

The background of the slide features a photograph of two women in a professional setting. The woman on the left is smiling and looking towards the woman on the right. They are both dressed in business attire. A large, semi-transparent blue banner is overlaid on the lower-left portion of the image, containing the event title and date.

## GeoBlue Rebrand: Informational Webinar for Blue Plan Commercial Teams

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NOVEMBER 19, 2024

# Today's Presenters



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**Jean Erhardt**

Managing Director, Brand Strategy  
*Blue Cross® Blue Shield® Association*

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[jean.erhardt@bcbsa.com](mailto:jean.erhardt@bcbsa.com)



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**Lynn Pina**

Chief Marketing Officer  
*GeoBlue*

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.....

**Jackie Diamond**

Partner Marketing Manager  
*GeoBlue*

.....

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# Agenda

REBRAND OVERVIEW



WHY NOW?



WHAT IT MEANS FOR BLUE PLANS



REBRAND IMPLEMENTATION



TIMELINE



EXPECTATIONS



SUPPORT



# Opening Remarks

**Jean Erhardt**

Managing Director, Brand Strategy  
*Blue Cross Blue Shield Association*



# Rebrand Overview



# Current State of GeoBlue Brand(s)

WHY ARE WE REBRANDING?

# Current State of Brand Touchpoints for GeoBlue Audiences

**Blue Cross Blue  
Shield Global®**

**Product Brand**

**GeoBlue**

**Trading Brand**

**Bupa Global**

**Co-Brand**

**Worldwide  
Insurance  
Services LLC**

**Legal Entity Name**

**HTH**

**Former Trade Brand  
Current Non-Blue Brand**

**4 Ever Life/  
4 Ever Life  
International**

**Underwriter**

# Dual Brand Approach for Corporate Group Segment

## BCBS GLOBAL (PRODUCT) AND GEOBLUE (COMPANY)

BCBS Global solutions are provided by the international healthcare experts at GeoBlue.

**ANTHONY HIDEEL**  
Vice President, Corporate Sales - East

O: +1.810.263.0320  
M: +1.267.266.6850  
ahideel@geo-blue.com

933 First Ave., King of Prussia, PA 19381  
bcbsglobal.com

Additional resources for you

**Nice to See You in Miami!**

When your work schedule or assignment, you may have been in a program that provided the support necessary to help them stay healthy and productive. Our Blue Cross Blue Shield Global® plans offer flexible and comprehensive options, including medical, wellness and security assistance services that simplify the international healthcare experience.

**It Was Great to Be Back in Person at the Lockton Global Benefits Forum!**

We hope you enjoyed the event and the meaningful connections. Blue Cross Blue Shield Global products from GeoBlue® were designed to support your organization's globally mobile employees, ensuring their health, well-being and safety around the world.

- Local: Local medical and comprehensive services available in your home country.
- Global: Blue Cross Blue Shield Global products to ensure ongoing coverage in over 200 countries.
- Well-Being: Well-Being services designed to ensure ongoing health and wellness.

**We look forward to seeing you next year!**

Click here to get contact information for sales contacts across all of our segments, including corporate, academic and individual products.

**Let's Get Started**

- Download the Global TeleMD app to your phone.
- Create a profile.
- Log in.
- Verify yourself.

Download the app on your smartphone or tablet. Scan the QR code to get started. For more information, visit [www.bcbsglobal.com](#).

