

Marketing to Expats Living and Working Abroad

Content and Campaign Guide

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 Program at partnerprogram@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.

Increased interest in global mobility provides increased sales opportunities

One of the lingering impacts of the pandemic is how it has changed the way people view working remotely. Individuals are increasingly pushing the boundaries of what working remotely means, including becoming "location independent" and working from anywhere in the world. The desire to become location independent brings forth a multitude of questions and considerations, such as health insurance coverage, safety, tax implications, and more. Moreover, many employers' remote work policies do not include providing international health coverage to employees who choose to work outside the U.S. That creates an attractive target market for you to promote the benefits of international health insurance and GeoBlue and provide solutions for your customers looking to offer more flexible working arrangements for their employees.

Additionally, while international travel subsided during the pandemic, expats continued to live and work outside the U.S. Therefore, expats may be re-evaluating their health coverage now that there is a heightened awareness with protecting one's health.

It's important for you to educate your customers on how to ensure they are well-protected if they plan to live or work outside the U.S. for an extended period. This can help your members alleviate potential out-of-pocket expenses from unexpected and/or uncovered medical claims.

Peak season for selling to individual expats and location independents

Peak relocation season typically occurs in the summer – June through August – prior to a new school year. This is the optimal time to promote GeoBlue long-term international health plans.

Suggestions and guidelines for visual images

- Recognizable international locations
- Regarding face masks: It's ok to show people in open public spaces without face masks as long as the image shows a small group of people (a single person, couple, or small family).

How to track your sales

Every sale of a GeoBlue product is tracked through your Agent ID number. This number connects you with your sale so that you get credit for every transaction. You also have a personal URL (PURL) that you can share with your customers so sales are tied back to you. We included placeholders in the provided campaign content for you to insert your PURL, so you are credited for any sales generated by your marketing efforts.

If you cannot find or have questions on your PURL, contact partnerprogam@geo-blue.com.

Incorporating the GeoBlue brand into your marketing efforts

To maintain a cohesive brand experience for our partners, providers, prospects and members, it is important that our partner agents adhere to the required guidelines for proper use of our name, brand, logos symbols and marks. You can find these requirements on page 11 of the [Agent Guideline Manual](#) or email Partner Program at partnerprogram@geo-blue.com with questions.

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 emails, newsletters, blogs, and other communications

Message 1: Geared towards all expats (Focused on how to choose an expat plan)

Headline/Subject Line

The savvy expat's guide to choosing an international health plan

Subhead

How to find a plan that suits your unique expat life

Copy

Savvy expats will tell you that it pays to have an international health plan you trust so you can easily get the care you need, when you need it, from anywhere in the world. This will prevent you from paying for unexpected out-of-pocket costs. It will also ensure that you're getting the high-quality care and service that you're used to at home in the U.S.

What type of expat are you?

Once you've honed-in on your expat needs it's easy to find a plan that works for you. Luckily, the international healthcare experts at [GeoBlue \[link to PURL\]](#) have a plan for every type of expat. And since GeoBlue is part of the Blue Cross Blue Shield family, you can be sure that you're getting access to the broadest network in the U.S. and worldwide.

The Travel-Minded Expat: You have committed to the expat life and you are planning to take your family along on the adventure. You are looking for a complete international health plan that travels with you anywhere in the world, including when you travel back to the U.S., where you plan to return often.

- **Sound like you?** Consider a [GeoBlue Xplorer Premier Plan \[link to PURL\]](#) that provides comprehensive coverage whether you are in your international location or back in the U.S. There is no maximum annual or lifetime coverage limit, plus you'll have the benefit of a \$0 deductible, immediate coverage for pre-existing conditions, prescriptions, access to unlimited telemedicine services and more.

The Flexible Expat: You are headed to a country with a more costly healthcare system, and you want to make sure you've got enough coverage so you don't get hit with unexpected medical bills that you will have to pay out-of-pocket. You don't have a U.S. health plan because you're not quite sure how much you'll be returning to the U.S. But you want the option to add U.S. coverage if and when you need it.

- **Sound like you?** Consider a [GeoBlue Xplorer Essential Plan \[link to PURL\]](#) that provides comprehensive coverage and the option to add short-term illness, accident, and emergency medical coverage in the U.S. in case you need it.

The International-Only Expat: You have kept your U.S. health plan and intend to use it when you travel back to the U.S. So, all you are really looking for is an international health plan.

- **Sound like you?** Consider a [GeoBlue Xplorer Select Plan \[link to PURL\]](#) that provides comprehensive international coverage to supplement your U.S. health plan.

The Expat with Specific Coverage Needs: You are a crew member, missionary, humanitarian worker, non-government organization (NGO) worker, or student who needs a plan that meets your specific international coverage needs.

- **Sound like you?** Consider a [GeoBlue Navigator Plan \[link to PURL\]](#) that is designed with affordability and specific coverage in mind.

Need some additional guidance choosing a plan? Contact [\[insert contact information\]](#) or visit [\[insert PURL\]](#).

