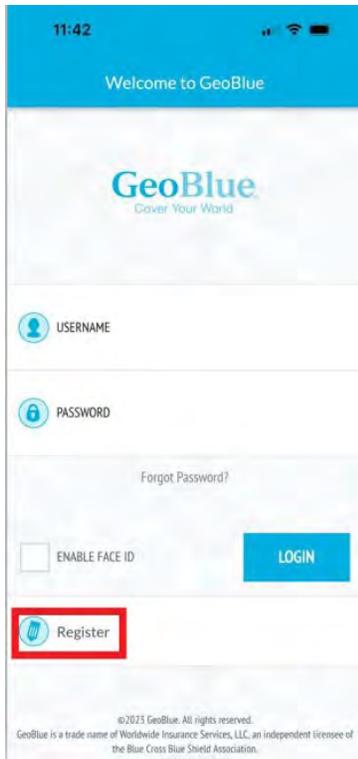
You must then complete the registration process with GeoBlue using this certificate number.

You are encouraged to download the GeoBlue app to complete your registration and access information about your insurance plan (instructions below).

## Mobile App

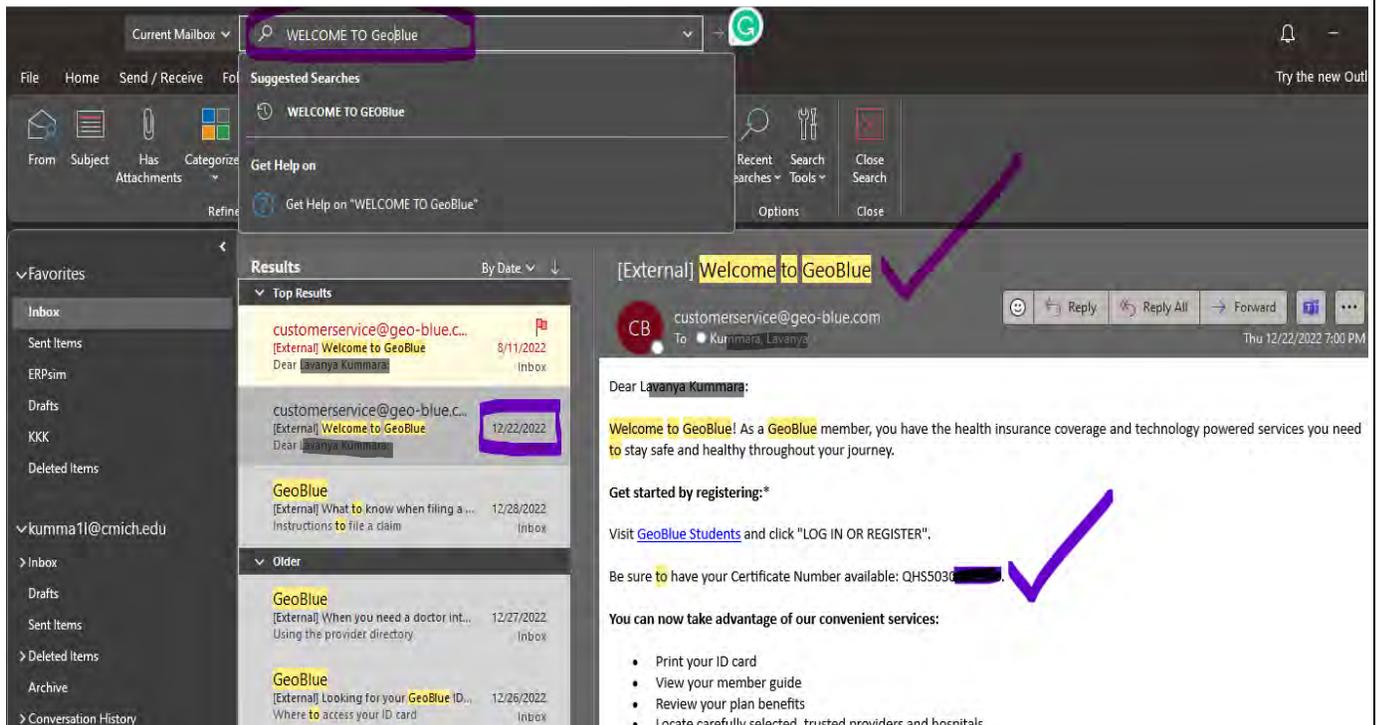
**Step 1:** Download **GeoBlue**. This available in both **AppStore** and **PlayStore**



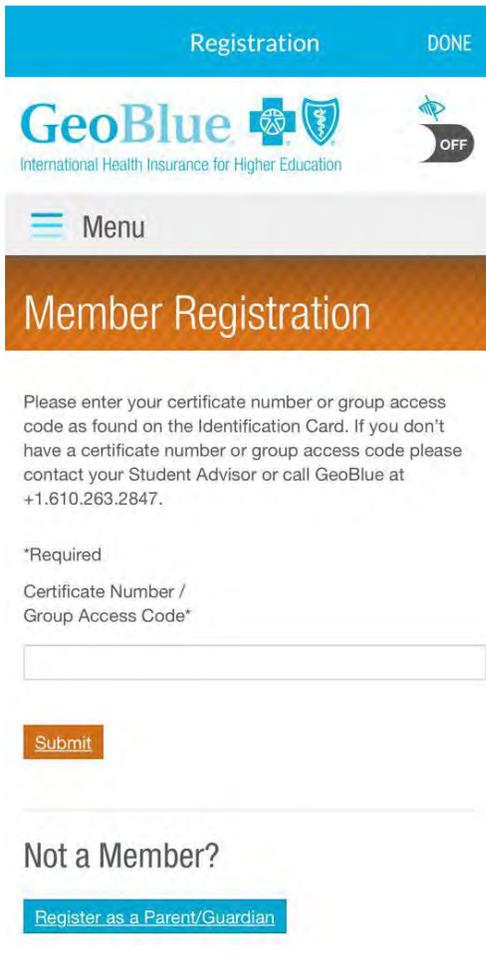
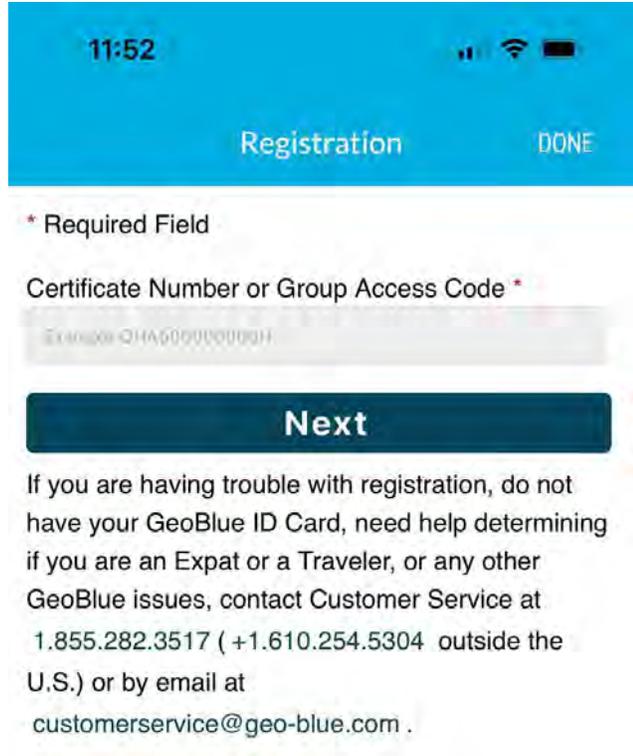