GeoBlue

**Blue Cross Blue Shield Global Expatriate**

HEALTH PLANS & SERVICES

Effective Date: January 1, 2020

GeoBlue

**We'll be with you soon.**

**THE PULSE LIVE**

Pushing the Boundaries  
Emerging Global Healthcare Needs for a Work-From-Anywhere Culture

GeoBlue

**Authorization for Release of Health Information**

Member's Full Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Member or Subscriber ID# (Please Print): \_\_\_\_\_

Member's Recent Social Address: \_\_\_\_\_ City: \_\_\_\_\_ State or Territory: \_\_\_\_\_ Health Plan Code: \_\_\_\_\_

I understand and agree that:

- The information is necessary for other persons or entities, including health care providers, and may be used for health care purposes, such as coordinating health care, research, quality improvement, operations, administrative purposes, and health care program management.
- Use of the information is limited to the purposes stated in this authorization.
- Use of the information may be subject to disclosure by the recipient, and if the recipient is not a health plan or health care provider, the information may be shared with third parties.
- I may revoke this authorization at any time by notifying GeoBlue in writing. However, the revocation will not have an effect on any actions taken prior to the date this authorization is received and processed.

**Request for Continuation of Coverage For Dependents Living with a Disability or Disability**

Member's COMPLETE INFORMATION

Full Name: \_\_\_\_\_

Type of Information:  Psychological  Physical  Other

Request for:  Continuation of Coverage  Extension of Coverage  Other

**Welcome to Blue Cross Blue Shield Global!**

Simplifying the international healthcare experience through leading networks, brand strength and personalized service.

GeoBlue



# Single Brand Approach for Scholastic and Individual Segments

## GEOBLUE (PRODUCT AND COMPANY)

**GeoBlue® Inbound International Health Plans and Services**

TRUSTED SOLUTIONS FOR STUDENTS, STAFF AND ADMINISTRATORS

GeoBlue offers health plans that power intellectually curious travelers in every corner of the world. Our premier products address the unique needs of the higher education market and provide the necessary solutions for inbound international members.

- Industry-Leading Digital Tools
- Best-in-Class Networks
- Integrated Service Experience

We understand the challenge for international students to navigate the U.S. healthcare system. Our plans and support services address the needs of the population, based on decades of industry experience to deliver an unmatched experience to both administrators and students.

**Understanding Your Explanation of Benefits**

An Explanation of Benefits (EOB) statement explains how your health plan benefits were applied to a medical claim you or your provider submitted to us. An EOB is not a bill. After your medical claim is processed, an EOB statement will be emailed to you inside the U.S. We will post it in the "Claims" section of the Member Hub on [www.geobluemembers.com](http://www.geobluemembers.com).

EOB statements for claims incurred inside the U.S. will be mailed to you if you have a balance to your provider. Your provider will also receive an EOB from us as they know how it will affect your bill. Claims for all processed claims can be found in the "Claims" section of the Member Hub.

**EOB Statements Are Created to Explain:**

- What your health plan covers
- What your health plan will pay for
- What your health plan will not pay for
- Any remaining balance

**Additional Details You Will Find on Your Statement:**

- The date you are billed
- The amount the provider charged
- The amount you paid your self
- The amount of your coinsurance, copayment, and/or deductible
- The amount of your out-of-pocket maximum
- Any other details that may affect your bill

**Questions?** Contact our 24/7 Helpline: 1-800-368-3688

**Tailored Plans for Your Group**

GeoBlue plans provide a variety of health benefits and services to meet the needs of your organization. We offer a variety of plan designs, including self-insured, fully insured, and managed care plans. We also offer a variety of plan options, including medical, dental, vision, and life insurance. We can help you design a plan that meets your organization's needs and budget.

**Unmatched PPO network access in the U.S.**

GeoBlue offers a PPO plan with a large network of providers across the United States. This plan provides you with the flexibility to see any doctor you want, without the need for a referral. This is a great way to ensure you have access to the best care possible.

**Positive Service Experience**

We are committed to helping and supporting our members. We have a team of experts who can help you understand your plan and answer any questions you may have. We also offer a variety of support services, including a 24/7 helpline and a member portal.

**Single Point of Service**

GeoBlue offers a single point of service plan that provides you with a single point of contact for all your healthcare needs. This plan is a great way to simplify your healthcare coverage and ensure you have access to the best care possible.

