

GeoBlue Xplorer[®] Health Plans

Expatriate Health Insurance for Individuals and Families



Offered through the
Global Citizens Association,
Washington, D.C.



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?

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

The GeoBlue Xplorer health plan is designed to support the international lifestyles of those who travel to or 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 is the ultimate international health plan because it combines comprehensive worldwide benefits with a new generation of medical assistance services, which include an impressive array of online and mobile tools to help you identify, access and pay for quality healthcare all around the world.

GeoBlue Xplorer plans provide access to care inside and outside the U.S. that fit your health and travel needs. GeoBlue allows members to travel to other countries for high quality care, including covered elective treatments.





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

Meet GeoBlue, an experience well beyond traditional health insurance

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

Easy Access to an Elite International Provider Community

GeoBlue has an elite network of doctors from most every specialty ready to see you in over 190 countries. Only a small fraction of doctors around the world meet GeoBlue's exacting 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 from 160 Physician Advisors from all over the world.

We assemble in-depth provider profiles so our members can choose with confidence, and we put formal contracts in place to ensure preferred patient access. GeoBlue doctors and hospitals bill us directly so you don't have to worry about filing a claim.

Accessing care in the United States

Certain GeoBlue plans allow members to access the Blue Cross and Blue Shield Blue Card PPO network within the United States. With BlueCard PPO, you can access in-network Blue Cross and Blue Shield doctors and hospitals across the U.S. so you can get the care you need when you need it. BCBS has built direct relationships with an expansive network of more than 1.7 million in-network providers, spanning every zip code in the United States. That's more board-certified doctors than any other health insurance company. While you can choose to see any provider you want, both in- and out-of-network, you'll typically pay less when you go to a provider in the Blue Card PPO network.

Personal Safety Intelligence

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

- Global Health and Safety news alerts published daily and delivered by email or smartphone.
- City and country level profiles on crime, terrorism and natural disasters.
- Brand name equivalents for more than 400 common over-the-counter and prescription drugs in 55 of the most frequently visited countries.
- Translation of hundreds of medical terms and phrases into the 14 most widely spoken languages.

Around-the-Clock Assistance Call Center

GeoBlue maintains a 24/7/365, 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 the best doctors around the globe.

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 in the U.S. and around the world whenever possible.

Personalized Member Services

Informed ChoiceSM

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

Personalized Recruitment

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

Personal Solutions

GeoBlue Xplorer 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.

Global TeleMDTM

In addition to the worldwide network of healthcare professionals available through the GeoBlue health plan, we've teamed up with Teladoc Health to bring members Global TeleMD, a telemedicine smartphone app that provides unlimited, 24/7/365 access to doctor consultations by telephone or video, at no additional cost. Doctors are available within and outside the U.S. Prescriptions may also be provided, as appropriate (subject to local regulations).

Direct Pay

GeoBlue members can avoid paying out of pocket for care by using Direct Pay. Through this service participating providers outside the U.S. bill GeoBlue directly for covered medical treatment. We suggest requesting Direct Pay 48 hours in advance of your appointment.



Why Choose the GeoBlue Xplorer 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.

World-Class Healthcare

GeoBlue has the expertise and capability to meet any medical need efficiently and effectively. This can be a matter of support for a minor issue or help for a major issue no matter where you are. Members have the ability to access care locally, regionally and internationally.

Plan Highlights

- Unlimited annual and lifetime medical maximum.
- Immediate coverage of pre-existing conditions with proof of prior health insurance.
- Choice to see any healthcare provider outside of the U.S. and plan options that include access to the Blue Cross Blue Shield PPO network in the U.S.
- Deductible waived for office visits, preventative care, prescriptions and more.
- Includes prescription coverage with optional enhanced prescription benefits.
- Optional dental and vision coverage.
- Unlimited telemedicine services.
- Continuous coverage for spouse and dependents in the event of subscriber death.*

