

## GeoBlue Trekker Plan Comparison

| Benefits and Details                              | GeoBlue                           | Competing Company                    |
|---|-----------------------------------|--------------------------------------|
| <b>Underwriting and Compliance</b>                | <b>Travel Medical Policy</b>      | <b>Membership Assistance Program</b> |
| Type of program                                   | Health Insurance                  | Membership Program                   |
| Insurance policy Licensed & Approved in the U.S.  | ✓                                 | N/A – not insurance                  |
| Policy complies with U.S. Health Insurance laws   | ✓                                 | ✗                                    |
| AM Best Rating                                    | A- (Excellent)                    | Not rated                            |
| <b>Benefit Information</b>                        |                                   |                                      |
| Pre-existing conditions covered                   | ✓                                 | ✓                                    |
| Medical Evacuation covered                        | ✓                                 | ✓                                    |
| Hospitalization covered                           | ✓                                 | ✗                                    |
| Physician office visits covered                   | ✓                                 | ✗                                    |
| Inpatient prescription drugs                      | ✓                                 | ✗                                    |
| Outpatient prescription drugs                     | ✓                                 | ✗                                    |
| Terrorism Covered with No Excluded Countries      | ✓                                 | ✗                                    |
| Accidental Death and Dismemberment                | ✓                                 | ✗                                    |
| <b>Global Health and Assistance</b>               |                                   |                                      |
| Medical referral and 24 hour assistance           | ✓                                 | ✓                                    |
| 5,800 contracted doctor profiles in 180 countries | ✓                                 | ✗                                    |
| 5,700 hospital/facility profiles in 210 countries | ✓                                 | ✗                                    |
| City health profiles for 1,900 destinations       | ✓                                 | ✗                                    |
| Direct payment to doctors and hospitals           | ✓                                 | ✗                                    |
| Medical and Drug Translation Information          | ✓                                 | ✗                                    |
| Desktop and Mobile Access to Safety Services      | ✓                                 | ✗                                    |
| Highest Credentialing Standards in the Industry   | ✓                                 | ✗                                    |
| <b>Annual Pricing</b>                             |                                   |                                      |
| Age 50 or younger                                 | Essential: \$89    Choice: \$159  | \$225                                |
| Age 51-84   | Essential: \$109    Choice: \$199 | \$225                                |