For more information, go to [www.geoblue.com](http://www.geoblue.com)

**GeoBlue Voyager®**

Health Insurance and Assistance for Single-Trip International Travel

**Short-term health insurance**

**For U.S. residents traveling abroad**

Cover Your World

Offered through the Global Citizens Association, Washington, D.C.

**How To Enroll**

Online with a credit card  
[www.geobluetravelinsurance.com](http://www.geobluetravelinsurance.com)

By mail with a check  
GeoBlue  
3021 First Avenue  
King of Prussia, PA 19406  
USA

**Money Back Guarantee**

We are so confident in our products that we offer the best guarantee in the business!

If you are not completely satisfied with your purchase, notify us in writing indicating your desire to cancel. If you have not yet departed on your trip, or any date prior to your effective date of coverage, you may request a full refund of premium from GeoBlue.

**GeoBlue**

Smile Bright and See the World Clearly. You are Backed by a Trusted Brand.

**Dental and Vision Benefits**

Provide dental and vision care to keep you healthier and happier. GeoBlue Dental and Vision Benefits are designed to offer you coverage for common dental and vision care needs and to help you budget for dental services of all kinds, preventive, basic, and major. This plan serves as a secondary insurance policy that works to increase the coverage or help with the expense and Navigator plans.

**How am I covered?**

- Diagnostics and Preventive Services** - Services such as examinations, X-rays, and emergency treatments
- Primary Dental Services** - Services such as fillings, extractions, periodontics, orthodontics, and dentures
- Major Dental Services** - Services related to root canal, crown, root canal, dentures, dentures and/or denture adjustment
- Orthodontic Services**
- Vision Care** - services such as examinations, vision lenses, contact lenses and frames

**How to use this benefit!**

To locate a dental or vision specialist, go to your Member Service account and access through the Member Hub website. To search within the U.S., you may be asked to enter the full zip code. Outside of the U.S., you can search by city, state, or country. You can also search for non-participating dental or vision care and government issued identification with you is needed at the time of your medical visit.

To learn more, visit our Member Service account on [www.geobluetravelinsurance.com](http://www.geobluetravelinsurance.com) to download a medical claim form or to process the claim online.

For a full list of coverage benefits, please refer to your plan certificate or log into the Member Service account and go to "Coverage and Benefits".


To learn further about claims, email GeoBlue customer service at [CustomerSupport@geoblue.com](mailto:CustomerSupport@geoblue.com) or call 1-800-486-4847 from inside the U.S. or at +1-484-384-6888 from outside the U.S.

# Naming Convention Across the BCBS System

## BCBS GEOGRAPHY IS A "WHO" (COMPANY) AND NOT A "WHAT" (PRODUCT)

BCBS Global sounds like a company name and not a product name and has contributed to the confusion we are experiencing in the market

bcbg.com

 **BlueCross BlueShield**  
Geography  
An Independent Company of the Blue Cross Blue Shield Association

Plan for now with Blue Cross Blue Shield of Geography.

As the state's leader in preventive health care, the Blues have an unrivaled commitment to the health of [Geography] residents. Our broad range of group and individual health plans encourage healthy lifestyles and total wellness. [Blue Cross and Blue Shield of Geography] also offers [Blue Product] and [Blue Vision Product] coverage for a comprehensive wellness plan. Coverage with the Blues gives you access to our industry-leading provider network, significant member discounts and exceptional health care management.


Choose the nonprofit that's been here for [Geography] since 19xx.

Prepare for the future with [Long-Term Care Company].

You can't predict the future, but you can prepare for it. [Long-Term Care Company] offers long-term care solutions to protect individuals who, due to chronic illness or disability, have difficulty performing every day living activities. A [Long-Term Care Company] policy helps protect your retirement savings and family assets from expenses associated with long-term care. No matter what your future holds, [Long-Term Care Company] will give you peace of mind in knowing you'll be cared for.

