

## GeoBlue Xplorer Premier Plan Comparison

Comparison Highlights	GeoBlue Xplorer Premier	Competing Worldwide Plan
<b>Policy Information</b>		
A.M. Best Rating	A – (Excellent)	A (Excellent)
Creditable Coverage	Yes	No
<b>Benefit Information</b>		
Medical Maximum	Unlimited	\$8,000,000
Overseas co-insurance	100%	100%
U.S. in network co-insurance	80% to coinsurance maximum (100% thereafter)	100%
U.S. out of network co-insurance	60% to coinsurance maximum (100% thereafter)	90% to \$5,000 then 100% thereafter
Coverage for U.S. citizens inside the U.S.	Capped at 9 months	Capped at 6 months
Deductible Waiver	Waived for all physician office visits and preventive care	Not Applicable
Deductible Discount	Reduced by 50% if you access treatment outside U.S.	Reduced 50% within PPO network to \$2,500 max
Transplants	Unlimited	\$2,000,000 lifetime maximum (must be within approved network)
Mental Health Availability	No waiting period	12 month waiting period
Mental Health Benefit	Inpatient: Subject to coinsurance up to 60 days per policy year Outpatient: 75% up to 40 visits/60% thereafter	Inpatient and outpatient: \$50,000 lifetime maximum
Speech Therapy	12 visits per calendar year, deductible waived, up to \$30 per visit	Excluded
Nursing Home Expenses	As many as 50 days per Calendar Year under skilled nursing services benefit	\$8,000,000
Substance Abuse	Inpatient 100% up to 60 days detox / Outpatient 75% up to 40 visits and 60% thereafter	Excluded
Inpatient Prescription Drugs	Unlimited	\$8,000,000
Outpatient Prescription Drugs	\$25,000 maximum per policy period- \$10/25 copay in U.S. (copay waived outside U.S.)	\$8,000,000
Life Support	Unlimited	\$8,000,000
Birth Control	Up to outpatient prescription drug limit	Excluded
Evacuation and Repatriation of Remains	\$250,000 Annually for evacuation \$25,000 for repatriation	\$8,000,000
AD&D	\$50,000	Rider available, limit depends on age. \$75,000 for ages 19-29 \$7,500 for ages 65-69
Emergency Dental	\$1,000 per year, \$200 per tooth	\$8,000,000
Treatment necessary as result of terrorism	Unlimited	Rider available up to \$50,000 lifetime maximum

## GeoBlue Xplorer Premier Plan Comparison Continued

Comparison Highlights	GeoBlue Xplorer Premier	Competing Worldwide Plan
<b>Newborn Care</b>		
Routine Nursery Care of a Newborn Child of a Covered Pregnancy	Unlimited	\$1,000 additional deductible, \$50,000 lifetime maximum, \$200 wellness benefit for first 12 months.
Children born as a result of fertility treatment (such as IVF or surrogacy)	May be added to plan just like a naturally conceived child	Excluded
Neonatal Intensive Care Unit	Newborn is automatically covered; Unlimited	\$250,000 maximum for first 31 days
<b>Hazardous Activities</b>		
Scuba Diving	Unlimited	\$8,000,000
Amateur Sports	Unlimited	Rider available up to \$10,000
<b>Claims</b>		
Claims Complaints	Submitted to third party-State Department of Insurance	Submitted to the Insurer. Located in Europe.
Claim submission	Must submit within 6 months of treatment	Must submit within 90 days of treatment
<b>Pre-existing Conditions</b>		
Pre-existing condition exclusion period	180 days- exclusion waived if prior creditable coverage	Conditions that are fully disclosed on the application and have not been excluded or restricted by a rider will be covered as any illness.
Pre-existing condition look back period	180 days	Any time prior to effective date
Pre-existing annual maximum once covered	Unlimited	\$8,000,000
Pre-existing lifetime maximum once covered	Unlimited	\$8,000,000
Network and Tools	<b>GeoBlue</b>	<b>Competing plan</b>
Network inside the U.S.	Blue Card Network	United Health Care
Network outside the U.S.	Elite, contracted physicians in over 180 countries with guarantees of payment for inpatient and outpatient services. Stringent qualification requirements.	Limited credentialing and limited outpatient network in 170 countries.
Member tools	Complete online assistance and administrative tools. Full mobile access.	Some online assistance and administrative tools. Very limited mobile functionality.

Monthly Rates \$1,000 deductible		Male/Female
20 years old	\$404	\$239 / \$352
30 years old	\$523	\$268 / \$491
40 years old	\$685	\$348 / \$597
50 years old	\$1,034	\$964 / \$1,029
60 years old	\$1,529	\$1,522 / \$1,425

*DISCLAIMER: This is meant to be an illustration only. Benefits, terms, definitions and rates are subject to change without notice.*