

# GeoBlue Xplorer Select Health Plan

Expatriate Health Insurance for Individuals and Families



U.S. Admitted Coverage  
Underwritten by 4 Ever Life  
Insurance Company





## Global Innovator

GeoBlue is an innovator and leader in helping world travelers and expatriates stay safe and gain easy access to quality healthcare all around the world.





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## What is GeoBlue Xplorer Select®?

International health insurance that covers you outside the U.S.

The GeoBlue Xplorer Select health plan is designed to support the international lifestyles of those who travel from the United States for extended periods of business, leisure and study. If you leave home for six months or more, your health and financial security are at serious risk because of significant gaps in most available insurance coverage and services. This risk is only heightened by limited knowledge of health and safety hazards around the world, including medical treatment from unfamiliar providers.

GeoBlue Xplorer Select is the premier international health plan because it combines comprehensive worldwide benefits with a new generation of medical assistance services, which include an impressive array of online tools used to identify, access and pay for quality healthcare all around the world.

GeoBlue Xplorer Select gives you the freedom to choose any doctor or hospital outside of the United States, without incurring a financial penalty. When you access our profiled, elite provider community you can benefit from our direct billing arrangements in more than 180 countries.







GeoBlue's Global Health  
and Safety Services —  
Because Insurance Isn't Enough.

## Meet GeoBlue, an experience well beyond that of traditional health insurance.

GeoBlue provides unsurpassed service and the convenience of mobile technology to access the best medical care no matter what town, country or time zone.

### Easy Access to an Elite International Provider Community

GeoBlue has a network of doctors from almost every specialty in over 180 countries to see you.

Only a small fraction of doctors around the world meet GeoBlue standards – participation is by invitation only. We seek out professionals certified by the American or Royal Board of Medical Specialties who speak English, and we factor in recommendations by over 148 Physician Advisors from all over the world. Then we assemble in-depth profiles so our members can choose with confidence, and we put formal contracts in place to ensure patient access. Once they've seen you, GeoBlue doctors bill us directly so you don't have to file a claim.

### Personal Safety Intelligence

GeoBlue maintains unsurpassed resources designed to promote personal safety by giving members convenient access to vitally important news, health and safety analysis and medical translation tools.

- Global Health and Safety news alerts published daily and delivered by email or smartphone.
- Country and city profiles on crime, terrorism and natural disasters.
- Brandname equivalents for 400 common over-the-counter and prescription drugs in 42 of the most frequently visited countries.
- Translation of hundreds of medical terms and phrases into the 10 most widely spoken languages.

### Around-the-Clock Assistance Call Center

GeoBlue maintains a 24/7, toll-free call center to assist GeoBlue members with everything from routine requests to medical emergencies. The GeoBlue staff has years of experience with international medical assistance and has close working relationships with its International Provider Community.

### Emergency Evacuation and Centers of Excellence

GeoBlue coordinates emergency services with a worldwide network of contracted Physician Advisors as well as air ambulance operators selected for their safety records. Members in need of life-saving medical intervention are treated in Centers of Excellence and around the world whenever possible.

## Personalized Member Services

### Informed Choice<sup>SM</sup>

When GeoBlue Xplorer Select members experience an unanticipated medical problem, they can request a second opinion and referral through the Informed Choice service. A GeoBlue International Physician Advisor is available to discuss the member's diagnosis and treatment plan directly with the attending physician.

### Personalized Recruitment

If GeoBlue Xplorer Select members need a physician in an area not currently covered by the GeoBlue International Provider Community, GeoBlue will make every effort to recruit and contract with an appropriate, qualified doctor.

### Personal Solutions

GeoBlue Xplorer Select members enjoy a full range of Personal Solutions. Your online and mobile tools allow you to check medical symptoms, understand your health risks and access personalized prevention and wellness recommendations.

### Appointment Scheduling and Cashless Access

Using the web, a mobile device or the telephone, GeoBlue members can request appointments within the International Provider Community. When Cashless Access services outside the U.S. are available, the copay and deductible are waived, and GeoBlue pays the participating physician directly.