[longtermcarecompany.com](http://longtermcarecompany.com)

[Long-Term Care Company] is an independent company providing long-term care products, for which it is solely responsible. [Long-Term Care Company] does not sell Blue Cross and Blue Shield of Geography products.

 **BlueCross BlueShield**  
Geography




Dear **BlueCross and BlueShield of Geography** member,

If you follow healthcare news, you may have heard about "HIPAA". HIPAA is the Health Insurance Portability and Accountability Act of 1996 and its provisions address, among other things, the privacy of healthcare information.

**BlueCross and BlueShield of Geography** has always made privacy and confidentiality a top priority. In addition, federal laws and state laws address many of the same privacy rights and responsibilities as HIPAA. However, the new regulations, known as the HIPAA Privacy Rule, have established a minimum level of privacy protections for your health information that is the same across the nation and for all insurance companies, physicians, and hospitals that have access to your health information. Think of it as an extra safety net that ensures your personal health information is not misused.

Please review the Summary and Notice. If you have questions, please direct them to **BlueCross BlueShield of Geography** Privacy Office as shown on the Summary page. Thank you.

Sincerely,  
John Smith,  
Privacy Officer  
BCBS of Geography

 <b>BlueCross BlueShield</b> Geography	<b>Blue Product</b> <b>ALPHA</b> Employer Group
Member Name <b>Member Name</b> Member ID <b>XYZ123456789</b>	Dependents <b>Dependent One</b> <b>Dependent Two</b> <b>Dependent Three</b>
Group No. <b>023457</b> BIN <b>987654</b> Benefit Plan <b>H0PT</b> Effective Date <b>00/00/00</b> Plan Code <b>123</b>	<b>CMS H1234 000</b>
	MA 2016 Exl 

# Dual Brands Reinforce Negative Broker Perceptions About BCBS System



**“Can you please call yourself one thing?”** Between BCBS Global, GeoBlue and Bupa, they were frustrated as to what to call us.

WTW is still asking for help from us. They said: **“Help me help you, help me sell you. Call yourselves one thing.”**

Cost containment call with WTW, CoE lead essentially asked us to give her and her team a **cheat sheet on how to explain our company as the names are confusing.**

WTW London has asked us to **explain how GeoBlue relates to BCBS Global**, especially for member onboarding webinars.



**“Are you GeoBlue or with BCBS Global?”** They questioned me on this as they think it’s two different companies.



**“GeoBlue? I would say the first word that comes to mind is fragmented”**



**“All of these names – GeoBlue, BCBS Global and Bupa – just reinforces what those of us in the broker community think of the Blues: they are fragmented and this is what Cigna and Aetna sells against.** Do you really want to go with them when you’ll be dealing with so many entities?”

# Dual Brands Cause Confusion for Employers and Members

## THIS DILUTES THE POWER OF THE BCBS BRAND



During a finalist meeting about ¾ of the way into the meeting, we took a question from the head of global benefits, who wanted to ask a question using our name and she said something along the lines of, **“OK, if we switch to GeoBlue or BCBS Global, whatever you call yourselves ...”** This client, who was open to switching business, was unclear on what to refer to us as.



White and Case implementation. They were very concerned about the member onboarding presentation: **“This is very confusing. You need to explain the relationship between the two companies (GeoBlue vs. BCBS Global). Who are you? What is this?”**



Feedback from Facebook was that **there are too many names, very confusing for their employees.**



Coupang HR asked if we can make sure we **explain the difference between BCBS Global and GeoBlue during the onboarding as they felt it was confusing with too many names.**



At a recent BCBS SC event, the head of SC Blue sales team had to **explain the difference between GeoBlue and BCBS Global.**