GeoBlue Xplorer Premier Options

Plan	Deductible			Coinsurance Maximum
	Outside U.S.	U.S. In-Network	U.S. Out-of-Network	
Elite	\$0	\$0	\$1,000	\$2,000
1,000	\$500	\$1,000	\$2,000	\$4,000
2,000	\$1,000	\$2,000	\$4,000	\$8,000
5,000	\$2,500	\$5,000	\$10,000	\$10,000
10,000	\$10,000	\$10,000	\$10,000	\$10,000

GeoBlue Xplorer Essential Options

Plan	Deductible		
	Outside U.S.	U.S. In-Network	U.S. Out-of-Network
Elite	\$0	n/a	n/a
1,000	\$1,000	n/a	n/a
2,500	\$2,500	n/a	n/a
5,000	\$5,000	n/a	n/a
10,000	\$10,000	n/a	n/a

How the Plan Works

GeoBlue Xplorer Premier and GeoBlue Xplorer Essential plans offer comprehensive benefits and a range of deductible options that allow members to select the right amount of insurance coverage for their budget and lifestyle. For detailed benefit schedules please see inserts.

For families, the deductible is a multiple of 2.5.

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

Optional Benefit Upgrades

- **Basic U.S. Benefits Inside the U.S. – available for the Xplorer Essential Plan only:** Coverage is limited to emergency medical care, illness and accidental injuries or prescriptions needs when you are temporarily visiting the United States and to a combined maximum of 3 trips of 21 days for each trip per calendar year this upgrade is not available for the Xplorer Essential 10,000 Plan.
- **Enhanced Prescription Benefits Inside the U.S. – available on all Xplorer plans:** Both the basic prescription benefit and the Enhanced Prescription Medication Benefit provide accessible and efficient methods for acquiring your prescriptions while traveling. The enhanced benefit offers a higher limit than the basic benefit.
- **Dental/Vision Rider Benefits – available on all Xplorer plans:** GeoBlue Dental and Vision benefits are designed to offer you coverage for common dental and vision care needs and to help you budget for dental services at all levels, preventive, basic and major.

For more information and eligibility, visit www.geobluetravelinsurance.com.



How to Apply

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

A credit card number must accompany the application and must be sufficient to pay for one month of standard premium. GeoBlue will hold the form of payment until an underwriting decision is made. 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 and may request an Attending Physician's Statement. GeoBlue publishes standard premium rates for non-smokers. Smokers and other applicants with certain medical histories may be offered a plan at a higher rate. 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, information about your plan and instructions on how to register online. Procedures for filing a claim or requesting direct payment of participating providers will also be included.

About the Global Citizens Association

The Global Citizens Association is a national organization dedicated to promoting the interests of international travelers. Established more than 24 years ago, the GCA, is a not for profit affinity association located in Washington D.C., established to enhance global learning and lifestyles through safe and healthy world travel; to provide its members with useful international travel services and to make group international travel and health insurance coverages available to its members. Visit the GCA website (<https://www.gcassociation.org/>) to learn about the association's programs. This insurance is available only to GCA members and by enrolling, you will become a member. Association enrollment fees are

included in the amounts charged for the insurance. You are not obligated to purchase any services or products from the GCA. The GCA is not affiliated with any insurance company.

Eligibility

GeoBlue Xplorer 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.

Frequently Asked Questions

For more information and answers to frequently asked questions, visit www.geobluetravelinsurance.com.

Pre-existing conditions

The GeoBlue Xplorer 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.

Prior Health Insurance 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.

For benefits and other important information, please see inserts.

** In the unfortunate event the subscriber dies while covered under this plan, any currently enrolled spouse and/or dependent children will remain covered with the existing plan benefits for up to 24 months with no additional premium. The continuation of benefits ends at 24 months or when the dependents return to their home country.*

● ● GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association. GeoBlue is the administrator of coverage provided under insurance policies issued by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association.

