



GeoBlue ExpatSM Health Plans and Services

International major medical insurance and assistance services

GeoBlue is a leader and innovator in serving the needs of world travelers. GeoBlue group health plans combine unsurpassed service with state-of-the-art mobile technology to help expats and their families conveniently access trusted doctors and hospitals all around the globe. With a large and growing **worldwide contracted community of English-speaking, western-trained physicians**, we help members get the care they need and deserve no matter where their assignments take them. Rely on our expertise, experience and ability to respond with:

- A full range of **Personal Solutions** for members, including **concierge-level services and convenient online and mobile self-service tools**
- The latest news and advice on how to **Travel Well** and stay healthy on assignment, including a fully featured online wellness program
- Competitive rates for **seamless worldwide benefits** underwritten by an A- rated U.S. carrier
- Rapid, accurate payment of provider bills and member claims in local currencies

The Strength of the Blue Brand

GeoBlue Expat is a Blue branded group expat plan offered in cooperation with local Blue Cross and Blue Shield companies, which collectively cover 1 in 3 Americans. The plan offers members convenient access to the doctors and hospitals participating in the GeoBlue network outside the U.S. and the BlueCard[®] network inside the U.S., Puerto Rico and U.S. Virgin Islands.

GeoBlue Expat Health Plan Features

- Customized major medical benefits for groups of two or more expats
- For expats and families on assignment for six months or more
- Includes a full-featured Wellness program, anchored with international content

To learn more, visit www.geo-blue.com.

Try out the **Destination Dashboard** to see how far GeoBlue global health and safety resources reach.





New generation of tools to navigate through all levels of care

GeoBlue mobile tools make it easy to use online databases or downloadable applications to find a doctor or hospital, communicate your medical needs and understand the treatment plan. Start by using authoritative tools to help decide whether to seek treatment at an emergency room, schedule a doctor visit or employ remedies at home. If treatment is necessary, quickly identify the best, most convenient options using all the power of GeoBlue's global provider community, translation tools and location-based technology.

Concierge-level Services

GeoBlue delivers the highest levels of service by continually focusing on member needs and convenience. We understand how challenging it can be to find doctors you can trust when you need them most.

Arrange easy access to care with one of GeoBlue's contracted providers by **requesting an appointment**. Long-term relationships with doctors and hospitals mean that members can be seen quickly and do not need to file a claim and wait for reimbursement.

When a medical condition is ongoing, GeoBlue offers specially selected resources for cancer, heart disease, sports injuries, behavioral conditions and maternity. When the condition is familiar, but the surroundings are not, enlist GeoBlue Health Coordinator to line up the best local resources. If you are in a remote location, we can also arrange for a **video consultation**.

Understand your local, regional and international treatment options and make an **Informed Choice** in consultation with GeoBlue's medical advisors, top practicing physicians all around the world.

Travel Wellness Program

In addition to providing expert international-focused news and advice, GeoBlue has contracted with a major medical research source to bring your group a key tool to manage health issues, reduce risk and get the most from an international experience.

Global security intelligence – keep employees safe and informed

GeoBlue's unsurpassed internet resources promote personal safety by giving members convenient access to vitally important tools and news:

- Global Health and Safety news alerts published daily and delivered by email.
- City-level Security Profiles for over 200 destinations outside the U.S.

Contact us for more information or a flexible group quote:

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GeoBlue ExpatSM Benefit Schedule

The GeoBlue Expat standard plan offers three tiers of coinsurance: 100% outside the U.S.; 80% in-network inside the U.S.; 60% out-of-network inside the U.S. The plan has an **unlimited lifetime maximum** and a \$100,000 maximum benefit for emergency medical evacuation. This Benefit Schedule is a sample plan design. Customized plan designs are also available.

Benefits	Outside the U.S.	U.S., In Network	U.S., Out-of-Network
Preventative and Office Visits – Insurer waives deductible			
Preventive Care	100%	100%	60%
Physician Office Visits	100%	100%, after a \$30 copay	60%
Services Provided by a Physician or Provider			
Surgical Care	100%	80%	60%
Emergency Care	100%	80%	60%
Services and Supplies Provided by a Hospital			
Inpatient Hospital Care	100%	80%	60%
Outpatient Hospital Care	100%	80%	60%
Other Services			
Ambulance Transportation	100%	80%	60%
Maternity	100%	80%	60%
Pharmacy Benefits			
1. Generic Drugs	All except a \$10 Copayment per prescription, per 30 day supply		
2. Brand name Drugs	All except a \$25 Copayment per prescription, per 30 day supply		
Global Travel Benefits – Insurer waives deductible			
Medical Evacuation	Up to \$100,000		
Repatriation of Remains	Up to \$25,000		
Accidental Death and Dismemberment	\$50,000		
Optional Benefits			
Routine Vision Care			
Routine Dental Care			

GeoBlue Expat standard plan offers comprehensive benefits and a range of deductible options.

Standard plan	Deductible*			Co-Insurance
GeoBlue Expat	Outside U.S.	U.S. In network	U.S. out of Network	Maximum
A	\$0	\$0	\$1,000	\$2,000
B	\$250	\$500	\$1,000	\$3,000
C	\$500	\$1,000	\$2,000	\$4,000
D	\$1,000	\$2,000	\$4,000	\$8,000
E	\$2,500	\$5,000	\$10,000	\$10,000

* Amounts paid to satisfy one deductible are credited to all other deductibles.