# Introducing Blue Cross Blue Shield Global Solutions<sup>SM</sup>

OUR NEW BRAND

# From Dual Brands to One Brand



FROM



and/or



TO



# What Will We Gain From Rebranding to BCBS Global Solutions?

## BENEFITS OF THE RE-BRAND

# SIMPLICITY + POWER = IMPACT

- Removes market confusion
- No explanation needed
- Singular brand is more cost efficient to maintain
- Fully leverages the brand equity in the BCBS name
- Improved experience for inbound members accessing care in the U.S.
- Ability to invest in building the BCBS Global Solutions brand without dilution and confusion



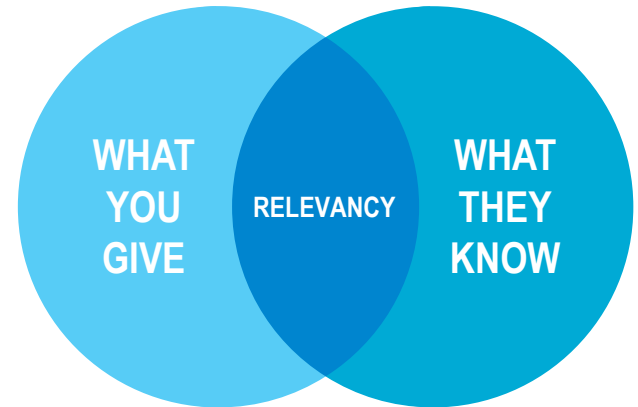
# Opportunity for GeoBlue and the BCBS System




## AWARENESS ≠ RELEVANCE

THE BCBS SYSTEM HAS HIGH BRAND AWARENESS FOR HEALTH INSURANCE  
BUT VERY LOW BRAND RELEVANCE WHEN IT COMES TO INTERNATIONAL HEALTH INSURANCE

- Brand awareness is the extent to which the market recognizes a brand (e.g., “Yes, I’ve heard of Accenture.”)
- Brand relevance is the measure of a brand’s marketplace established credibility on a capability (e.g., McKinsey has high brand awareness but zero brand relevance in accounting services)





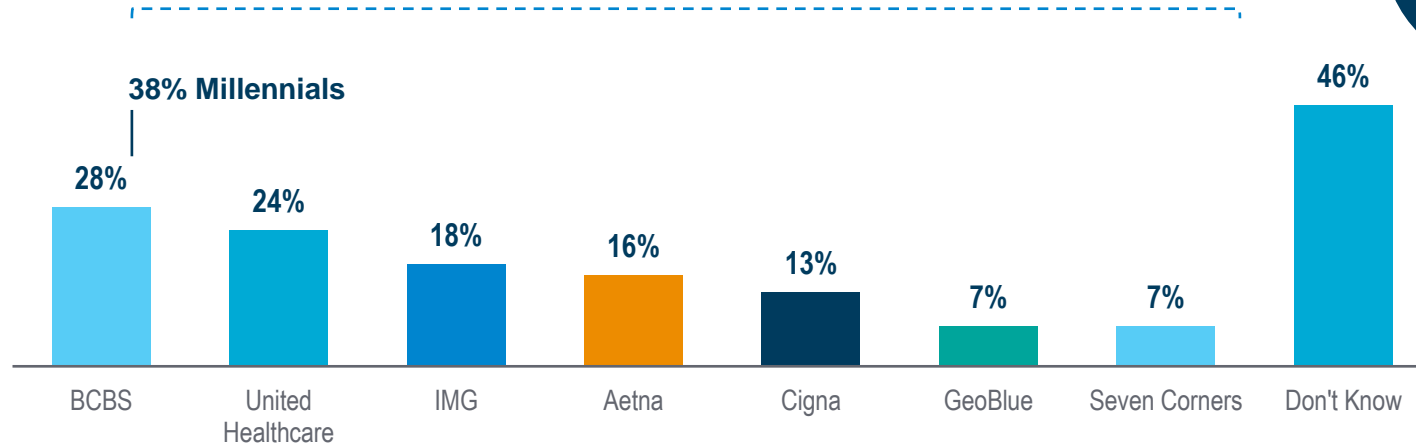
**We have a unique—and limited time—  
opportunity to gain mindshare and  
brand relevance**