Message 2:

Geared towards new expats (Focused on remote work / location independents)

Headline/Subject Line

Learn how to be a savvy expat

Subhead

Four health insurance must-haves for living and working abroad

Copy

Working remotely has taken on a whole new meaning to include locations outside the U.S. If you're someone who is longing to be "location independent" and experience what it's like to live and work from another country, you've got some homework to do before you can set out on your journey.

Savvy expats will tell you that it pays to have an international health plan you trust so you can easily get the care you need, when you need it, from anywhere in the world. This will prevent you from paying for unexpected out-of-pocket costs. It will also ensure that you're getting the high-quality care and service that you're used to at home in the U.S.

Here are four health insurance must-haves for living and working abroad

Strong global network, both inside and outside the U.S. Depending on the plan you choose, your international health plan may be your primary health plan. If you plan to travel back to U.S. often, you'll want to make sure that you have a plan that gives you easy access to providers and care anywhere in the world.

- **Did you know:** Most **GeoBlue health plans** [\[link to PURL\]](#) allow members to access the Blue Cross and Blue Shield Blue Card PPO network within the U.S. Blue Cross Blue Shield has built direct relationships with an expansive network of more than 1.7 million providers, spanning every ZIP code in the United States. That's more board-certified doctors than any other health insurance company. And you'll typically pay less when you go to a provider in the Blue Card PPO network.

Coverage for services that a domestic health plan doesn't cover. Your domestic health plan is designed for the U.S. healthcare system. Typically, it does not cover benefits such as medically necessary evacuation that enables you to be transported to a center of medical excellence or back home, depending on the situation. Also, you may have to pay out-of-pocket and file claim, satisfy your deductible, or your claim may be considered out-of-network or even denied if it doesn't meet the guidelines of your domestic health plan.

- **Did you know:** All **GeoBlue health plans** [\[link to PURL\]](#) include medical evacuation and repatriation benefits, which can cost you thousands if the claim is rejected by a domestic health plan. Additionally, GeoBlue offers first-dollar coverage, which means you don't have to pay a deductible.

Tools for navigating the many different healthcare systems throughout the world. We all know that navigating the U.S. healthcare system can be challenging. Imagine what it's like to navigate a healthcare system in another country, when you don't speak the language, or know where to find quality providers. You'll want to make sure that your international health plan helps you effortlessly find your way when you're in need of care.

- **Did you know:** **GeoBlue's** [\[link to PURL\]](#) robust member app helps you identify local providers and gives you detailed information about their credentials. And their Global Health & Safety team is available to you assist you 24/7/365 with all your health and benefit-related questions.

A global virtual care option. For everyday ailments or when you just can't leave your location, having access to quality providers by video or phone from anywhere in the world is invaluable.

- **Did you know:** GeoBlue is the only health plan to automatically include global telemedicine services with every individual plan.

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. Before long, you'll be a savvy expat and be able to immerse yourself and get the care you need, when you need it, just like a local.

Need some additional guidance choosing a plan? Contact [\[insert contact information\]](#) or visit [\[insert PURL\]](#).

Message 3: Geared towards existing expats

Headline/Subject Line

Time for an international health plan makeover?

Subhead

Ask yourself these four questions to make sure your international health plan is working for you (instead of you working for it)

Copy

Even if you've used your international health plan once, you know how valuable it is. But is it giving you everything you need to easily get the care you need and save you from unexpected health costs?

Here are four questions that can help you decide if it may be time for an international health plan makeover.

1. **Does it have a strong global network, both inside and outside the U.S.?** Even though you're living and working in another country, you may have (or plan) to travel back to the U.S. on a regular basis. If that's the case, you'll want to make sure that you have a plan that has just an expansive network inside the U.S. as it does outside the U.S., so no matter where you are in the world, you can easily get the care you need.
2. **Is it designed exclusively for expats with their unique needs in mind?** Unless your international health plan has an exceptional direct settlement rate (i.e., paying claims directly to providers) and includes coverage for medically necessary evacuations, you could end up paying a lot out-of-pocket (and some of it may not be reimbursable). You'll also want to make sure you have plan options that cover pre-existing conditions and flexible coinsurance tiers.
3. **Can you find quality local providers, submit a claim, translate medications, get local security updates with a tap of your finger?** Being connected is vital when you are living and working abroad. Being able to take care of your health-related business through your phone and computer saves time and undue frustration.
4. **Can you chat with a doctor by video or phone anytime from anywhere in the world?** If the COVID-19 world health crisis taught us anything, it is that being able to connect with doctors without having travel to see them in person helped everyone feel comfortable getting the care they needed. Just think about what that means when you are in an unfamiliar country and just need to speak to a doctor that can understand you and treat you from wherever you may be located.

Does your international health plan match up?

If your plan isn't meeting your expectations, it could be time to explore new plan options like those from GeoBlue [\[link to PURL\]](#) that have the backing of Blue Cross Blue Shield, the most trusted name in healthcare. GeoBlue has several long-term international health plans for expats, maritime and crew members, missionaries and employees of non-government organization (NGOs), and more.

Need some additional guidance choosing a plan? Contact [\[insert contact information\]](#) or visit [\[insert PURL\]](#).

