Marketing to International Short-Term Travelers

**Content and Campaign Guide for Plans**

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| **How to use this guide**The content in this guide will help promote the value of international health insurance and GeoBlue via a variety of channels – member communications, broker communications, social, and more. ***Simply copy/paste the content provided in this guide into your communications*** or if you have questions on how to make the content relevant to your local market, contact Partner Marketing Manager, Jackie Diamond, at jdiamond@geo-blue.com. **GeoBlue Partner Program**You don’t have to be a global expert to promote the benefits of international health coverage and GeoBlue. Contact the PartnerProgram@geo-blue.com with any questions you have about GeoBlue products, commissions, and more.  |

**The COVID recovery presents an opportunity to further build loyalty and trust**

Pre-COVID, only 32% of international travelers purchased international health insurance. But the uptake on international health insurance is projected to rise at least 130% in the next two years as travelers begin to take international trips again.

Our research shows that prior to the pandemic, **43%** of travelers did not make sure that they had the proper medical coverage for traveling abroad. And **16%** of those assumed that their domestic medical plan would cover them. What's more, **65%** are now more concerned about getting sick while traveling abroad.1 ***This signals an opportunity to educate consumers on how to properly prepare for international travel.***

**Peak season for short-term international travel**

The short-term peak travel season typically occurs during spring and summer vacation seasons -- March through June, with a second smaller spike between July and August. This is the optimal time to promote GeoBlue short-term international travel medical plans.

With vaccines becoming more readily available, global travel will begin to rebound. There is increasing interest in exploring international destinations compared to earlier in the pandemic. Two-thirds of Americans continue to engage in some type of travel planning, from making reservations to researching travel destinations to simply daydreaming of a vacation, with beach vacations, iconic cities, and Europe topping the list of sought-after destinations.2

**Suggestions and guidelines for visual images**

* Recognizable international locations
* You may choose to show individuals and families wearing masks in public open spaces. You can also choose images that don’t show the face
* We typically refrain from showing extreme sports such as rock climbing or bungee jumping since our plans have limitations associated with these types of activities.

*Source:*

*1. GeoBlue research, Beneson Strategy Group, December 2020*

*2. Destination Analysts, Update on American Travel in the Period of Coronavirus – week of January 25.*

**Logo**

There are different versions of the GeoBlue logo to match your Blue Cross Blue Shield licensure. If you plan to include the GeoBlue logo in your communication, please contact Jackie Diamond at jdiamond@geo-blue.com.

**How to track your Plan’s sales**

**For Member Content**: We have created personalized URLs for each Plan that routes the commission from members’ purchases back to your Plan.

**For Broker Content**: Brokers in your market who have been appointed to sell GeoBlue plans can earn commission through a Plan-specific URL.

Contact partnerprogam@geo-blue.com to obtain your Plan-specific member URL and broker (agent hub) URL.

**Disclosure**

Please use this disclosure whenever you mention GeoBlue in your communications.

*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. GeoBlue is the administrator of coverage provided under insurance policies issued by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association.*

When mentioning telemedicine, add this disclosure:

*Telemedicine services are provided by Teladoc Health, directly to members. GeoBlue assumes no liability and accepts no responsibility for information provided by Teladoc Health and the performance of the services by Teladoc Health. Support and information provided through this service does not confirm that any related treatment or additional support is covered under a member’s health plan. This service is not intended to be used for emergency or urgent treatment medical questions.*

**General content messaging for member newsletters, blogs, and other communications**

**Headline**

Getting prepared to explore the world again

**Subhead**

Steps you can take now to feel safe and secure when traveling internationally

**Copy**

While the past year prevented many from traveling, the desire to take that previously scheduled trip or long-planned vacation hasn’t subsided. With all the cheap flights and vacation deals, you may be thinking that 2021 is finally the right time take that trip of your dreams.

Dreaming is one thing. Feeling ready to book a trip is another. Here are some steps you can take right now to plan a successful international journey.

**Do your research**. Refer to agencies such as the [Center for Disease Control](http://www.cdc.gov) and [U.S. Department of State](https://travel.state.gov/content/travel/en/traveladvisories/ea/covid-19-information.html) for the latest guidelines and travel advisories so you can choose your destination wisely, and better understand the requirements for re-entering the U.S.

**Make sure you are covered**. Purchasing a short-term international health insurance plan is one of smartest things you can do to protect both your health and your finances. You may be thinking, “Won’t the health insurance plan I already have be sufficient if I get sick or injured in another country?” The answer is that it probably does not have the right kind of protection you need when you travel outside the U.S.

There are health insurance plans that are specifically designed for international travel. Plans like **GeoBlue®** [link to plan specific URL] have no deductible and cover important needs like medically necessary evacuations which can cost you thousands of dollars out of pocket and are typically not covered by your U.S. medical plan.

GeoBlue also has a flexible cancellation policy, covers medically necessary COVID-19 testing and treatment, and includes Global TeleMD™ telemedicine services for contactless access to care in case you need it.

**Get familiar with your destination**. A plan like **GeoBlue** [link to plan specific URL] provides a mobile app that you can download before you travel, so you can locate quality providers, view destination profiles, get the latest on any regional safety concerns, and so much more.

No matter where you plan to travel, a little preparation can go a long way to getting your international journey off on the right foot.

**General content messaging for broker newsletters, blogs, and other communications**

**Headline (or subject line)**

Help your clients prepare to explore the world again

**Suggested content**

Compared to a pre-COVID environment, it is projected that more travelers will opt to purchase international health insurance than ever before. In fact, the market potential is projected increase about 130% (more than double!) in the next two years.