# We Have a Rare Opportunity to Gain Brand Relevance and Mindshare

**NEARLY HALF OF CONSUMERS DON'T KNOW WHO SELLS INTERNATIONAL TRAVEL MEDICAL INSURANCE**

## Which of the following brands sell international travel medical insurance?

54% Aware of any brand Net



**BASE: ALL QUALIFIED RESPONDENTS:** (2022 n=2,086)

Q11. Which of the following brands sell international travel medical insurance (i.e., short-term insurance that covers medical expenses while traveling internationally)? Please answer to the best of your knowledge. Please select all that apply.

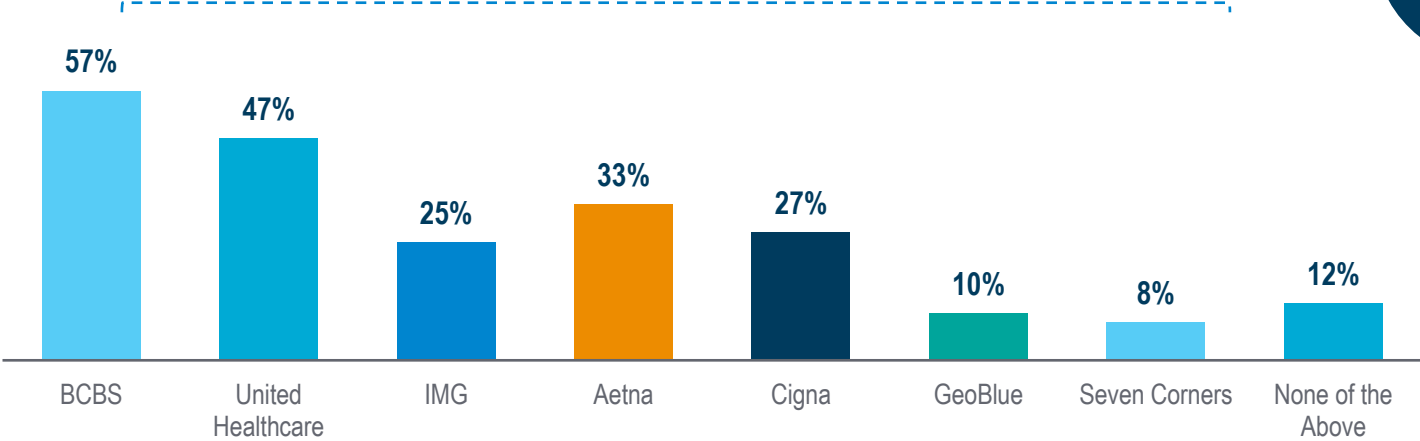
# BCBS Should Be the Trusted Go-To for International Health Insurance

DESPITE LOW BRAND RELEVANCE, HIGH OPENNESS CREATES ROOM TO OWN THE MARKET

### Which of the following brands would you be open to using for your international travel medical insurance needs?

88% Open to any brand Net

61% BCBS + GeoBlue (Net)



BASE: ALL QUALIFIED RESPONDENTS: (2022 n=2,086)

Q12. Regardless of whether you currently have international travel medical insurance, which of the following brands would you be open to using for your international travel medical insurance needs? Please select all that apply.