# Why Choose the GeoBlue Xplorer Select Plan?

## A Recognized Leader

GeoBlue is a recognized leader in international health insurance and medical assistance services, serving hundreds of thousands of world travelers annually.

## Highest Standards of Service

GeoBlue meets the highest expectations of quality. For medical care outside the U.S., members are free to see any provider and their benefits will remain the same.

## Strength of a U.S. Regulated Insurer

- GeoBlue Xplorer Select is underwritten by a U.S. Licensed & Admitted Insurer: 4 Ever Life Insurance Company, rated A- (excellent) by A.M. Best.
- As a credible health plan, GeoBlue Xplorer Select protects your rights by meeting U.S. standards and features benefits more generous than offshore, non-admitted “surplus coverage.”
- **Note:** this plan is not required to meet certain regulations of the Affordable Care Act.

## Top 10 Advantages over Competing Plans

- Provides an unlimited annual and lifetime maximum.
- No waiting periods associated with any preventive services.
- The pre-existing condition exclusion can be waived with proof of prior creditable insurance. **Note:** you need to stay continuously enrolled under a U.S. Primary Health Plan to meet the eligibility requirements of this plan.
- Covers injuries or illnesses that are a result of a terrorist act.
- No pre-certification required for inpatient and outpatient care.
- Deductible is waived for office visits and a small copay applies.
- Access to our elite providers can lead to better diagnosis, treatment and medical outcomes.
- Our providers bill GeoBlue directly, which eliminates paperwork hassles.
- The strength of Blue. GeoBlue Xplorer Select is offered in cooperation with certain local Blue Cross and Blue Shield companies, which collectively cover 1 in 3 Americans.

## How the Plan Works

The GeoBlue Xplorer Select plan offers comprehensive benefits and a range of deductible options that allows members to select the right amount of insurance coverage for their budget and lifestyle. For detailed benefit schedule and rates, please see inserts. To calculate your total out-of-pocket expense, add the deductible and coinsurance maximum.

For families, the deductible and coinsurance maximum is a multiple of 2.5.

After 364 days of continuous coverage, GeoBlue Xplorer Select members may re-enroll in a plan that matches their existing benefits.

## GeoBlue Xplorer Select Options

Plan	Deductible	Coinsurance Maximum
	Outside U.S.	
Elite	\$0	\$2,000
2500	\$2,500	\$10,000
5000	\$5,000	\$10,000



# How to Apply

Applications are available online or may be initiated by telephone or email. See back cover for details.

A personal check, money order or credit card number must accompany the application and must be sufficient to pay for one month of standard premium. If your application is accepted, the payment will be applied to your account. Quotes obtained online or by telephone are advisory only. Actual premium is determined by the medical underwriting process.

GeoBlue will review your medical history as provided on the application. Not all applicants will be accepted. Your effective date of insurance will be on the 1st or 15th day of the month following underwriting approval.

## Member Welcome Kit

When your application is accepted, GeoBlue will mail you and any family members covered under the plan a Welcome Kit with identification cards, a certificate of insurance and instructions on how to register online. Procedures for filing a claim or requesting direct payment of participating providers will also be included.

## Affordable Care Act Notice

This plan is filed as a limited duration policy designed specifically for International living. The plan is exempted from certain ACA provisions. Coverage can be accepted or denied based on the health history of the applicant(s). See below for information about pre-existing conditions.

## Eligibility

GeoBlue Xplorer Select is designed for extended living abroad. You can choose to enroll in a new plan when your existing plan expires. When you do, there are no medical questions and premium rates do not change based on your individual claims history. Your new rate will be the same as all persons covered in your rating class.

## How Coverage Ends

Your coverage ends on the earlier of:

1. The last day of the month after the date the Insured Person is no longer eligible;
2. The end of the last period for which premium has been paid;
3. The date the Policy terminates;
4. The date of fraud or misrepresentation of a material fact by the Insured Person, except as indicated in the Time Limit on Certain Defenses provision.