**Step 2:** First time users click “register” as shown below

**Step 3:** Find the Email to know your unique “Certificate” Number that you have received in your CmicH email. The subject of the email is “Welcome to GeoBlue” which is received from [customerservice@geo-blue.com](mailto:customerservice@geo-blue.com) as below



**Step 4:** Enter your unique “**Certificate Number**” and click **Next**



Again enter your “**Certificate Number**” as below and click **Submit**

**Step 5:** Enter your **Date of Birth (MM/DD/YYYY)**, Your **First Name**, and **Last Name** and click **Submit** as shown below

12:13

Registration DONE

GeoBlue  
International Health Insurance for Higher Education

Menu

Member Registration

Please enter your certificate number and name exactly as found on the Identification Card you received from your Student Administrator or through the mail. If you don't have a certificate number please contact your Student Advisor or call GeoBlue at +1.610.263.2947

\*Required

Certificate Number\*

OHS5030232XXX

Date of Birth\*

02/28/1997

(MM/DD/YYYY)

First Name\*

Tess

Last Name\*

Anderson

Submit

**Step 6:** Now enter all the details. If you see the Office of Global Engagement's address (Ronan Hall) entered as a default, please **remove** it and **update** the contact information to your **physical address**, so that you can receive the mail to your location. After all details are filled proceed to click on **Submit**.

12:23

Registration DONE

GeoBlue  
International Health Insurance for Higher Education

Menu

Member Registration

Welcome Lavanya Kumbara, please complete the information below to register for the site.

\*Required

Login Details

Email Address\*

This will be your username

Confirm Email Address\*

Password\*

Passwords must be 8 to 16 characters in length and contain at least one upper case letter, one number and one special character.

Confirm Password\*

12:23

Registration DONE

Mailing Address

Important notices regarding your insurance claims will be mailed to this address. Please verify it is correct.

Address 1\*

330 Ronan

Address 2

Address 3

City\*

ML Pleasant

Country\*

United States

State / Province

Michigan

Zip / Postal Code

48859

Confirm that the Mailing Address entered is correct. \*

12:22

Registration DONE

Mobile Information

Mobile Country Code

USA(+1)

Mobile Number

No Leading Zero

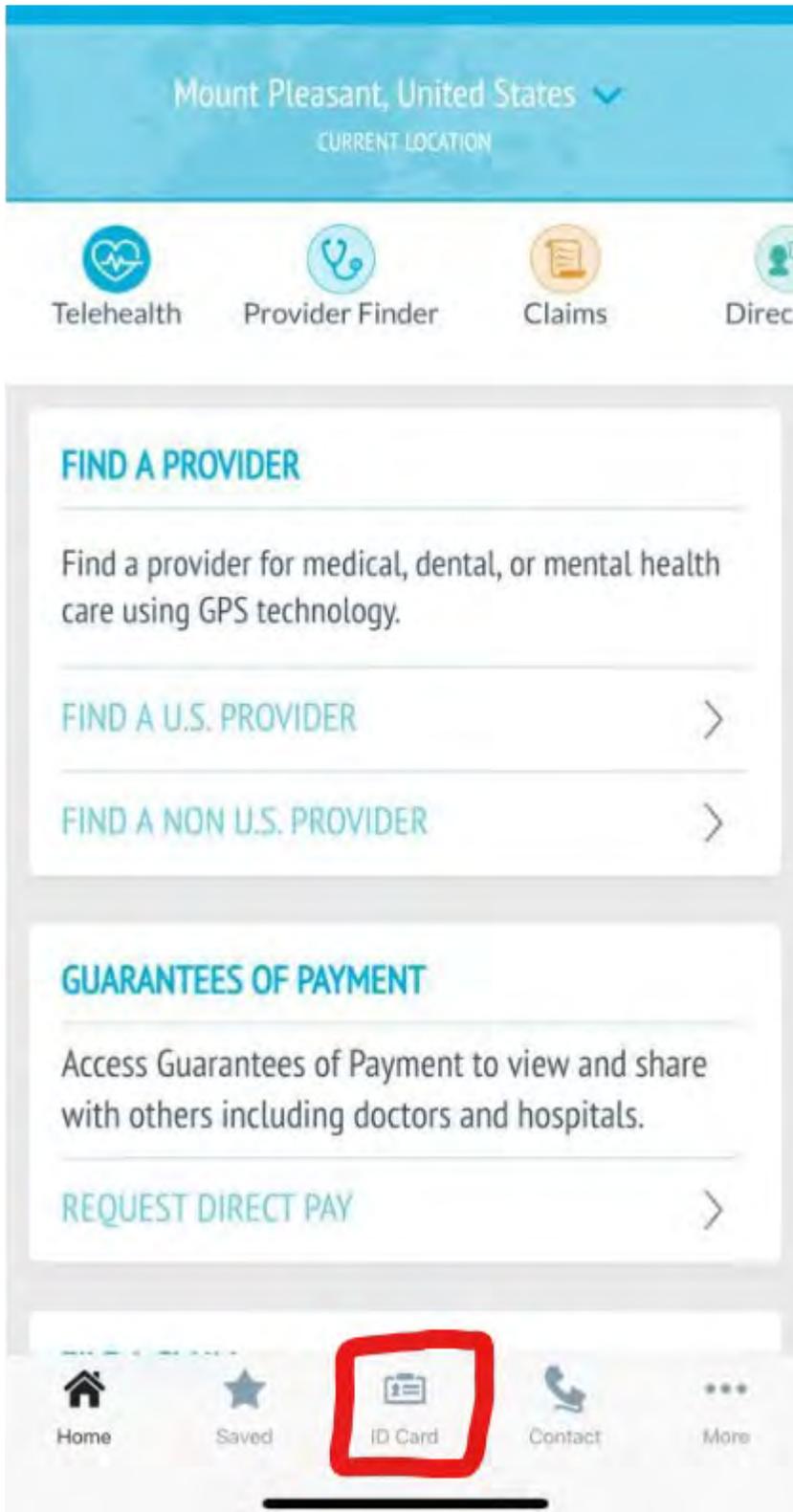
Yes, I have read and accept the conditions of the [Site Use Agreement](#). \*