This COVID recovery period presents an opportunity for you to further build loyalty and trust with your clients by helping them fill gaps in coverage. That is because your clients’ domestic ACA plans most likely exclude international coverage. However, **16%** of consumers assumed that their domestic medical plan would cover them, and **27%** didn’t even think about having the international medical coverage for traveling abroad.1

By presenting your globally minded clients with a comprehensive international health plan that covers gaps such as medically necessary evacuation and COVID testing and treatment while outside the U.S., your clients will have everything they need to feel supported and secure if they get sick or injured when they travel and explore outside the U.S.

GeoBlue® is part of the Blue Cross Blue Shield family, which means that your clients can trust that they will have access to a wide network of providers, no matter where they venture in the world.

* Coverage for medically necessary COVID testing and treatment\*
* Flexible cancellation policy if travel plans suddenly change
* Trip interruption protection\*\*
* Coverage for individuals up to age 95 and $1 million in claims
* Global TeleMDTM (telemedicine services) for contactless care anywhere in the world
* Digital tools to help members connect with providers, communicate in the native language, and more
* Medically necessary evacuation and repatriation services and coordination
* 24/7/365 service and assistance

*\* Because GeoBlue short-term plans provide coverage outside of the U.S. only, they do not include an immunization/vaccination benefit. Based on the country where the vaccination is administered, the government may or may not fund the cost.*

*\*\*Available with Voyager plan only.*

*1. GeoBlue research, Benenson Strategy Group, December 2020*

**Call to action**

It’s easy to become an appointed GeoBlue agent [Link to Plan-specific agent hub URL]. You’ll get commission on every sale. For more information, contact partnerprogram@geo-blue.com

**Social content messaging for short-term travel**

**Note to Plans**: You can link your posts to your Plan-specific member URL. Contact the GeoBlue Partner Program (partnerprogram@geo-blue.com) with any questions about or access to your Plan-specific URL.

**GENERAL INFORMATION POSTS**

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| **Post 1**  |
| **POST:** If an international vacation is in your future, where will you go first? Be sure to check out the [**cdc.gov**](http://www.cdc.gov) and [**travel.state.gov**](http://www.travel.state.gov) for the latest travel advisories and requirements to reenter the U.S. Make sure you have an international health insurance plan that has a flexible cancellation policy, like #GeoBlue, so you’re covered for medically necessary COVID-19 testing and treatment, and evacuation if medically necessary. For more information on international travel medical plans, visit [*INSERT Plan-specific URL with the appended UTM tracking for Google Analytics reporting: &utm\_source= blpltk202101&utm\_medium=social&utm\_campaign=blplsocial].***HASHTAGS:**   #geoblue #covid19 #internationalmedicalinsurance #vacationtravel #travelmedical #insurance #digitalnomad #internationaltravel**LINK:**  *Insert Plan-specific URL as noted above with the appended UTM tracking for Google Analytics reporting:*&utm\_source= blpltk202101&utm\_medium=social&utm\_campaign=blplsocial |
| **VISUAL:** *Proposed content for visual such as image suggestions, placement, campaign considerations.* (logos & disclaimer)*(visual suggestions – couple or family in internationally-recognized vacation destination; recommend images with masks)*BEFORE YOU GOInternational pre-travel planning considerations* Check [**cdc.gov**](http://www.cdc.gov) and [**travel.state.gov**](http://www.travel.state.gov) for the latest travel advisories and requirements by country
* Check your international insurance plan’s COVID-19 coverage and cancellation policy

*If GeoBlue logo is used, the graphic will require the following disclaimer:**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.* |
| IMAGE SIZE: 1200x630 – FB, LI, TW 1080x1080 - IG |
| **ADDITIONAL NOTES:** *Proposed share content for internal brand ambassador programs:*With regulations changing each day, it’s important that all aspects of travel remain flexible. Plans like #GeoBlue travel medical provide peace of mind before and during worldwide travel. |

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| **Post 2**  |
| **POST:** What would happen if you got sick or injured while traveling abroad? The truth is your domestic medical plan may not have the right coverage, leaving you vulnerable to paying thousands of dollars in out-of-pocket medical costs. You can cover the gaps with a GeoBlue short-term international insurance plan if you get sick, injured, or have a medical emergency while traveling outside the U.S. Plans include comprehensive coverage for medical necessary evacuation, medical necessary COVID-19 testing and treatment, 24/7 support, telemedicine services, and more. For more information on international travel medical plans, visit [*INSERT Plan-specific URL with the appended UTM tracking for Google Analytics reporting: &utm\_source= blpltk202102&utm\_medium=social&utm\_campaign=blplsocial].* **HASHTAGS:**   #geoblue #covid19 #internationalmedicalinsurance #vacationtravel #travelmedical #insurance #digitalnomad #internationaltravel**LINK:**  *Insert Plan-specific URL as noted above with the appended UTM tracking for Google Analytics reporting:*&utm\_source= blpltk202102&utm\_medium=social&utm\_campaign=blplsocial |
| **VISUAL:** *Proposed content for visual such as image suggestions, placement, campaign considerations.* (logo/s & disclaimer)*(visual – map graphic with hop from U.S. to international location/Europe)*Planning an international trip?Be sure you areCovered here. Covered there. *If GeoBlue logo is used, the graphic will require the following disclaimer:**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.* |
| IMAGE SIZE: 1200x630 – FB, LI, TW 1080x1080 - IG |
| **ADDITIONAL NOTES:** *Proposed share content for internal brand ambassador programs:*I’m ready to go to [*INSERT INTERNATIONAL LOCATION*] and will be prepared with #GeoBlue! |