GeoBlue Xplorer® Premier Benefit Schedule

GeoBlue Xplorer Premier has three tiers of coinsurance: 100% outside the U.S.; 80% in-network inside the U.S.; 60% out-of-network inside the U.S. All plans have an unlimited lifetime maximum and a \$250,000 maximum benefit for emergency medical evacuation. The Out-of-Pocket Maximum is calculated by adding the deductible and coinsurance maximum together.

Benefits	Outside U.S.	U.S. (In Network)	U.S. (Outside Network)
Primary and Preventive Care – Insurer Waives Deductible			
Primary Care Office Visits	All except a \$10 copay per visit ¹	All except a \$30 copay per visit	60% to Coinsurance Maximum then 100%
Preventive Care for Babies/Children: (Birth through Age 18) for Office Visits/Examination and Immunizations, Lab work & X-rays done in conjunction with an office visit	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Preventive Care For Adults: (Age 19 and Older) for Office Visits/examination, Immunizations as recommended by the Center for Disease Control (CDC), Routine Pap Smears, Annual Mammogram, PSA For Men, and Diagnostic lab work & X-rays done in conjunction with an office visit	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Annual Physical Examination/Health Screening, Subject to a Calendar Year Maximum of \$1,000 and limited to one per Calendar Year	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Urgent Care Facility	100%	All except a \$75 copay per visit	60% to Coinsurance Maximum then 100%
Travel Vaccinations, Subject to a \$500 Maximum per Calendar Year	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Professional Services – Insurer Pays After Deductible is Met			
Surgery, Anesthesia, Radiation Therapy, In-hospital Doctor Visits, Diagnostic X-ray and Lab Work	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Inpatient Hospital Services - Insurer Pays After Deductible is Met			
Surgery, X-rays, In-hospital Doctor Visits, Organ/Tissue Transplant	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Inpatient Medical Emergency	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Inpatient Drugs	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Ambulatory and Therapeutic Services – Insurer Pays After Deductible is Met, Unless Noted			
Ambulatory Surgical Center	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Ambulance Service	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Accidental Dental	\$1,000 per calendar year, \$200 per tooth	\$1,000 per calendar year, \$200 per tooth	\$1,000 per calendar year, \$200 per tooth
Acupuncture and Chiropractic Services, Subject to a \$2,000 Maximum per Calendar Year if under the care of a licensed Physician	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Durable Medical Equipment	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Infusion Therapy	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Physical/Occupational Therapy, Limited to 12 visits per Calendar Year	100%, no deductible	100%, no deductible	100%, no deductible
Inpatient Mental Health	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Outpatient Mental Health	100%, no deductible, \$10 Copayment ¹	100%, no deductible, \$30 Copayment	60% to Coinsurance Maximum then 100%, no deductible
Inpatient Substance Abuse	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Outpatient Substance Abuse	100%, no deductible, \$10 Copayment ¹	100%, no deductible, \$30 Copayment	60% to Coinsurance Maximum then 100% , no deductible
Prescription Drug Benefit Options – Insurer Waives Deductible			
Basic Prescription Drug Benefit, Subject to \$2,500 Maximum per Insured Person per Calendar Year (Max 90-day supply)	100% of actual charges	100% of actual charges	100% of actual charges
Optional Rider, Subject to \$25,000 Maximum per Insured Person per Calendar Year, Max 90-day supply	100% of actual charges	Generics: 100% after \$10 copay per 30-day supply Brand name: 100% after \$10 copay per 30-day supply Injectables: 70%	Generics: 100% after \$10 copay per 30-day supply Brand name: 100% after \$10 copay per 30-day supply Injectables: 70%
Global Travel Benefits – Insurer Waives Deductible			
Emergency Medical Transportation	Up to \$250,000	n/a	n/a
Repatriation of Mortal Remains	Up to \$25,000	n/a	n/a
Accidental Death and Dismemberment	\$50,000	\$50,000	\$50,000
Other Benefits - Insurer Pays After Deductible is Met			
Home Health Care, Subject to a maximum of 30 visits per Calendar Year	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Skilled Nursing Facilities, Subject to a maximum of \$250 per day for a maximum of 50 days per Calendar Year	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Hospice, Subject to a maximum of \$5,000 per lifetime	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%

See other side for GeoBlue Xplorer Essential Benefit Schedule. This is intended to be a sample benefit schedule. Changes may occur to benefits, rates and terms annually.