## Extension of Benefits

If an Insured Person is Totally Disabled on the date of termination of the Policy, coverage will be extended until the earlier of:

1. The date payment of the maximum benefit occurs;
2. The date the Insured person ceases to be Totally Disabled; or
3. The end of 90 days following the date of termination.

### Pre-existing conditions

The GeoBlue Xplorer Select plan does not cover services for treatment of a medical condition for which medical advice, diagnosis, care, or treatment was recommended or received during 180 days immediately preceding the member's eligibility date.

### Creditable coverage

The 180-day pre-existing conditions period can be reduced or eliminated if you have been covered by a creditable group or individual health insurance plan.

### Licensed & Admitted

This policy is a U.S. Admitted plan and affords members unique protections not available on most offshore plans.

For benefits, rates, exclusions, eligibility and other important information, please see inserts.

- GeoBlue is the trade name of Worldwide Insurance Services, LLC, an independent licensee of the Blue Cross and Blue Shield Association.
- Made available in cooperation with Blue Cross and Blue Shield companies in select service areas.

# GeoBlue Xplorer Select Benefit Schedule

GeoBlue Xplorer Select covers most services outside the U.S. at 100%. The GeoBlue Xplorer Select plan has an unlimited lifetime maximum and a \$250,000 maximum benefit for emergency medical evacuation.

Benefits	Outside U.S. Only
Preventive and Office Visits - Insurer Waives Deductible	
Physician Office Visits (Adult)	All except a \$10 copay per visit
Physician Office Visits (Children 0-18)	100%
Unlimited Well Baby Visits	100%
Child Immunizations, Lab and X-rays	100%
Women: (19 and Older) Routine Pap Smears, Annual Mammogram	100%
PSA for Men	100%
One Routine Physical Per Year	100%
Professional Services - Insurer Pays After Deductible is Met	
Surgery, Anesthesia, Radiation Therapy, In-hospital Doctor Visits, Diagnostic X-ray and Lab Work.	100%
Inpatient Hospital Services - Insurer Pays After Deductible is Met	
Surgery, X-rays, In-hospital Doctor Visits, Organ/Tissue Transplant	100%
In-patient Medical Emergency	100%
In-patient Drugs	100%
Ambulatory and Therapeutic Services - Insurer Pays After Deductible is Met	
Ambulatory Surgical Center	100%
Ambulance Service	100%
Accidental Dental	\$1,000 per year, \$200 per tooth
Acupuncture and Chiropractic Services	100% up to \$2,000
Durable Medical Equipment	100%
Infusion Therapy	100%
Physical/Occupational Therapy*	\$30/visit, 12 visits per year
Inpatient Mental Health	100% up to 60 days
Outpatient Mental Health	75% up to 40 visits/60% thereafter
Inpatient Substance Abuse	100% up to 60 days detox
Outpatient Substance Abuse	75% up to 40 visits/60% thereafter
Prescription Drug Benefit Options - Insurer Waives Deductible	
Basic Prescription Drug Benefit	100% of actual charges up to \$500
Optional Rider, subject to \$25,000 maximum per Insured Person per Policy Period.	Maximum Benefit 80% of actual charges
Global Travel Benefits - Insurer Waives Deductible	
Medical Evacuation	Up to \$250,000
Repatriation of Remains	Up to \$25,000
Accidental Death and Dismemberment	\$50,000

Other Benefits	Limits
Home Health Care	100% Covered Expenses, as many as 30 visits per year
Skilled Nursing Facilities	100% with a maximum Covered Expense of \$250 per day, as many as 50 days per year
Hospice	100% with a maximum Covered Expense of \$5,000 per lifetime

Three deductible choices are available as outlined on the GeoBlue Xplorer Select rate sheet.

\* Deductible is waived for this benefit.