Submit

Home | About | FAQ | Login | Items | Privacy | Terms | Copyright | Contact | Mobile App | Site Map | California Privacy Rights | EU GDPR Privacy Policy | Accessibility | Transparency in Coverage

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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 Blue Cross and Blue Shield companies in select service areas. Coverage is provided under insurance policies underwritten by a member of our company, CNA/Book

**Step 7:** To get a copy of your **“GeoBlue Health Insurance ID card”**, please click the **ID card** Icon on the bottom of your screen as shown below.



## Registering using Computer Desktop

**Step 1:** Visit → [GeoBlue Students](https://www.geobluestudents.com/) ---> <https://www.geobluestudents.com/> and click "LOG IN OR REGISTER".

GeoBlue offers health plans that power intellectually curious travelers in every corner of the world.

For Administrators > For Students / Members > For Parents / Guardians > Resource Center

Need an Individual Plan?  
Learn more about plans for individual travelers.  
[Visit geobluestudents.com](https://www.geobluestudents.com)

Find a Provider

Log In As...

[For Students / Members >](#)  
[Register as a Member](#)

[For Parents / Guardians >](#)  
[Register as a Parent](#)

[For Administrators >](#)

Step 2: Click **Register Now**



Products | Member Hub | Destination Dashboard | Tools & Services | Claims

# Login as a Member

Email

▲ Email Address must be provided

Password

Login

[Forgot Password?](#)

[Register Now >](#)



Login As

Parent/Guardian

Administrator

Step 3: Enter your unique **Certificate** Number received from the email and click **Submit**



Products | Member Hub | Destination Dashboard | Tools & Services | Claims

Login

Access for visually impaired

OFF

# Member Registration

Please enter your certificate number or group access code as found on the Identification Card. If you don't have a certificate number or group access code please contact your Student Advisor or call GeoBlue at +1.610.263.2847.

\*Required

Certificate Number /  
Group Access Code\*

Submit

Not a Member?

[Register as a Parent/Guardian](#)

**Step 4: Fill in Certificate number, date of birth, First Name and Last Name and click Submit**

GeoBlue  
International Health Insurance for Higher Education

Products | Member Hub | Destination Dashboard | Tools & Services | Claims

## Member Registration

Please enter your certificate number and name exactly as found on the Identification Card you received from your Student Administrator or through the mail. If you don't have a certificate number please contact your Student Advisor or call GeoBlue at +1.610.263.2847

[Not a Member?](#) [Register as a Parent/Guardian](#)

**\*Required**

Certificate Number\*  Date of Birth\*   
(MM/DD/YYYY)

First Name\*  Last Name\*

**Step 5: Now enter all the details and if you see OGE's Ronan address as a default, please remove it and update the contact information to your physical address, so that you can receive the mail to your location. After all details are filled proceed to click on Submit.**

## Member Registration

Welcome Ramya Kummara, please complete the information below to register for the site.

**\*Required**

### Login Details

Email Address\*  This will be your username Confirm Email Address\*

Password\*  Confirm Password\*   
Passwords must be 6 to 16 characters in length and contain at least one upper case letter, one number and one special character.

### Mailing Address

Important notices regarding your insurance claims will be mailed to this address. Please verify it is correct.

Address 1\*

Address 2

Address 3

City\*  Country\*

State / Province  Zip / Postal Code

I confirm that the Mailing Address entered is correct. \*

### Mobile Information

Mobile Country Code  Mobile Number   
No Leading Zero

Yes, I have read and accept the conditions of the [Site Use Agreement](#). \*

**Step 6:** Your Registration will be complete following 5 steps. Now to get your **GeoBlue ID card**, Login to your account using your username and Password



lavanya.kummar@cmich.edu  
Access for visually impaired  OFF

Member Hub ▾ | Destination Dashboard | Tools & Services ▾ | Claims ▾

**COVID-19 Update:** Provider availability, services and operating hours may be impacted by the COVID-19 pandemic. Once you have identified a provider, we strongly encourage you to contact them for their availability and services.

### My Plan

lavanya.kummar@cmich.edu  
MOUNT PLEASANT, Michigan 48859  
United States  
@cmich.edu

[Coverage & Benefits](#)  
[Enrollment Details](#)  
[Member Guide \(PDF\)](#)

### My Claims

0	0	0
In Process	Processing Payment	Complete

[View My Claims](#)  
[How to File a Claim](#)  
[File an eClaim](#)

My Claims shows claims submitted in the last 90 days.

### Get Care

Telehealth  
Our global telemedicine option allows you to consult a doctor remotely for free, non-emergency care, 24/7/365.  
[Learn more](#)

[Download GeoBlue Mobile App](#)

Provider Finder  
Locate a trusted doctor or hospital in over 190 countries.

[International Provider Finder](#)  
[U.S. Provider Finder](#)  
[U.S. Pharmacy Finder](#)

[Start a New Direct Pay Request](#)  
[View All Issued GOPs](#)

Service Requests

### My ID Card

[Print ID \(PDF\)](#)

### My Health Tools

[Medicine Equivalents](#)  
[Translate Medical Terms](#)  
[Translate Medical Phrases](#)

### My Destination

## **Finding a doctor, hospital, or clinic that accepts GeoBlue insurance**

CMU has an on-campus health clinic for students located in **FOUST HALL**. This is a good place for students to go for non-emergencies. Student Health Services accepts the GeoBlue insurance.

