

Blue Cross Blue Shield Global SolutionsSM Group Coverage for Medical Evacuation and Repatriation Plan Renewal

Blue Cross Blue Shield of Massachusetts & Gallagher Benefits

August 1, 2026

Martha Murphy
Arthur J Gallagher & Co
500 Victory Road 3rd Floor
Quincy, MA 02171

2026

Dear Martha,

Your Blue Cross Blue Shield Global SolutionsSM student group health insurance coverage is coming up for renewal. Attached are the renewal documents for the 2026-2027 plan year.

The benefits and rates remain the same as last year. To complete the renewal please sign and return the attached rate sheet.

If you have any questions about the renewal details in the attached document, I will be happy to go over them with you.

Thank you.

Sincerely,

Alyssa Binnig
Senior Client Manager
BCBS Global Solutions
Tel: 610-254-5879
abinnig@bcbsglobalsolutions.com

GeoBlue[®] is now Blue Cross Blue Shield Global SolutionsSM.

Why we changed our name.

For over 25 years, we've provided trusted international health insurance—most recently as GeoBlue. In September 2025, we changed our name to Blue Cross Blue Shield Global Solutions to reinforce that we are part of the trusted and well-known Blue Cross[®] and Blue Shield[®] family.

In addition to a new name, we have a fresh look, a single, streamlined website and new product names that make it easier to identify and choose the right product.

This brand change simplifies the experience for our scholastic administrators and partners navigating our legacy brands and better highlights our deep expertise, market leadership and commitment to providing international health insurance solutions for the globally mobile.

What hasn't changed are the products, processes and teams you rely on today.

GeoBlue is now Blue Cross Blue Shield Global Solutions.



September 2025

Launch of new brand and company website.



April 2026

Physical and electronic ID cards with our new brand available for your members.

Updated policy documents will be provided upon renewal.



Through December 2027

The transition from GeoBlue to Blue Cross Blue Shield Global Solutions is being rolled out in phases. During this time, you can expect to see both brands across different touchpoints as you interact with us.

If you have any questions, please reach out to your Client Manager.

Schedule of Benefits: Group Coverage for Medical Evacuation and Repatriation Plan Renewal

Policy Year: August 1, 2026- July 31, 2027

Medical Expense Benefits

SECTION 1 ELIGIBLE CLASSES

This is a Blanket Accident and Sickness Plan, and all of the Member's Participants who meet the eligibility requirements of the classes listed below, are eligible to be covered under this plan Effective Date, or the date he or she becomes eligible, or completes an application if required, if later, as long as the Member has paid the required premium.

The Classes eligible for coverage available under this Certificate are shown below. The coverages applicable to a Member's Participants are as shown in the Schedule of Benefits in the copy of the sample Individual Certificate attached to the Member's Group Certificate.

- X Class I: Individuals and their Dependents covered under the Member's Blue Cross Blue Shield of Massachusetts Student Health plan covering students who have been validly enrolled and meet the eligibility requirements as specified by the Member.

The Insurer maintains its right to investigate eligibility or student status and attendance records to verify that the eligibility requirements have been met. If the Insurer discovers that the eligibility requirements have not been met, that person is not entitled to benefits under this plan.

Persons for whom coverage is prohibited under applicable law will not be considered eligible under this plan.

All benefits and limits are stated per Covered Person.

SECTION 2 BENEFIT PROVISIONS

AVAILABILITY

Benefits and services described in this certificate are available when:

- U.S. Students studying or located outside of the United States: services described in this Certificate are available when You are outside of your Home Country and at least 100 miles from your Primary Residence.
- U.S. Students studying inside the United States: services described in this Certificate are available when You are at least 100 miles from your Primary Residence.
- Foreign national students studying in the United States – services described in this Certificate are available whenever You are outside of your Home Country.

COVERAGE AREA

Benefits and services under this certificate are available in the following locations:

- Inside the United States
- Any country outside of the United States, other than if a foreign national student, when that student is inside their Home Country.

We shall not be liable for failure to provide services and/or delays caused by acts of God, strikes, or conditions beyond its control, including but not limited to, flight conditions or situations where the rendering of services is prohibited or delayed by local laws, regulators or regulatory agencies. In addition, We shall be under no obligation to provide the services described to Covered Persons located in areas that We determine present a risk of war (whether declared or undeclared, civil or other hostilities) or where political conditions make the provision of such services impossible or reasonably impracticable. We shall notify the Covered Person of any circumstance likely to cause such failure or delay as soon as reasonably practicable.

Note: whenever coverage provided under this Plan would be in violation of any U.S. economic or trade sanctions, such coverage shall be null and void.

Blue Cross Blue Shield Global Solutions 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. BCBS Global Solutions is a Brand owned by the Blue Cross and Blue Shield Association. BCBS Global Solutions is the administrator of coverage provided under insurance policies issued in the District of Columbia by 4 Ever Life International Limited, Bermuda, and independent licensee of the Blue Cross Blue Shield Association. This coverage is offered to the members of the Global Citizens Association, Washington, D.C.