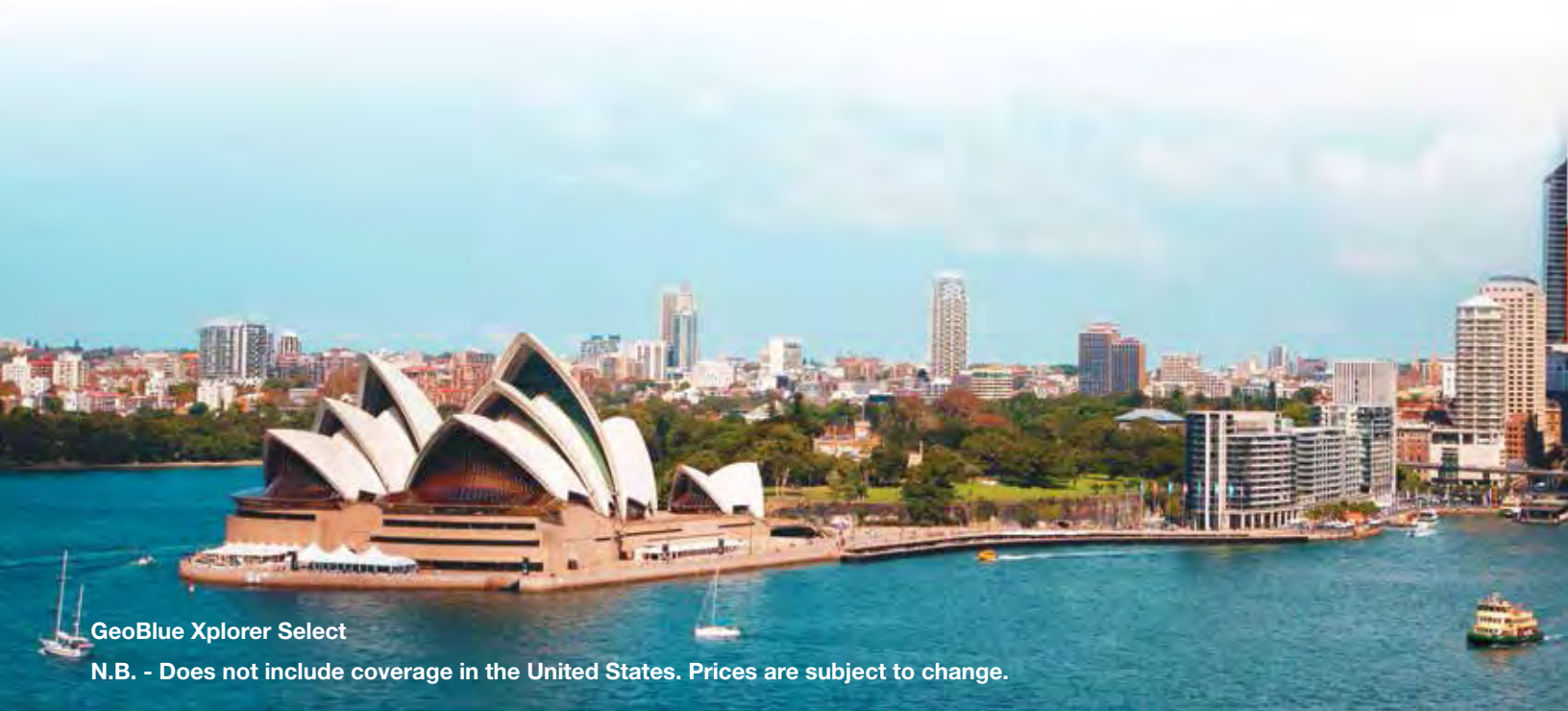


# GeoBlue Xplorer Select Health Plan Prices

● ● Monthly Premium Rate Table  
● ● Effective July 1, 2015

	Elite	2500	5000	RxPlan (Optional)
<b>Male/Female</b>				
Under 29	\$154	\$92	\$82	\$44
30-34	\$214	\$125	\$110	\$55
35-39	\$282	\$168	\$148	\$70
40-44	\$290	\$173	\$152	\$87
45-49	\$368	\$218	\$191	\$108
50-54	\$474	\$277	\$245	\$126
55-59	\$586	\$344	\$304	\$153
60-64	\$728	\$427	\$374	\$191

<b>Child (when insured with parent)</b>				
One Child under Age 1	\$183	\$110	\$99	\$49
One Child 1-17	\$116	\$71	\$62	\$33
2 Children	\$213	\$130	\$117	\$60
3 Children	\$302	\$183	\$163	\$83



GeoBlue Xplorer Select

N.B. - Does not include coverage in the United States. Prices are subject to change.

