GeoBlue 🔹 😨

GeoBlue[®] Rebranding to Blue Cross Blue Shield Global Solutions[™]

FREQUENTLY ASKED QUESTIONS FOR BLUE PLAN PARTNERS

In mid-2025, GeoBlue will begin rebranding efforts to change our trade name to Blue Cross Blue Shield Global Solutions. The GeoBlue brand will be fully retired January 1, 2027. As a trusted partner, we know our upcoming rebrand will impact you.

This document has been created to help you understand and prepare for the impacts to your organization. Additionally, we have outlined steps you will need to take to support these rebrand efforts.

The following FAQs should provide initial answers to questions you may have. We know you may have other questions, so we'd like this to be the start of ongoing information as we work together on this initiative.

Background

Q: What is GeoBlue rebranding to?

A: GeoBlue will be changing our market-facing trade name from GeoBlue to Blue Cross Blue Shield Global Solutions.

Q: Why is GeoBlue rebranding?

- A: Today, our audiences are exposed to a number of brands and names as part of their experience with GeoBlue. These brands and names include the following:
 - GeoBlue: our current company name, trade name and market-facing brand used across all lines of business
 - Blue Cross Blue Shield Global[®]: this brand is used in addition to the GeoBlue brand as a product brand for our group corporate products
 - Worldwide Insurance Services: our legal entity name
 - HTH Worldwide: our former trade name which is still used when marketing and selling our non-Blue Cross[®] Blue Shield[®] (BCBS) products such as trip cancellation insurance

Rebranding to Blue Cross Blue Shield Global Solutions enables us to simplify our brand portfolio, reduce market confusion and fully leverage the brand equity in the BCBS name. Adopting this name will also improve the experience for our inbound (non-U.S.) members accessing care in the U.S. due to providers' lack of awareness that GeoBlue is a BCBSA licensee.

Q: What is the timing of the rebrand?

A: We expect to launch the rebrand in mid-2025 through rollout phases starting with our consumer (individual business) launch in summer 2025, followed by our corporate and scholastic lines of business in summer-fall 2025. Each of these segments will implement the rebrand gradually to account for client and member renewals. We expect to fully retire the GeoBlue brand by January 1, 2027.

Rollout

Q: How will the rebrand be announced?

A: We will launch a national advertising campaign targeting consumers to introduce the brand and promote awareness of the need for international health insurance. This ad campaign will be the external kickoff of the rebrand. We will also deploy targeted communications plans for clients, brokers, BCBS plans, providers and members based on their rollout timeline.

Q: How will the rebrand affect GeoBlue websites?

A: As part of the rebrand, we will simplify our multiple websites into a single site and domain. Our new website will launch in summer 2025 and provide a single point of entry for all audiences (clients, brokers, Blue plans, providers and members) to our products and segments.

Other Brands/Entities and Products

Q: Will the rebrand affect the HTH Worldwide brand?

A: No. The HTH brand will remain in-market as the brand used for our non-healthcare related trip cancellation insurance products, and the brand we under which we sell non-BCBS branded products in certain markets (such as NY, MD, WA and SD for individual products).

Q: What about the other names used by GeoBlue?

A: Worldwide Insurance Services (our legal entity name),
4 Ever Life and 4 Ever Life International (our underwriting entities) will not be impacted by the rebrand.

Q: Will GeoBlue product names also change as part of the rebrand?

A: Yes. We will change our product names as part of this effort. More information about the new product names will be shared soon.

Your Role in the Rebrand Effort

Q: How will the rebrand impact my organization?

A: As a valued partner, we anticipate that you will need to update references to GeoBlue in your systems, externally facing touchpoints such as websites, sales and marketing materials, etc. We have created a strategy and work plan to fully support you in this effort, including templates, standard messaging, etc., and will work with you to identify specific impacts to implement the changes to meet the rebrand timeline.

Q: When will my organization be expected to implement the brand and product name changes?

A: We understand that this rebrand may have considerable impact across systems and touchpoints. Just as we are undertaking the change in phases, we expect you may do the same throughout 2025 (in advance of the 1/1/26 plan year) and 2026 (in advance of the 1/1/27 plan year) with the goal to fully implement the change by Jan 1, 2027 (when the GeoBlue trade name will be officially retired). We have taken your sales and planning cycle into consideration and will be working closely with you and providing guidance to assist you through the transition.

Please refer to the timing question on the previous page (under "Background") as to when we will be rolling out the rebrand for our various lines of business.

Q: What materials and assets will be provided so that we can make the change?

A: We will provide you with a toolkit that includes the approved logo, brand guidelines, standard messaging and other related materials to help you implement the change. We expect the materials to be available in 2025. We may also provide additional materials as needed to support you in the transition.

Impact to BCBS Plans

Q: How can BCBS plans support the rebrand?

A: Aside from implementing the brand and product name changes within your organization and across impacted touchpoints, this rebrand is an opportunity to position the BCBS system as the trusted source for domestic and international health insurance and educate the market about the need for these products.

According to market research we conducted in 2022, nearly half of U.S. consumers don't know who sells international travel medical insurance. Yet nearly twothirds would be open to using BCBS for their international travel medical insurance needs. It's rare to be in a market with no established brand leader. We have the unique and limited opportunity to become the go-to household name when it comes to international health insurance.

As part of the national ad campaign, we will provide you with assets that can be used in your local markets to promote awareness of the international products and expand the positioning of BCBS beyond domestic health insurance only. We are ready to work with your plan if you have other ideas for ways to amplify the campaign in your market.

Q: Will the BCBS Global Core name change as part of the rebrand?

A: BCBS Global Core is a program owned by the Blue Cross Blue Shield Association, not GeoBlue (though GeoBlue serves as the back-end administrator). The BCBS Global Core name will not change as part of the rebrand.

Contacts

Q: Whom can we contact if we have questions?

A: Contact Jackie Diamond (jdiamond@geo-blue.com), Partner Marketing Manager at GeoBlue, for rebrand questions related to BCBS Plans.

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. Blue Cross Blue Shield Global is a Brand owned by the Blue Cross Blue Shield Association.