

GeoBlue Xplorer Select Health Plan

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.

Table of Contents

What is Xplorer Select?	1
Global Health and Safety Services	2
Why Choose Xplorer Select?	3
How the Plan Works	3
How to Apply	4

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 190 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 the 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 190 countries to see you.

We seek out professionals certified by the American or Royal Board of Medical Specialties who speak English, and we factor in recommendations by over 169 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 more than 400 common over-the-counter and prescription drugs in 44 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, 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 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 Advance Medical to bring members Global TeleMD, a new 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.



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.

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.

Top 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.
- 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 the Blue brand. GeoBlue is an independent licensee of the Blue Cross and Blue Shield Association.

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 a detailed benefit schedule, please see insert.

For families, the deductible 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
	Outside U.S.
Elite	\$0
2500	\$2,500
5000	\$5,000



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.

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.

Affordable Care Act Notice

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.

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, exclusions, eligibility and other important information, please see inserts.

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%
Immunizations as recommended by the Centers for Disease Control (CDC)	100%
One Routine Physical Per Year	100%
Travel Vaccinations	100% up to \$500
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*	\$50 limit per 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 \$1000
Optional Rider, subject to \$25,000 maximum per Insured Person per Period of Coverage	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	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

* Deductible is waived for this benefit.

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.

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 plan 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 coverage 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 geographic service area

6. Who is the insurer?

GeoBlue Xplorer Select is underwritten by 4 Ever Life International Limited (4ELI). 4ELI is an independent licensee of the Blue Cross and Blue Shield Association and a wholly-owned subsidiary of BCS Financial Corporation. BCS is owned by a consortium of Blue Cross and Blue Shield plans and the Blue Cross Blue Shield Association. 4 Ever Life International Limited is an A.M. Best "A-" rated (Excellent) carrier.

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 GeoBlue Xplorer Select coverage 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 1-2 business days. 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 over 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?

The Global Citizens Association (GCA) is a non-profit association located in Washington, D.C. serving the needs of the globally mobile with the goal of helping its members successfully pursue international living experiences through safe and healthy world travel that increase cross-cultural understanding.

Founded in 1994 to serve international students, the GCA has grown to encompass world travelers and expatriates in all corners of the globe. The Association has sponsored GeoBlue and affiliated insurance programs for travelers for more than 25 years and is organized as a not-for-profit corporation under the laws of the District of Columbia. More information can be found here: <http://www.gcassociation.org>.

12. Where can I read the fine print?

To see plan definitions, limitations or to review a sample certificate, visit www.geobluetravelinsurance.com to view the Plan Description.

Xplorer Select Excluded Services

The Plan does not provide benefits for:

1. Expenses incurred prior to the beginning of the current Period of Coverage or after the end of the current Period of Coverage except as described in the Extension of Benefits
2. Hospitalization, services and supplies that are not Medically Necessary.
3. Services or supplies that are not specifically mentioned in this Certificate
4. Services related to pregnancy or maternity care other than for Complications of Pregnancy.
5. 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.
6. 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.
7. 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) A Covered Person participating in the military service of any country; (d) A Covered Person participating in an insurrection, rebellion, or riot; (e) Services received for any condition caused by a Covered Person's commission of, or attempt to commit a felony or to which a contributing cause was the Covered Person being engaged in an illegal occupation.
8. Services or supplies that do not meet accepted standards of medical and/or dental practice.
9. Investigational Services and Supplies and all related services and supplies.
10. Routine physical examinations, unless otherwise specified in this Certificate.
11. 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.
12. 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.
13. 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.
14. Charges for failure to keep a scheduled visit or charges for completion of a claim form.
15. Durable medical equipment not specifically listed as Covered Services in the Covered Services section of this Plan. Excluded durable medical equipment includes, but is not limited to: orthopedic shoes (except when joined to braces) or shoe inserts, including orthotics; air purifiers, air conditioners, humidifiers; exercise equipment, treadmills; spas; elevators; supplies for comfort, hygiene or beautification; disposable sheaths and supplies; correction appliances or support appliances and supplies such as stockings
16. Special braces, splints, specialized equipment, appliances, ambulatory apparatus, battery implants, except as specifically mentioned in this Certificate.
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. Hearing aids, including but not limited to semi-implantable hearing devices, audiant bone conductors and Bone Anchored Hearing Aids (BA-HAs), except as covered under this Plan as shown in the Schedule of Benefits section. A hearing aid is any device that amplifies sound.
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. Therapy or treatment intended primarily to improve or maintain general physical condition or for the purpose of enhancing job, school, athletic or recreational performance, including but not limited to routine, long term, or maintenance care which is provided after the resolution of the acute medical problem and when significant therapeutic improvement is not expected.