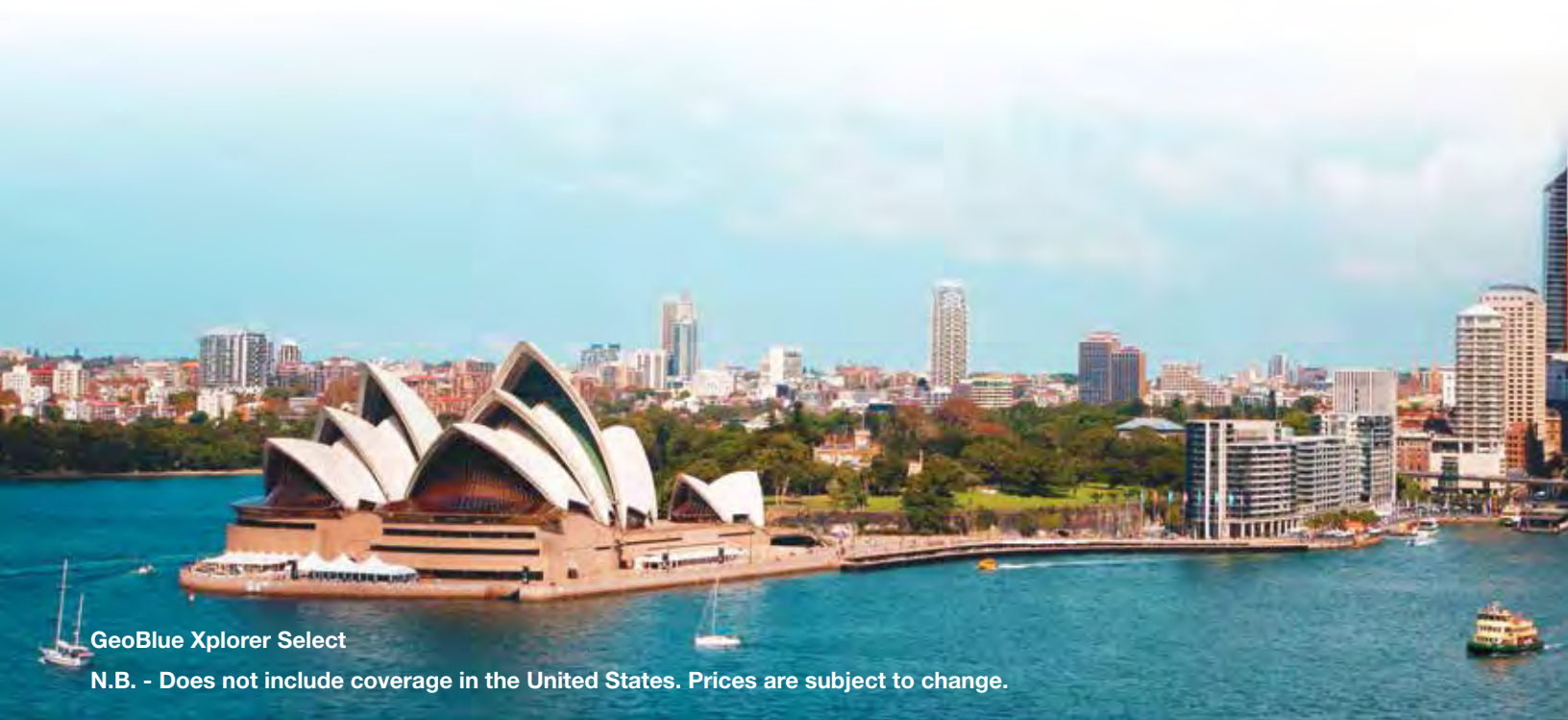


# GeoBlue Xplorer Select Maternity Health Plan Prices

- Monthly Premium Rate Table
- Effective July 1, 2015

	Elite	2500	5000	RxPlan (Optional)
Male/Female				
Under 29	\$214	\$128	\$113	\$44
30-34	\$299	\$174	\$154	\$55
35-39	\$396	\$235	\$208	\$70
40-44	\$407	\$241	\$212	\$87
45-49	\$517	\$304	\$269	\$108
50-54	\$665	\$386	\$342	\$126
55-59	\$823	\$485	\$426	\$153
60-64	\$1,024	\$599	\$526	\$191

