Treatment Scenarios

GeoBlue expatriate health plans provide routine, urgent and emergent coverage internationally. All plans include medical evacuation and repatriation benefits. Medical Benefits are covered on a 100% basis for treatment outside the United States, unless indicated otherwise on the benefit schedule.

The following medical scenarios illustrate how GeoBlue expatriate coverage works overseas versus a traditional U.S. domestic health insurance plan.

Scenario 1: Medical Emergency
Scenario 2: Preventive Care
Scenario 3: Treatment for Routine Sickness

SCENARIO 1

| Location:   | Ho Chi Minh City, Vietnam |
| Condition: | Perforated Ulcer |
| Care:       | Evacuation to and surgery at Bumrungrad Hospital, Bangkok |

Summary of Care Delivered:

- Clinical services in Ho Chi Minh: $1,800
- Emergency Air Ambulance Evacuation to Bangkok: $45,000
- Hospitalization, surgery and post-operative care: $28,500
- Patient transport back to Vietnam with escort: $5,500
Total Incurred Charges: $80,800

OUTCOME

Member out of pocket expense with GeoBlue Xplorer (5000 plan): $2,500
Member out of pocket expense with U.S. domestic Silver plan: $56,850*

* U.S. domestic health plans pay emergency benefits outside the United States, subject to Silver deductible and 30% coinsurance for clinical services, hospitalization, surgery and post-operative care ($6,350 out of pocket). Medical evacuation and repatriation are generally not covered benefits ($50,500).
SCENARIO 2

Location: Beijing, China

Condition: Preventive Colonoscopy for 50 year old

Care: Local procedure at Beijing United Hospital

Summary of Care Delivered:

- Colonoscopy charge: $3,200
- Anesthesia charge: $400

Total Incurred Charges: $3,600

OUTCOME

Member out of pocket expense GeoBlue Xplorer (Elite plan): $0
Member out of pocket expense with U.S. domestic Platinum plan: $3,600**

** Preventive screenings are not covered under U.S. domestic health plans
Treatment Scenarios

SCENARIO 3

Location: London, UK

Condition: Strep throat

Care: Local outpatient treatment at Harley Street Clinic, London.

Summary of Care Delivered:

- Office Consult Charge: $255
- Office Laboratory Charge: $65
- Antibiotic Prescription Charge: $15

Total Incurred Charges: $335

OUTCOME

Member out of pocket expense with GeoBlue Xplorer (5000 plan): $10***
Member out of pocket expense with U.S. domestic Bronze plan: $335****

*** $10 copay waived if visit scheduled through 24/7 assistance center
**** Routine sickness, lab fee and prescriptions are not commonly covered under U.S. domestic health plans