EMERGENCY MEDICAL TRANSPORTATION SERVICES	COVERAGE LIMITATIONS
MEDICAL EVACUATION & REPATRIATION	Up to \$1,000,000 per Policy Year
REPATRIATION OF MORTAL REMAINS	Up to \$100,000 per Policy Year
OTHER ASSISTANCE SERVICES	COVERAGE LIMITATIONS
EMERGENCY FAMILY TRAVEL ARRANGEMENTS	Up to \$5,000 per Policy Year
EMERGENCY FAMILY REUNION ARRANGEMENTS	Up to \$10,000 per Policy Year
ACCIDENTAL DEATH & DISMEMBERMENT	
Maximum Limit per Covered Person	Principle Sum Up to: \$10,000
Catastrophic Limitation	\$1,000,000

Exclusions

No payment will be made for charges for:

- services rendered without the authorization or intervention of Us or Our designee;
- expenses incurred if the original or ancillary purpose of Your trip is to obtain medical treatment;
- services provided for which no charge is normally made;
- Hospital or medical expenses of any kind or nature.
- More than one Emergency Medical Evacuation and/or repatriation for any single medical condition of a Covered Person during the term of the Program.
- Initial transportation to local facilities, including ground, water or air ambulance fees, unless otherwise specified in this Plan.
- Any expense for medical evacuation or repatriation if the Covered Person is not suffering from a Serious Medical Condition, and/or in the opinion of the Our physician, the Covered Person can be adequately treated locally, or treatment can be reasonably delayed until the Covered Person returns to his/her Home Country or Country of Assignment.
- Any expense for Emergency Evacuation where the Covered Person, in the opinion of Our physician, can travel as an ordinary passenger without a medical escort.
- A Covered Person who is medically discharged from the hospital, or leaves against medical advice and is physically able to travel on his or her own, is not eligible for medical transport services.
- Medical Evacuation from a marine vessel, ship or watercraft of any kind.
- Any treatment or expense related to childbirth, miscarriage or pregnancy. This exception shall not apply to any abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn child during the first twenty-four (24) weeks of pregnancy.
- Any expense related to the Covered Person engaging in the commission of, or the attempt to commit, an unlawful act.
- Any expense incurred as a result of the Covered Person engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.
- Medical transport services will not be provided to a Covered Person who has a diagnosis of, or is suspected of having, a Biosafety Class Level 3 (and above) pathogen as classified by either the Centers for Disease Control and Prevention (CDC) or the National Institutes of Health (NIH).
Note: For the purposes of this limitation/exclusion, Coronavirus disease (COVID-19) and Severe Acute Respiratory Syndrome coronavirus 2 (SARS-CoV-2), are not considered a Biosafety Class Level 3 (and above) pathogen.
- Services not otherwise shown as covered.
- To the extent that such payments would be prohibited by law.

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Rate Quote

Name of Sponsoring Organization: Blue Cross Blue Shield of Massachusetts & Gallagher

BCBS of Massachusetts MERE Companion

Covered population(s): MERE: Individuals and their Dependents covered under the Member's Blue Cross Blue Shield of Massachusetts Student Health plan covering students at X college or university who have been validly enrolled and meet the eligibility requirements as specified by the Member.

Under this Program, the coverages and benefits listed in the renewal dated 02/18/2026, will be **effective on 08/01/2026**. The program fees provided are valid through 07/31/2027, as long as both parties sign this proposal within 60 days of the date on which it was created. For coverage details, please see the benefits section of this proposal. At the end of the coverage period, Blue Cross Blue Shield Global SolutionsSM will notify **Blue Cross Blue Shield of Massachusetts & Gallagher** of the next policy period's rates. If **Blue Cross Blue Shield of Massachusetts & Gallagher** would like to terminate the plan, it must provide written notice and a reason for cancellation to Blue Cross Blue Shield Global Solutions.

Renewal Rate PMPM *Includes PEND
\$1.05 USD

The coverage referenced herein shall be issued through certificates issued under a master policy of insurance (the "Master Policy") issued by 4 Ever Life International Limited, a Bermuda insurance company and an independent licensee of the Blue Cross Blue Shield Association. Coverage under the Master Policy is provided to the Global Citizens Association ("GCA"), for the exclusive benefit of its members and their participants, on a surplus lines basis, under the laws of Washington, D.C. Membership in the GCA is a necessary condition to the coverage referenced herein; your GCA Program fee identified above includes Insurance premium and all other charges. Additional information about the GCA, expenses and other member benefits can be viewed on the GCA's website, www.gcassociation.org.

As this is surplus lines coverage, the plan may not be required to comply with every state's insurance regulations governing admitted insurers, including guarantee fund requirements. The coverage is not qualifying health coverage ("Minimum Essential Coverage") for purposes of satisfying the health coverage requirement of the Affordable Care Act. If you are required by law to maintain Minimum Essential Coverage, you could owe additional federal tax.

The organization named in this document accepts membership in the GCA and the program fees outlined in this proposal.

Accepted By: (Please print)
Date:
Signature:
Organization Name:
FEIN:

Contact Information		
Contact Name:		
Title:	Phone:	
Address:		
City:	State:	Zip:
Email:		