The Student Health Services contact details are below:

600 E. Preston St., Foust Hall 200, Mt Pleasant, MI 48859

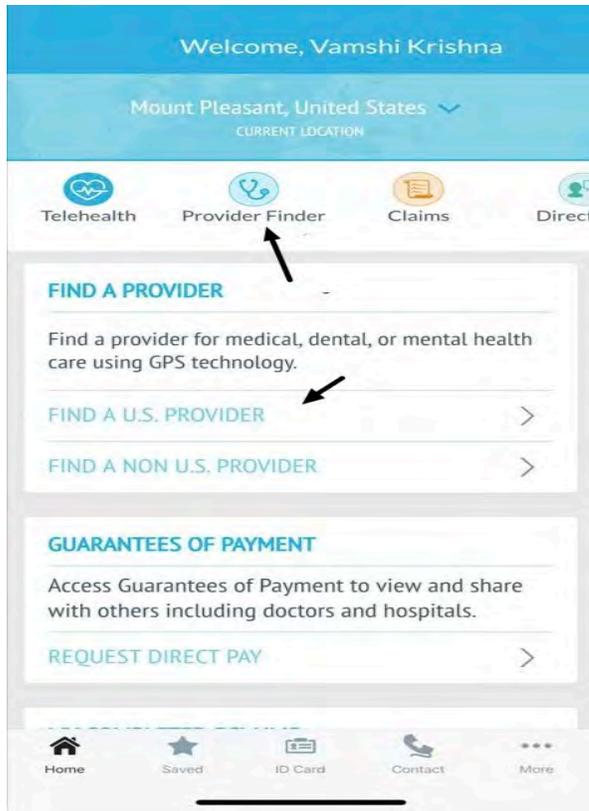
Phone: (989) 774 6599

<https://www.cmuhealth.org/services/mount-pleasant-clinics/student-health-services>



**If you need to seek an off-campus hospital, doctor, clinic, or urgent care facility, you can do this via the GeoBlue app. Following are instructions on how to use the app to locate a healthcare provider that accepts the insurance.**

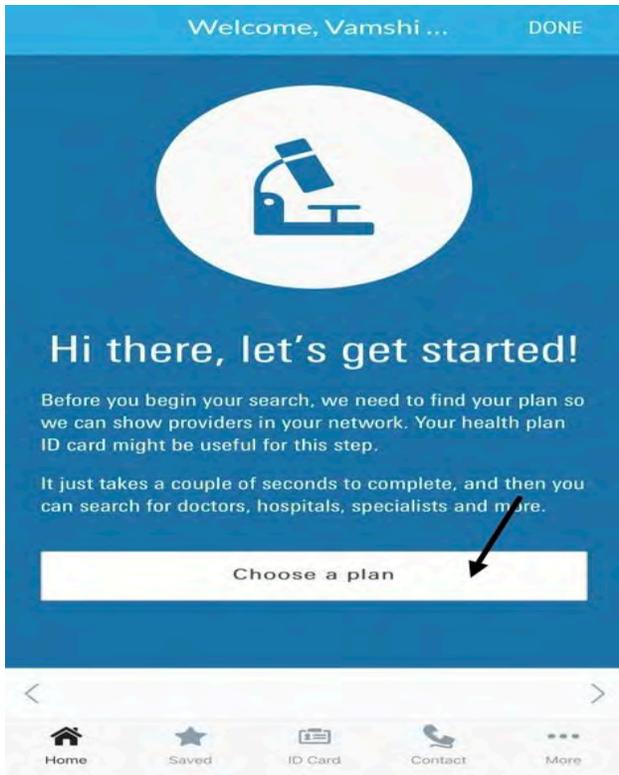
\*Note that GeoBlue is part of a large, national insurance network called Blue Cross Blue Shield (usually abbreviated as BCBS). Many doctors accept BCBS. If they do not recognize the specific name "GeoBlue", tell them it is part of the BCBS network. You want to be sure that you find an "in network" provider if possible since you will pay lower rates than you would with an "out of network" provider.



1. Click on Provider Finder (or) Find a U.S. Provider.

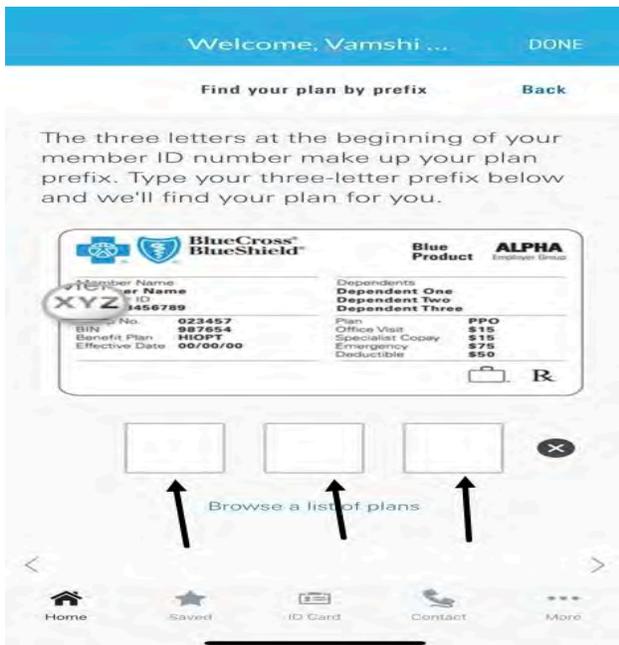
2. Click on U.S. Provider Search





3. Click on Choose a Plan.

4. Enter the starting 3 letters of the Insurance ID Number.





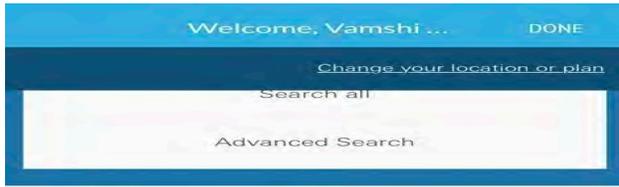
5. For Example, Q H S and click on Continue.

6. Then the following page appears.



7. If you wish to Search Doctors by Speciality click on that (or) if you are looking for immediate medical care scroll down and click on Search for Immediate Medical Care and you will find doctors available for Immediate Medical Care.

If you know any doctor or with whom you had an appointment earlier choose Doctor by Name and search.