Social media content

Note: You can link the posts to your PURL on www.geobluetravelinsurance.com by inserting your personal link ID and name of your Plan [in the green section noted below](#). By doing so, we will be able to track your sales from this social media campaign.

Contact the GeoBlue Partner Program (partnerprogram@geo-blue.com) with any questions about your PURL.

SOCIAL POSTS FOR MEMBERS

Post 1: Focused on how to choose an expat plan

POST: Taking a leap to live abroad? As part of the Blue Cross and Blue Shield family, the experts at #GeoBlue can help you navigate your healthcare options and find the plan that works best...whether you are planning travel for work or studies or adventures from humanitarian work to life at sea. [\[INSERT LINK. SEE BELOW\]](#)

LINK:

https://www.geobluetravelinsurance.com/?link_id=PERSONAL_LINK_ID&personalized=y&header=y&utm_source=blpltkLTbroker202101&utm_medium=social&utm_campaign=blplsocia

HASHTAGS: #geoblue #expatlife #expat #expatriates
 #globalworkforce #internationalinsurance #insurance #internationalmedicalinsurance
 #locationindependent #remotework #digitalnomad #worldtraveler #travelmedical
 #internationaltravel

VISUAL:

Image suggestions:

Professional, humanitarian worker, or student in an internationally-recognized location; appear comfortable in location – less of vacationer type imagery (selfies, beach photos, party atmosphere) and more of an established person in location (checking email, taking transportation, helping or interacting with others)

Graphic suggestions:

Taking the leap to live abroad?

Contact us today to help you find the #GeoBlue plan that fits you best.

If GeoBlue logo is used, please use 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



Post 2: Focused on remote workers / location independents

POST: Remote working has taken on a whole new meaning to include working anywhere in the world. Before you make the leap to become “location independent”, you may want to consider your health plan options, because healthcare can vary widely from country to country. Contact us today to help you find the #GeoBlue plan that fits you best. Learn more at [\[INSERT LINK. SEE BELOW\]](#)

LINK:

https://www.geobluetravelinsurance.com/?link_id=PERSONAL_LINK_ID&personalized=y&header=y&utm_source=blpltkLTbroker202102&utm_medium=social&utm_campaign=blplsocial

HASHTAGS: #geoblue #expatlife #expat #expatriates
#globalworkforce #internationalinsurance #insurance #internationalmedicalinsurance
#locationindependent #remotework #digitalnomad #worldtraveler #travelmedical
#internationaltravel

VISUAL:

Image suggestions:

Person working on laptop on tropical beach, in a café, park or other internationally recognizable location

Graphic suggestions:

Work from anywhere

Before you make the leap to become “location independent”, contact us to help you find the #GeoBlue plan that fits you best.

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IMAGE SIZE: 1200x630 – FB, LI, TW 1080x1080 - IG

Post 3: Focused on existing expats

POST: Time for an international health plan makeover? It could be time to explore new international health insurance options from #GeoBlue. As part of the Blue Cross and Blue Shield family, the experts at #GeoBlue can help you navigate your healthcare options and find the plan that works best. **[INSERT LINK. SEE BELOW]**

LINK:

https://www.geobluetravelinsurance.com/?link_id=PERSONAL_LINK_ID&personalized=y&header=y&utm_source=blpltkLTbroker202103&utm_medium=social&utm_campaign=blplsocial

HASHTAGS: #geoblue #expatlife #expat #expatriates
#globalworkforce #internationalinsurance #insurance #internationalmedicalinsurance
#locationindependent #remotework #digitalnomad #worldtraveler #travelmedical
#internationaltravel

VISUAL:**Graphic suggestion:****HEALTH CHECK**

What is the health of your current international health care coverage?

- Do you have access to a strong, trusted global network, both inside and outside the U.S.?
- Is your plan designed exclusively for expats with their unique needs in mind?
- Is it easy for you find quality local providers, submit a claim, translate medications, get local security updates with a tap of your finger?
- Can you chat with a doctor by video or phone anytime from anywhere in the world?

If you answered, “No” to any of these, contact us today to help you to find the #GeoBlue plan that works best.

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IMAGE SIZE: 1200x630 – FB, LI, TW 1080x1080 - IG

Digital Banner Ads

GeoBlue provides you with a variety of online banner ads to support your targeted marketing programs. These banner ads were designed for you to use on websites, blogs, online newsletters, etc to increase product awareness and sales by increasing traffic to your web page. You will want to include your personalized link which can be obtained on the home page of Agent Hub or by emailing partnerprogram@geo-blue.com.

To Access:

1. Visit www.geobluetravelinsurance.com
2. Click on “Agents” in the upper right-hand corner
3. Log in using your username and password
4. Select “Marketing” at the bottom of the homepage and then select “Banner Ads
5. From here, you can view and download available banner ads to use across your digital sites.

Banner Ads



Static: 520x90, 728x90
 Animated: 469x60, 520x90, 660x100, 728x90
[Download](#)



Animated: 125x125, 160x160, 210x297, 240x60, 300x50, 300x250, 300x50, 468x60, 520x90, 600x120, 660x100, 728x90, 728x93, 750x500
[Download](#)