# Rebrand Launch: National Advertising Campaign

INTRODUCE BCBS GLOBAL SOLUTIONS AS THE PREMIER SOURCE  
FOR INTERNATIONAL HEALTH INSURANCE

**POST-  
PANDEMIC  
IMPACT**

**CAPITALIZE  
ON TRENDS**

(increased consumer awareness of travel health coverage need, global nomads, remote/hybrid work from anywhere)

**EDUCATE THE  
CONSUMER  
MARKET**

**NATIONAL  
AD  
CAMPAIGN**

with assets  
to support  
BCBS Plans

# Rebrand Implementation

# Rebrand Timeline

**LAUNCH IN MARKET: JULY 2025; RETIRE GEOBLUE: JAN 1, 2027**

- Solutions and Planning

Through July 2025

- Asset inventory
- Enterprise project plan
- First to know communications

- External Launch

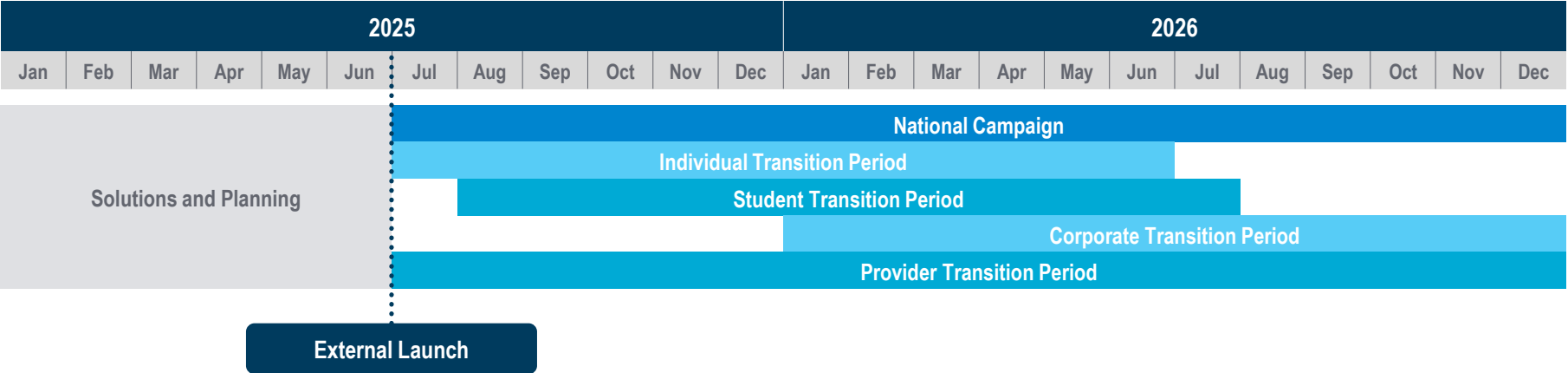
July 2025

- National campaign
- New consolidated website
- Newly branded member portal and mobile app