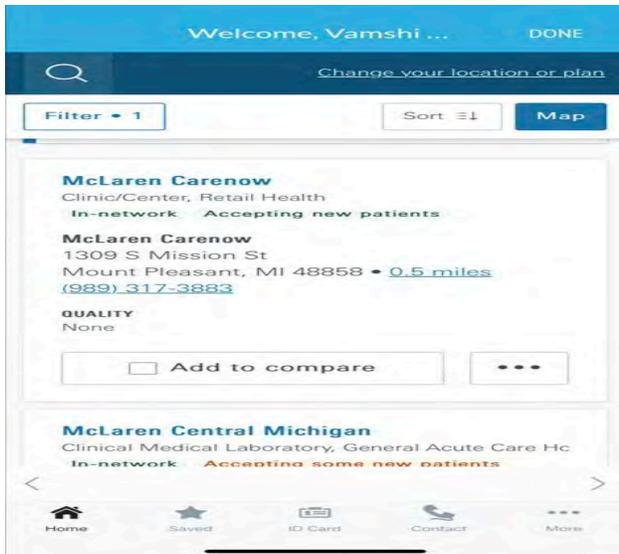


**Explore and learn more**

**Find Immediate Medical Care**

Make an informed choice based on symptoms, convenience and cost. Learn more about your options [here](#).

Search for Immediate Medical Care

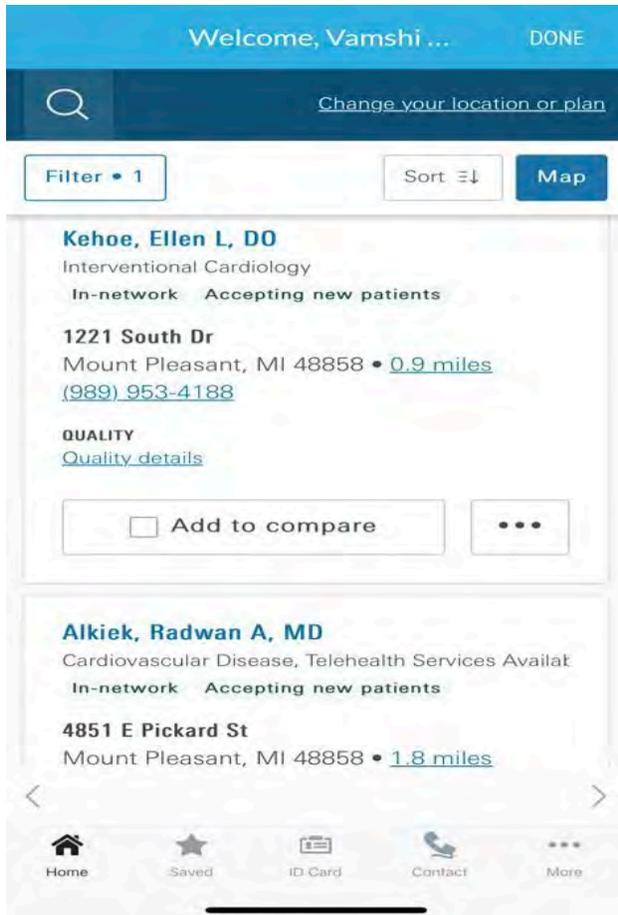


8.If you wish to search by Speciality, then follow the next steps.

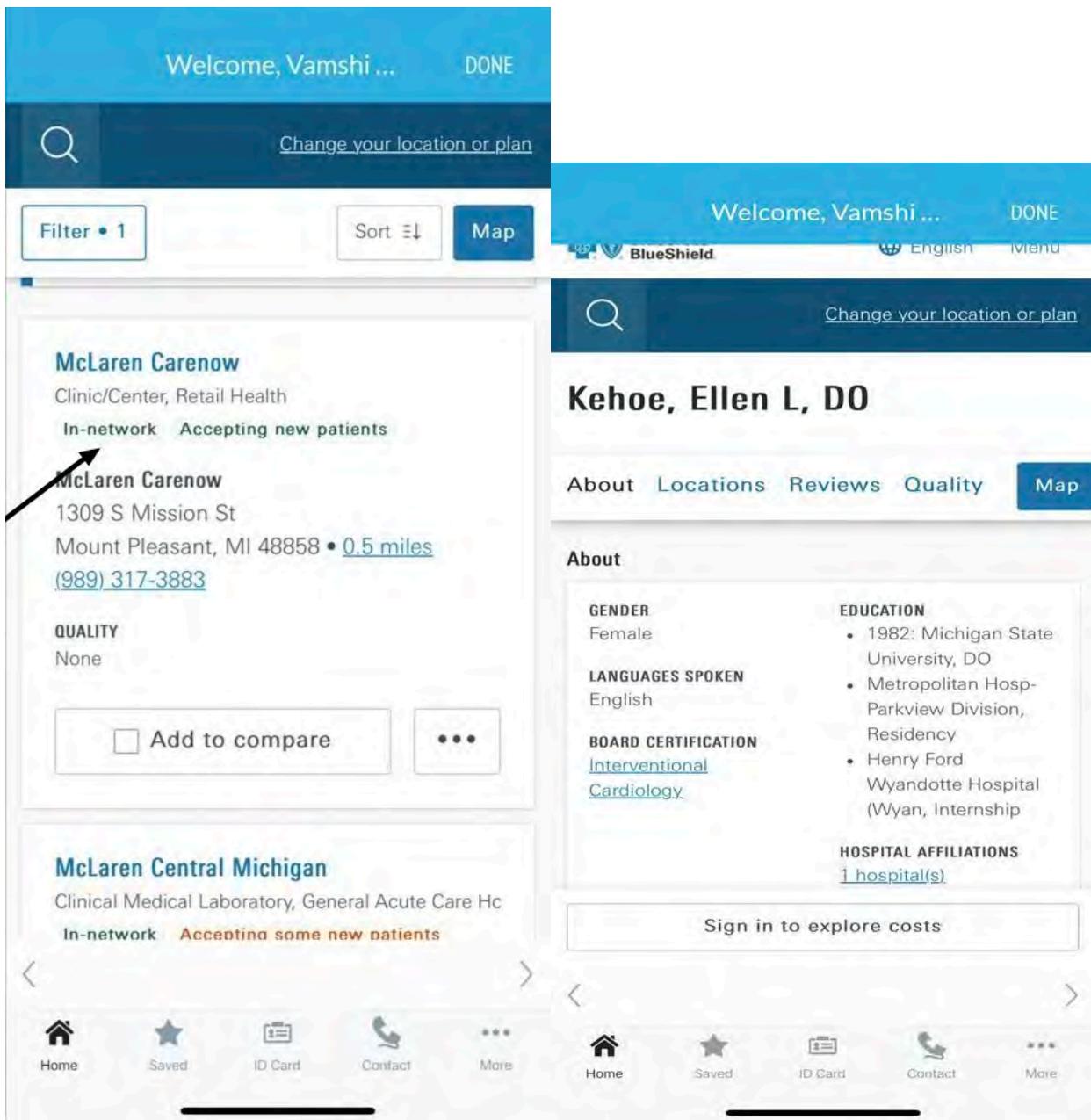


9.Type the first two letters of the Speciality or Body part to search for appropriate doctors. For Example, to search for Cardiology, just type Ca and drop down list appears, then choose the speciality you are looking for.