Child (when insured with parent)				
One Child under Age 1	\$183	\$110	\$99	\$49
One Child 1-17	\$116	\$71	\$62	\$33
2 Children	\$213	\$130	\$117	\$60
3 Children	\$302	\$183	\$163	\$83



GeoBlue Xplorer Select

N.B. - Does not include coverage in the United States. Prices are subject to change.

# GeoBlue Xplorer Select Select FAQ's

## 1. Who is eligible to buy a GeoBlue Xplorer Select plan?

An Eligible Participant is:

- A. A citizen of the U.S. or permanent resident of the U.S. (as defined by the immigration code of the U.S.), or;
- B. Employed by a company with offices in the U.S.; and
- C. Under age 65; and
- D. Enrolled in a Primary Plan.

Note: You must maintain U.S. primary health insurance during the entire lifetime of the Select plan.

For the most current approved state list, please visit :

[http://www.geobluetravelinsurance.com/state\\_listing.cfm](http://www.geobluetravelinsurance.com/state_listing.cfm)

If you are in a state not listed, please contact your agent directly or GeoBlue.

## 2. How do I qualify for maternity benefits?

You can apply for the Select maternity plan right away. You must be enrolled in and maintain coverage on a U.S. primary health insurance plan.

## 3. Do all eligible family members have to apply for GeoBlue Xplorer Select?

Yes. The GeoBlue Xplorer Select plan is available to individuals and their dependents. All eligible family members must apply for coverage, unless there are extenuating circumstances preventing family members from doing so.

## 4. Will my policy automatically renew? At what rate?

You can enroll in a GeoBlue Xplorer Select policy up to age 64. The policy does not automatically renew upon your request. You will be notified of your new plan rate at least 30 days prior to your policy expiration date. You must confirm your new policy rate in writing or by accepting the rate when logged in to our secure website. Plan rates are based on age at time of enrollment and are impacted by medical inflation. You will not be asked any medical questions and your personal health history will not determine your new rate. GeoBlue Xplorer Select rates are standard rates for all members re-enrolling.

## 5. When does my coverage end?

We may terminate your policy if:

- 1. You no longer meet the eligibility requirements
- 2. You fail to pay your premium
- 3. We discover that you committed fraud or misrepresented a material fact to us, except as indicated in the time limit of certain defenses provision
- 4. We terminate the plan in your state or geographic service area

## 6. Who is the insurer?

GeoBlue Xplorer Select is underwritten by 4 Ever Life Insurance Company. 4 Ever Life Insurance Company enhances protection with unique underwriting solutions nationwide for insurance companies, brokers, agents, administrators, employers, employees and individuals. With over 60 years experience in enhancing protection, 4 Ever Life is rated "A-" (Excellent) by A.M. Best and licensed to provide health and life insurance solutions in all 50 states, the

District of Columbia, and Puerto Rico.

4 Ever Life Insurance Company is an independent licensee of the Blue Cross and Blue Shield Association. BCBS collectively covers over 1,000,000 members.

## 7. Does my plan deductible apply to all services?

No. Your deductible is waived for office visits. You simply pay a small copay at time of service with the contracted provider. For non-contracted providers, you pay the provider directly and submit a claim for reimbursement.

## 8. Will my pre-existing condition be covered under a GeoBlue Xplorer Select plan?

If you were previously covered by a U.S. health plan that issues you a Certificate of Creditable Coverage, GeoBlue will credit you for this prior coverage. The number of months of coverage shown on the Certificate will reduce or eliminate the six-month pre-existing condition waiting period. If you have six or more months of creditable coverage, your waiting period will be eliminated. If you have less than six months creditable coverage, your waiting period will be reduced by the number of months you had creditable coverage. For example, if you have two months of creditable coverage, your waiting period will be reduced from six months to four months.

