

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).

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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

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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