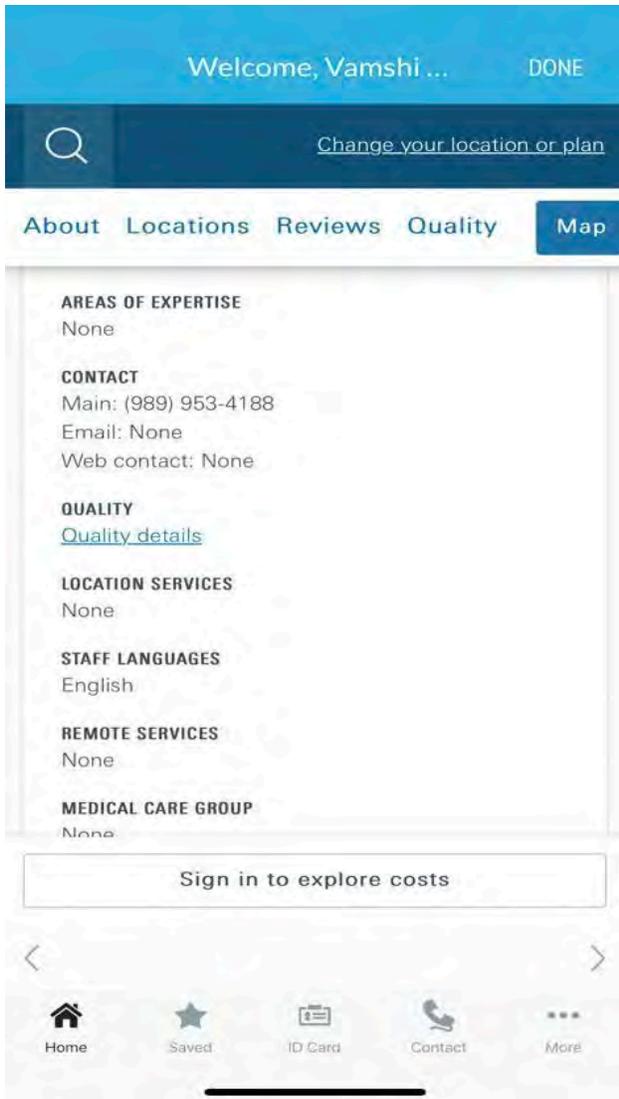
10.Once a Specialty is selected, the available Doctors will be shown as below.

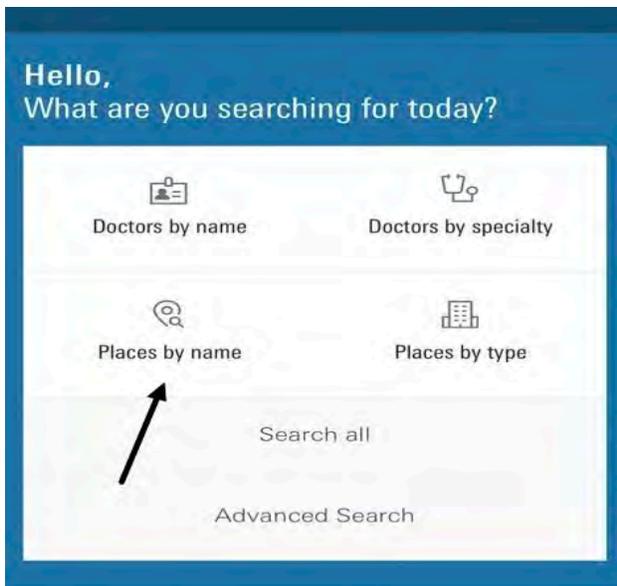


11.Click on the Doctor for further details.

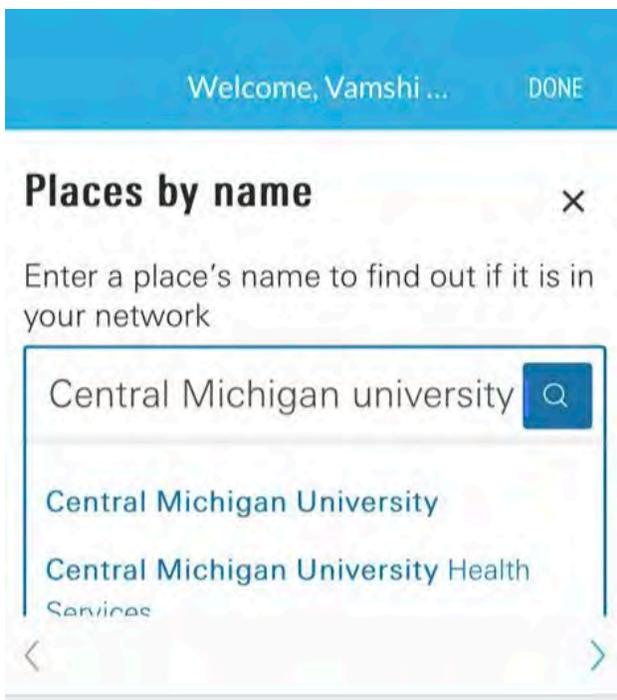


- Be sure that you see the “In- network” note to ensure that they will accept the GeoBlue insurance. (See arrow above noting “in-network.”)