25. Non-medical counseling or ancillary services, including but not limited to Custodial Care services, education, training, vocational rehabilitation, behavioral training, gym or swim therapy, legal or financial counseling, biofeedback, neuro-feedback, hypnosis, sleep therapy, employment counseling, back to school, return to work services, work hardening programs, driving safety, and services, training, educational therapy or other non-medical ancillary services for learning disabilities, developmental delays or intellectual disabilities.
26. Diagnostic Service as part of routine physical examinations or check-ups, premarital examinations, determination of the refractive errors of the eyes, auditory problems, surveys, case-finding, research studies, screening, or similar procedures and studies, or tests which are Investigational unless otherwise specified in this Certificate.
27. 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.
28. Services and supplies rendered or provided for human organ or tissue transplants other than those specifically named in this Certificate.
29. Investigational or experimental organ transplantation including animal to human organ transplants.
30. Consultations performed by you, your spouse, parents or children.
31. Medical and Hospital care and costs for the infant child of a Dependent, unless this infant child is otherwise eligible under this Plan.
32. Charges for the services of a standby Physician.
33. Medical and surgical services, initial and repeat, intended for the treatment or control of Obesity, except for treatment of clinically severe (Morbid) Obesity as shown in Covered Expenses, including: medical and surgical services to alter appearance or physical changes that are the result of any surgery performed for the management of Obesity or clinically severe (Morbid) Obesity; and weight loss programs or treatments, whether prescribed or recommended by a Physician or under medical supervision.
34. Treatment for hair loss.
35. Growth hormone treatment for children with familial short stature (short stature based upon heredity and not caused by a diagnosed medical condition).
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. Infertility, Assisted Reproduction And Sterilization Reversal
 - a. Treatment of infertility, including procedures, supplies and drugs;
 - b. Any assisted reproduction techniques, regardless of reason or origin of condition, including but not limited to, artificial insemination, in-vitro fertilization, and gamete intra-fallopian transplant (GIFT) and any direct or indirect complications thereof.

Please Note: This exclusion does not apply to the diagnosis of infertility or the surgical correction or a condition causing infertility. This would be treated the same as any other medical condition.
41. Expenses incurred for, or related to gender reassignment surgery.
42. Any services or supplies for the treatment of male or female sexual dysfunction such as, but not limited to, treatment of erectile dysfunction (including penile implants), anorgasmia, and premature ejaculation.
43. Non-prescription drugs.
44. Nutritional counseling or food supplements, except for treatment of Phenylketonuria (PKU) and other inherited metabolic diseases and diabetes.
45. Telephone, e-mail, and Internet consultations unless specifically approved by the Administrator due to limited resources while located in a country outside of the United States.
46. Whenever coverage provided by this Certificate would be in violation of any U.S. economic or trade sanctions, such coverage shall be null and void.

Contact Us:

Mail **GeoBlue**

Attn: Individual Underwriting
933 First Avenue
King of Prussia, PA 19406

Visit www.geobluetravelinsurance.com

Email customerservice@geo-blue.com

Call 1.855.481.6647
1.610.254.5850 outside the U.S.

Fax 610.672.9635