## 9. Am I guaranteed to be issued a GeoBlue Xplorer Select policy if I apply?

No, Select is not a guaranteed issue plan. Each application is underwritten through an expedited underwriting process where you are simply asked to verify if any of the medical conditions/treatments listed on the application apply to you. Our commitment is to respond to a submission in writing within 24 - 48 hours. Your application may be 1) accepted or 2) denied. Participation in this plan requires that you stay continuously enrolled in a primary health plan.

## 10. What about accessing participating providers?

GeoBlue's Global Health and Safety services help members identify, access and pay for quality healthcare all over the world, including a contracted community of elite providers in 180 countries. Members can access these carefully selected providers and arrange for the bills to be sent directly to GeoBlue. Members can choose to use any doctor or hospital. Members are never restricted to a network. For claims exceeding \$5,000 USD, 2 business days notice may be required to initiate a guarantee of payment.

## 11. What is the Global Citizens Association?

Membership in the not-for-profit Global Citizens Association (GCA) is an opportunity to enhance global learning and lifestyles through safe and healthy world travel. With access to GCA resources such as the [Healthy Travel Blog](#) and international medical assistance information and services, members are able to pursue extended episodes of international living that increase cross-cultural understanding and promote an abiding respect for the world's many peoples. Founded in 1994 to serve international students, GCA has grown to encompass world travelers and expatriates in all corners of the globe.

## 12. Where can I read the fine print?

To see plan definitions, limitations or to review a sample certificate visit: [http://www.geobluetravelinsurance.com/pdf\\_docs/certs/samples/sample\\_xplorer\\_select\\_mt\\_cert.pdf](http://www.geobluetravelinsurance.com/pdf_docs/certs/samples/sample_xplorer_select_mt_cert.pdf)



## GeoBlue Xplorer Select Excluded Services

The plan does not provide benefits for:

1. Hospitalization, services and supplies that are not Medically Necessary.
2. Services or supplies that are not specifically mentioned in this Certificate.
3. Services or supplies for any illness or injury arising out of or in the course of employment for which benefits are available under any Workers' Compensation Law or other similar laws whether or not you make a claim for such compensation or receive such benefits.
4. Services or supplies that are furnished to you by the local, state or federal government and for any services or supplies to the extent payment or benefits are provided or available from the local, state or federal government whether or not that payment or benefits are received.
5. Conditions caused by or contributed by: (a) An act of war; (b) The inadvertent release of nuclear energy when government funds are available for treatment of Illness or Injury arising from such release of nuclear energy; (c) An Insured Person participating in the military service of any country; (d) An Insured Person participating in an insurrection, rebellion, or riot; (e) Services received for any condition caused by an Insured Person's commission of, or attempt to commit a felony or to which a contributing cause was the Insured Person being engaged in an illegal occupation; (f) An Insured Person voluntarily using illegal drugs; intentionally taking over the counter medication not in accordance with recommended dosage and warning instructions; and intentionally misusing prescription drugs.
6. Services or supplies that do not meet accepted standards of medical and/or dental practice.
7. Investigational Services and Supplies and all related services and supplies.
8. Custodial Care Service.
9. Routine physical examinations, unless otherwise specified in this Certificate.
10. Services or supplies received during an Inpatient stay when the stay is primarily related to behavioral, social maladjustment, lack of discipline or other antisocial actions that are not specifically the result of Mental Illness.
11. Cosmetic Surgery and related services and supplies, whether or not for psychological purposes, except for the correction of congenital deformities or for conditions resulting from accidental injuries, scars, tumors or diseases that occur after your Coverage Date.
12. Services or supplies for which you are not required to make payment or would have no legal obligation to pay if you did not have this or similar coverage.
13. Charges for failure to keep a scheduled visit or charges for completion of a Claim form.
14. Personal hygiene, comfort or convenience items commonly used for other than medical purposes, such as air conditioners, humidifiers, physical fitness equipment, televisions and telephones.
15. Special braces, splints, specialized equipment, appliances, ambulatory apparatus, battery implants, except as specifically mentioned in this Certificate.
16. Orthopedic shoes (except when joined to braces) or shoe inserts, including orthotics.
17. Blood derivatives that are not classified as drugs in the official formularies.
18. Eyeglasses, contact lenses or cataract lenses and the examination for prescribing or fitting of glasses or contact lenses or for determining the refractive state of the eye, except as specifically mentioned in this Certificate.
19. Treatment to change the refraction of one or both eyes (laser eye correction), including refractive keratectomy (RK) and photorefractive keratectomy (PRK).
20. Vision care services unless elected by your Group
21. Treatment of flat foot conditions and the prescription of supportive devices for such conditions and the treatment of subluxations of the foot.
22. Routine foot care, except for persons diagnosed with diabetes, including the cutting or removal of corns or calluses; the trimming of nails, routine hygienic care and any service rendered in the absence of localized Illness, Injury or symptoms involving the feet.
23. Immunizations, unless otherwise specified in this Certificate.
24. Maintenance Occupational Therapy, Maintenance Physical Therapy and Maintenance Speech Therapy.