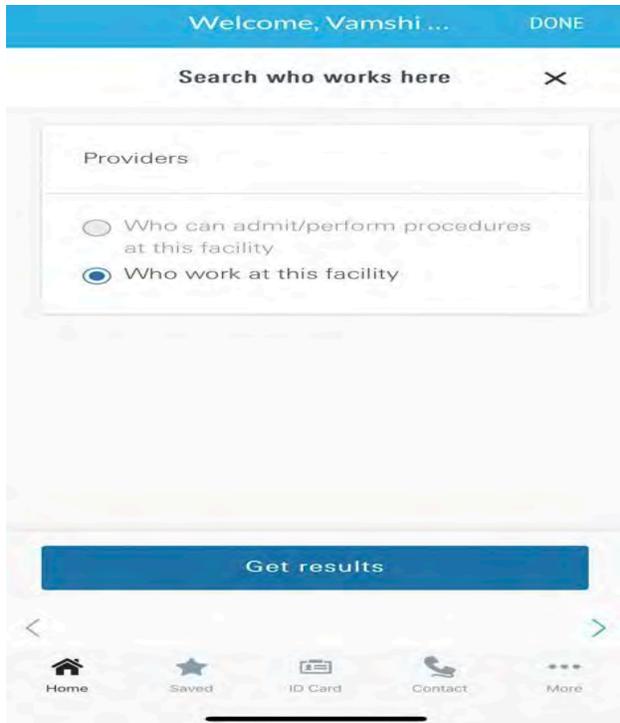




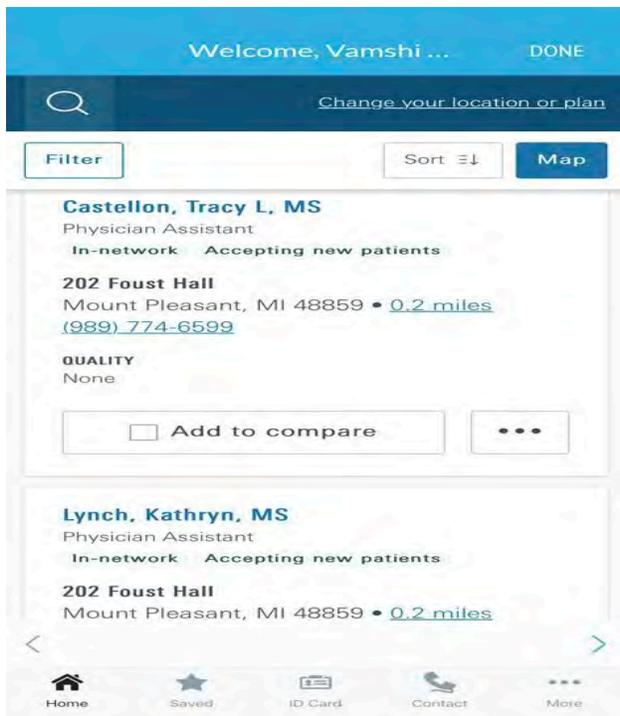
- To search by place, select the above shown option.



- For example, if you are willing to search for Doctors on campus, type Central Michigan University, select any of the options shown above.



- The above options appear, for example if we choose Who work at this Facility, the list of Doctors will be shown.



## GeoBlue's FAQs & Contact Information

If you are having a problem using your insurance, you should contact GeoBlue's customer service via email, phone, or through the app.

GeoBlue email - [customerservice@geo-blue.com](mailto:customerservice@geo-blue.com)

Contact Customer Service via phone

- **+1.844.268.2686** (calling from inside the U.S.)
- **+1.610.263.2847** (calling from outside the U.S.)

Contact Customer Service the app

- To contact Geo Blue through the app, click on Contact Icon.

11:19 LTE

Contact Us

24/7 MEDICAL ASSISTANCE/EVACUATION  
+1.610.254.8771

**Preferred Contact Method:**  
Submitting your inquiry through this form, with all of your information already entered, will result in the quickest response from our team.

NAME \*

EMAIL \*

PHONE # \*

INQUIRY TYPE \*  
General Inquiries

SUBJECT \*

MESSAGE \*

Home Saved ID Card Contact More

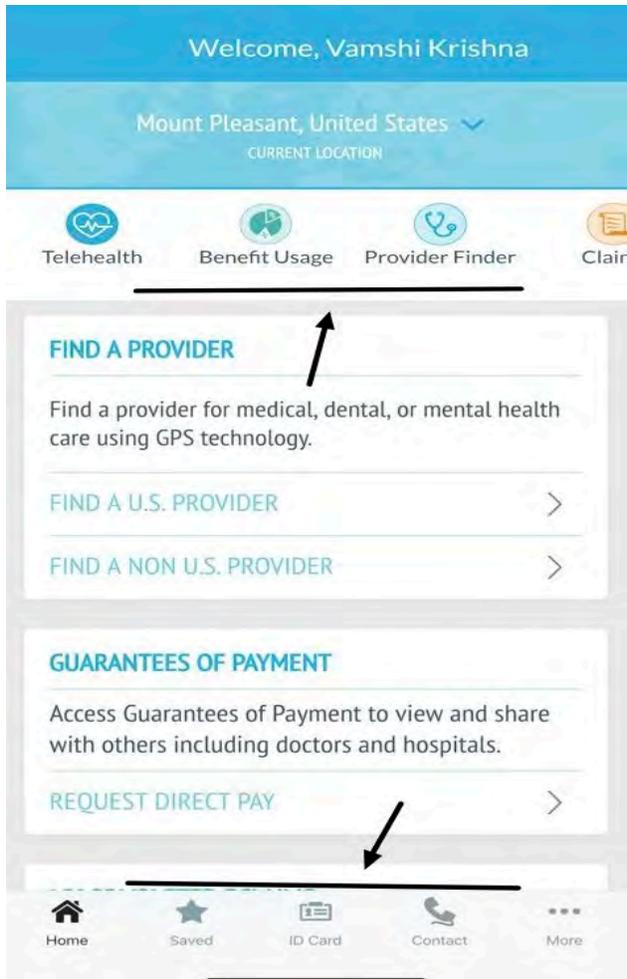
- Select the Inquiry type from the drop down as shown below, fill in the required details and submit.



\*If you have previously registered, please login using the email address and password currently on file. [Click here](#) to reset your password.

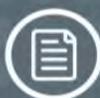
#### [GeoBlue FAQs](#)

- [How do I register online?](#)
- [How can I obtain a new ID Card?](#)
- [How do I download the GeoBlue mobile application?](#)
- [How do I use the telehealth service?](#)
- [How can I help my child manage his/her insurance online?](#)



- For information regarding the insurance plan details, coverages, and exclusions, click on the Resources and Documents icon. The member guides, Coverage and Benefits and informational videos are available in that section.
- For further information, explore the icons on the top and bottom of the home page screen of the Geo Blue app as shown.

