

2025-2026 Geoblue International Student Insurance Plan

Geoblue, a subsidiary of Blue Cross Blue Shield, offers a low-cost international student insurance plan for UH Mānoa students. The Geoblue plan provides great health benefits with access to the same trusted Blue Cross/Blue Shield network as HMSA, along with telemedicine tools and excellent customer service.

HAWAII STUDENT PLAN COMPARISON	HMSA *Option 2 Medical with Drug:	GEOBLUE STUDENT
Fall Term Cost Per Member	\$1,983.42	\$561.60
MEDICAL EXPENSES		
Provider Network	Blue Cross Blue Shield	Blue Cross Blue Shield
Coverage Year Limit	Unlimited	\$250,000
Coinsurance	75% In-Network (IN) 60% Out-of-network (OUT)	100% In-Network (IN) 80% Out-of-network (OUT)
Deductible	\$50 per policy year	\$0 per policy year
Out of Pocket Max	\$2,500 for Medical \$3,600 for Rx	\$2,500
Physician Office Visit	\$0 copay 75/60	\$20 copay 100/80
Urgent Care Facility	\$0 copay 75/60	\$35 copay 100/80
Hospital In/Outpatient Service	\$0 copay 75/60	\$50 copay 100/80
ER Services	\$0 copay 75/60	\$100 copay 100/80
Maternity Care for Pregnancy & Complications	Visit covered at 75%	100% IN 80% OUT
Mental, Nervous Disorders, Substance Abuse	75% IN 60% OUT	\$10,000 max per policy, 30 days per year
Prescription Drugs	5 Tier plan of \$10/\$20/\$45/ \$100/ \$200	50% of actual charge
ANCILLARY BENEFITS		
AD&D	\$30,000	Covered 100%
Medical Evacuation	\$50,000	\$100,000
Repatriation	\$25,000	\$50,000
TeleHealth	75% IN 60% OUT	Covered, Global TeleMD

Eligibility and Enrollment Details

If you're on F-1, J-1, or OPT status, you can enroll coverage using the following links:

- **F-1 International Students:** [GeoBlue F1 International Student Insurance](#)
- **J-1 Students and Visiting Scholars:** [GeoBlue J1 Student or Visiting Scholar Insurance](#)
- **OPT Students:** [GeoBlue OPT Student Insurance](#)

For Dependents

Dependents are not eligible for the GeoBlue Student plan, but GeoBlue offers the XPLOER Long Term Expatriate plan as an alternative:

- **Dependents of International Students:** [GeoBlue XPLOER Long Term Expatriate Insurance for Dependents](#)