- Rebrand Transitions

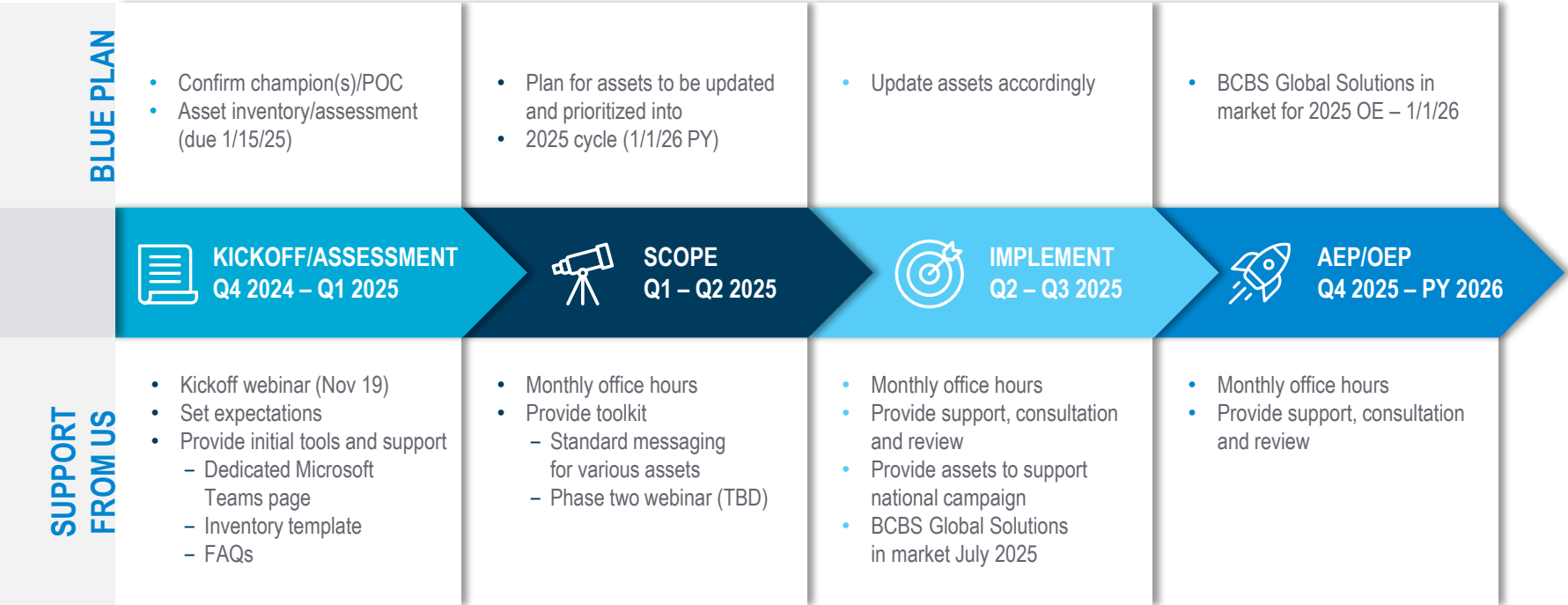
(i.e., new ID cards)

- Individual starting in July 2025
- Student starting in August 2025
- Corporate starting in January 2026



# Sales and Marketing Planning and Implementation: What To Expect

## SUPPORT EVERY STEP OF THE WAY





# Your Role in the Rebrand

## SETTING EXPECTATIONS



### Inventory Your Sales and Marketing Assets

- Take an inventory of all your sales and marketing assets that mention GeoBlue or Blue Cross Blue Shield Global:
  - Landing pages on your website
  - Marketing materials (all segments)
  - Marketing campaigns
  - Responses in RFP databases
  - Etc.



### Plan for Updates

- Work with the content owners to plan for assets to be updated



### Participate in the Review Loop

- Work with our team to review updates to your assets



### Implement Your Updates

- Ensure that go-live dates align to the timeline

# Our Commitment to You and a Successful Rebrand Implementation

## ACCESS TO TOOLS AND INFORMATION

### MICROSOFT TEAMS PAGE

One stop for all info and materials

Designated point of contacts  
(POCs) will receive access to  
Microsoft Teams page

### REBRAND PAGE ON BLUE WEB

Coming soon

### MONTHLY OFFICE HOURS

2nd Wednesday of every month,  
2–3 p.m. ET

Starting Dec 11, 2024

Invite to follow

# Getting Started



Follow up email to be sent this week



Fill out the surveys in the follow up email

Confirm your Blue Plan's point of contact

Tell us if you have any questions or concerns with implementing the rebrand



Begin the materials and content inventory

Complete the inventory by January 15, 2025



Questions can be directed to Jackie Diamond [jdiamond@geo-blue.com](mailto:jdiamond@geo-blue.com)

Questions?



*Blue Cross Blue Shield Global® is a Brand owned by Blue Cross Blue Shield Association. Bupa Global is a trade name of Bupa, an independent licensee of Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield companies. 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 and is made available in cooperation with Blue Cross and Blue Shield companies in select service areas. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL, NAIC #80985. 4 Ever Life Insurance Company is an independent licensee of the Blue Cross and Blue Shield Association.*

*All other trademarks are the property of their respective owners.*