## Details of 2023-2024 GeoBlue Policy



### Reviewing Plan Benefits

*What is covered by your plan?*

geobluestudents.com

**SCHEDULE OF BENEFITS - TABLE 1**

	Limits Individual Insured	Limits Spouse	Limits Dependent Child(ren)
<b>MEDICAL EXPENSES</b>			
<b>Coverage Year Limit</b>	Unlimited	Unlimited	Unlimited
<b>Coverage Year Deductible</b>	\$0 per Coverage Year	\$0 per Coverage Year	\$0 per Coverage Year
<b>Coverage Year Out-of-Pocket Limit</b> The most You pay during a Plan Year in Cost-Sharing before We begin to pay 100% of the Allowed Amount for Covered Services, subject to the limits and provisions of this Certificate	After the Covered Person reaches a \$6,500 Out-of-pocket Limit per Coverage Year, the Insurer pays the Allowed Amount at 100% and up to the applicable maximums in the Tables 2 and 3. Deductibles, Copayments, Prescription Drug Copayments and amounts above the maximums do not apply toward the Out-of-pocket Limit.	After the Covered Person reaches a \$6,500 Out-of-pocket Limit per Coverage Year, the Insurer pays the Allowed Amount at 100% and up to the applicable maximums in the Tables 2 and 3. Deductibles, Copayments, Prescription Drug Copayments and amounts above the maximums do not apply toward the Out-of-pocket Limit.	After the Covered Person reaches a \$6,500 Out-of-pocket Limit per Coverage Year, the Insurer pays the Allowed Amount at 100% and up to the applicable maximums in the Tables 2 and 3. Deductibles, Copayments, Prescription Drug Copayments and amounts above the maximums do not apply toward the Out-of-pocket Limit.
<b>EMERGENCY TRANSPORTATION SERVICES</b>			
<b>Emergency Medical Evacuation</b>	Maximum Benefit up to \$100,000 per Coverage Year	Maximum Benefit up to \$100,000 per Coverage Year	Maximum Benefit up to \$100,000 per Coverage Year
<b>Emergency Family Travel Arrangements</b>	Maximum Benefit up to \$1,500 per Coverage Year	Maximum Benefit up to \$1,500 per Coverage Year	Maximum Benefit up to \$1,500 per Coverage Year
<b>Repatriation of Mortal Remains</b>	Maximum Benefit up to \$50,000 per Coverage Year	Maximum Benefit up to \$50,000 per Coverage Year	Maximum Benefit up to \$50,000 per Coverage Year
<b>OTHER COVERAGES</b>			
<b>Accidental Death &amp; Dismemberment</b>	Maximum Benefit: Principal Sum up to \$10,000	Maximum Benefit: Principal Sum up to \$5,000	Maximum Benefit: Principal Sum up to \$1,000

**SCHEDULE OF BENEFITS - TABLE 2  
MEDICAL EXPENSE BENEFITS**

MEDICAL EXPENSES	Participating Provider+	Non-Participating Provider
<b>Physician Office Visits</b>	100% of the Allowed Amount	70% of the Allowed Amount
<b>Treatment at an Urgent Care Facility</b>	100% of the Allowed Amount	70% of the Allowed Amount
<b>Hospital and Physician Outpatient Services</b>	100% of the Allowed Amount	70% of the Allowed Amount
<b>Inpatient Hospital Services</b>	100% of the Allowed Amount	70% of the Allowed Amount
<b>Emergency Hospital Services</b>	100% of the Allowed Amount	70% of the Allowed Amount



## Reviewing Plan Benefits

*What is covered by your plan?*

+Payment of Covered Medical Expenses for Participating Providers is based on the Allowed Amount. Participating Providers have agreed to accept the Allowed Amount as payment in full.

If a Covered Person requires emergency treatment of an Injury or Sickness and incurs covered expenses at a non-Preferred Provider, Covered Medical Expenses for the Emergency Medical Care rendered during the course of the emergency will be treated as if they had been incurred at a Preferred Provider.

If a Covered Person incurs Covered Medical Expenses for services or supplies that are not of the type provided by any Preferred Provider, these Covered Medical Expenses will be treated as if they had been incurred at a Preferred Provider.

### SCHEDULE OF BENEFITS - TABLE 3 MEDICAL EXPENSE BENEFITS

The benefits listed below are subject to coverage maximums, Deductible, Coinsurance, and Copayments listed in Tables 1 & 2 above.

MEDICAL EXPENSES	Covered Person
Maternity Care for a Covered Pregnancy	Allowed Amount
Complications of Pregnancy	Allowed Amount
Inpatient treatment of mental and nervous disorders including substance abuse	Reasonable Expenses up to \$10,000 Maximum per Coverage Year for a maximum period of 30 days per Coverage Year.
Outpatient treatment of mental and nervous disorders including substance abuse	Reasonable Expenses up to \$1,000 Maximum per Coverage Year for a maximum period of 30 visits per Coverage Year.
Treatment of specified therapies, including acupuncture and Physiotherapy	Allowed Amount up to 20 visits per Coverage Year on an Outpatient basis.
Routine Preventive Care Services	Allowed Amount up to a Coverage Year Maximum of \$1,000
Annual cervical cytology screening for women 18 and older	Allowed Amount
Low dose mammography screening, one baseline mammogram and one mammogram per year	Allowed Amount
Colorectal cancer screenings	Allowed Amount
Diabetic Supplies/Education	Allowed Amount
Prostate screening tests	Allowed Amount
Child Preventive and Primary Care Services	Allowed Amount
Breast Reconstruction due to Mastectomy	Allowed Amount
Repairs to sound, natural teeth required due to an Injury	Allowed Amount up to \$500 per Coverage Year maximum
Medical treatment arising from participation in intercollegiate, interscholastic or club sports	Reasonable Expenses up to \$25,000 Maximum per Coverage Year. Injuries from participation in intramural sports are covered the same as any other injury.
Outpatient prescription drugs including oral contraceptives and devices	Prescription Drug Program with the Copayment stated below. Limited to a 31-day supply for initial fill or refill.
1. Generic Drugs	All except a \$0 Copayment per prescription
2. Brand Name Drugs	All except a \$0 Copayment per prescription
3. Injectables	All except a \$0 Copayment per prescription