

## GeoBlue Xplorer Essential and Xplorer Select Plan Comparison

Comparison Highlights	Xplorer Essential Plan	Xplorer Select Plan
Expatriate Health Insurance	Yes	Yes
Type of Policy	Primary Coverage	Primary Coverage
Plan Eligibility	US Expats Living Abroad	US Expats Living Abroad who are continuously enrolled under a US domestic health plan
<b>Plan Information</b>		
Plan Benefits and Exclusions	Same	Same
Plan Rates	Standard Rates are the Same. A rate load may be added based upon health history	Standard Rates are the Same. There is no rate load based upon health history
International Provider Network	Yes	Yes
Underwriting Process	Full Medical Underwriting (28 Health Questions)	Abbreviated Medical Underwriting (5 Health Questions)
Maternity Coverage Availability	After 364 days of consecutive coverage, maternity upgrade available	Maternity upgrade available immediately
Age Limit	74	64
Preexisting Conditions	6 month waiting period. Waiting period waived with prior credible coverage.	6 month waiting period. Waiting period waived with prior credible coverage.
<b>Claims</b>		
Direct Payment to Contracted Providers in 180 countries	Yes	Yes
Coordination of Benefits with Other Medical Coverage	No	Yes