25. Hearing aids or examinations for the prescription or fitting of hearing aids unless otherwise specified in this Certificate.
26. Services and supplies to the extent benefits are duplicated because the spouse, parent and/or child are employees of the Group and each is covered separately under this Certificate.
27. Diagnostic Service as part of routine physical examinations or check-ups, premarital examinations, determination of the refractive errors of the eyes, auditory problems, surveys, casefinding, research studies, screening, or similar procedures and studies, or tests which are Investigational unless otherwise specified in this Certificate.
28. Procurement or use of prosthetic devices, special appliances and surgical implants which are for cosmetic purposes, the comfort and convenience of the patient, or unrelated to the treatment of a disease or injury.
29. Services and supplies rendered or provided for human organ or tissue transplants other than those specifically named in this Certificate.
30. Investigational or experimental organ transplantation including animal to human organ transplants.
31. Consultations performed by you, your spouse, parents or children.
32. Charges for the services of a standby Physician.
33. Treatment for overweight conditions other than for morbid obesity.
34. Treatment for hair loss.
35. Growth Hormone treatment.
36. Dental treatment, dental surgery, dental prostheses and orthodontic treatment unless otherwise specified in this Certificate.
37. Dental Implants: Dental materials implanted into or on bone or soft tissue or any associated procedure as part of the implantation or removal of dental implants.
38. Medical aids unless otherwise specified in this Certificate.
39. Services and treatment related to elective abortions.
40. Sterilization or the reversal of sterilization, unless otherwise specified in this Certificate.
41. All contraceptive services and supplies, including but not limited to, all consultations, examinations, evaluations, medications, medical, laboratory, devices, or surgical procedures unless stated otherwise.
42. All services related to the evaluation or treatment of fertility and/or Infertility, including, but not limited to, all tests, consultations, examinations, medications, invasive, medical, laboratory or surgical procedures including sterilization reversals and In vitro fertilization.
43. Cryopreservation of sperm or eggs.
44. Sex change operations.
45. Treatment of sexual dysfunction or inadequacy.
46. Non-prescription drugs.
47. Educational services except as specifically provided or arranged by the Insurer.
48. Nutritional counseling or food supplements, except for treatment of Phenylketonuria (PKU) and other inherited metabolic diseases and diabetes.
49. Charges by a provider for telephone consultations.



## How to Apply

**Mail** **GeoBlue**

Attn: Individual Underwriting  
100 Matsonford Road  
One Radnor Corporate Center  
Suite 100  
Radnor, PA 19087

**Visit** [www.geobluetravelinsurance.com](http://www.geobluetravelinsurance.com)

**Email** [customerservice@geo-blue.com](mailto:customerservice@geo-blue.com)

**Call** 1.855.481.6647  
1.610.254.5850 outside the U.S.

**Fax** 610.672.9635