1. Copay waived when visiting a GeoBlue® contracted provider outside the U.S.

GeoBlue Xplorer® Essential Benefit Schedule

GeoBlue Xplorer Essential covers most services outside the U.S. at 100%. All plans have an unlimited lifetime maximum and a \$250,000 maximum benefit for emergency medical evacuation.

Benefits	Outside U.S. Only
Primary and Preventive Care – Insurer Waives Deductible	
Primary Care Office Visits	All except a \$10 copay per visit ¹
Preventive Care for Babies/Children: (Birth through Age 18) for Office Visits/Examination and Immunizations, Lab work & X-rays done in conjunction with an office visit	100%
Preventive Care For Adults: (Age 19 and Older) for Office Visits/examination, Immunizations as recommended by the Center for Disease Control (CDC), Routine Pap Smears, Annual Mammogram, PSA For Men, and Diagnostic lab work & X-rays done in conjunction with an office visit	100%
Annual Physical Examination/Health Screening, Subject to a Calendar Year Maximum of \$1,000 and limited to one per Calendar Year	100%
Travel Vaccinations, Subject to a \$500 Maximum per Calendar 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%
Inpatient Medical Emergency	100%
Inpatient Drugs	100%
Ambulatory and Therapeutic Services – Insurer Pays After Deductible is Met, Unless Noted	
Ambulatory Surgical Center	100%
Ambulance Service	100%
Accidental Dental	\$1,000 per calendar year, \$200 per tooth
Acupuncture and Chiropractic Services, Subject to a \$2,000 Maximum per Calendar Year if under the care of a licensed Physician	100%
Durable Medical Equipment	100%
Infusion Therapy	100%
Physical/Occupational Therapy, Limited to 12 visits per Calendar Year	100%, no deductible
Inpatient Mental Health	100%
Outpatient Mental Health	100%, no deductible, \$10 Copayment ¹
Inpatient Substance Abuse	100%
Outpatient Substance Abuse	100%, no deductible, \$10 Copayment ¹
Prescription Drug Benefit Options – Insurer Waives Deductible	
Basic Prescription Drug Benefit, Subject to \$2,500 Maximum per Insured Person per Calendar Year (pay and claim benefit only)	100% of actual charges
Optional Enhanced Prescription Drug Rider, Subject to \$25,000 Maximum per Insured Person per Calendar Year	100% of actual charges
Global Travel Benefits – Insurer Waives Deductible	
Emergency Medical Transportation	Up to \$250,000
Repatriation of Mortal Remains	Up to \$25,000
Accidental Death and Dismemberment	\$50,000
Other Benefits	
Home Health Care, Subject to a maximum of 30 visits per Calendar Year	100%
Skilled Nursing Facilities, Subject to a maximum of \$250 per day for a maximum of 50 days per Calendar Year	100%
Hospice, Subject to a maximum of \$5,000 per lifetime	100%
Optional Basic U.S. Benefits - Deductible Applies²	
Basic travel accident and sickness coverage inside the U.S. for short trips to the U.S. Covers incidental illness and injury. Not designed to cover preventive, elective care or extended stays in the U.S.	100%, 80%, or 60% (depending upon services received) of actual charges up to \$1,000,000 / \$500 maximum for pre-existing medical conditions

See other side for GeoBlue Xplorer Premier Benefit Schedule. This is intended to be a sample benefit schedule. Changes may occur to benefits, rates and terms annually.

1. Copay waived when visiting a GeoBlue contracted provider outside the U.S.
2. Separate definitions, terms and exclusions apply to this rider. See full plan description online for details.

GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association. GeoBlue is the administrator of coverage provided under insurance policies issued by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association.





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