

GeoBlue Navigator Plan Comparison

| Comparison Highlights | GeoBlue Navigator | Competing Plan |
|--|--|---|
| Policy Information | | |
| A.M. Best Rating | Excellent | Excellent |
| Pre-Existing Conditions | | |
| Pre-Existing Condition Definition | Any disease, illness, sickness, malady or condition which was diagnosed or treated by a legally qualified physician prior to the effective date of coverage with consultation, advice or treatment by a legally qualified physician occurring within 6 months prior to the coverage date for the covered person. | A condition treated or diagnosed that exhibited symptoms or where there were no symptoms but, with reasonable medical certainty, existed before the effective date. |
| Pre-Existing Condition Exclusion Period | 12 months Exclusion period waived with proof of prior health insurance. | No waiting period if disclosed on application and not excluded by rider. Exclusion period waived with proof of prior health insurance. |
| Pre-Existing Condition Look Back Period | 6 months | 12 months |
| Pre-Existing Condition Annual Maximum Once Covered | Unlimited | \$8,000,000 |
| Benefit Information | | |
| Medical Maximum Per Policy Period | Unlimited | \$8,000,000 |
| Medical Maximum Per Illness or Injury | Unlimited | \$8,000,000 |
| Overseas Coinsurance | 100% | 100% |
| U.S. In-Network Coinsurance | 80% to coinsurance maximum (100% thereafter) | 100% |
| U.S. Out-of-Network Coinsurance | 60% to coinsurance maximum (100% thereafter) | 80% up to \$5,000 (100% thereafter) |
| Home Country Coverage | Up to 9 months | Up to 6 months |
| Deductible | Options: \$0, \$250, \$500, \$1,000, \$2,500, \$5,000 | Options: \$100 - \$25,000 |
| Deductible Applies | Per policy period | Per illness or injury |
| Deductible Waiver | Waived for outpatient prescriptions, emergency medical evacuation, repatriation of remains, accidental death & dismemberment, physician office visits and preventative care. | Waived for ambulances, emergency medical evacuation, repatriation of remains, accidental death & dismemberment and preventative care. |
| Transplants | Unlimited | \$2,000,000 |
| Substance Abuse | Unlimited Inpatient in-network inside the U.S.: 80% up to 60 days detox Inpatient out-of-network inside the U.S.: 60% up to 60 days detox Inpatient outside the U.S.: 100% up to 60 days detox Outpatient: 75% up to 40 visits, 60% thereafter | Not Available |
| Mental Health Benefit | Unlimited No waiting period Inpatient in-network inside the U.S.: 80% up to 60 days Inpatient out-of-network inside the U.S.: 60% up to 60 days Inpatient outside the U.S.: 100% up to 60 days Outpatient: 75% up to 40 visits, 60% thereafter | \$50,000 12-month waiting period In-network inside the U.S.: 100% Out-of-network inside the U.S.: 80% Outside the U.S.: 100% |

GeoBlue Navigator Plan Comparison Continued

| Comparison Highlights | GeoBlue Navigator | Competing Maritime Plan |
|---|---|---|
| Physical Therapy | Deductible is waived Covered expenses up to \$50 per visit Up to 6 visits per year | Covered expenses up to \$50 per visit |
| Inpatient Prescription Drugs | Unlimited | \$8,000,000 |
| Outpatient Prescription Drugs | Deductible waived Inside and Outside the U.S.: 100% of actual charges up to an annual maximum of \$5,000 | Deductible applies Outside the U.S.: 100% Inside the U.S.: \$20 copay for generic / \$40 copay for brand name |
| Birth Control | Covered under outpatient prescription benefit | Not Available |
| Ambulance | Unlimited | \$8,000,000 |
| Emergency Medical Evacuation | \$250,000 | \$8,000,000 |
| Repatriation of Remains | \$25,000 | \$50,000 |
| Accidental Death & Dismemberment | \$10,000 Principle Sum | Rider Available |
| Dental Care Required Due To An Injury | \$500 per year | \$8,000,000 |
| Treatment Necessary As a Result of Terrorism | Unlimited | Rider Available |
| Hazardous Activities | | |
| Loss Arising While Insured Person Is Under the Influence of Alcohol | Unlimited | Not Available |
| Amateur Sailboat Racing | Unlimited | \$8,000,000 |
| Claims and Network Access | | |
| Network Inside the U.S. | Power of Blue Cross Blue Shield PPO Network. The largest network in the United States. | UnitedHealthcare PPO |
| Network Outside the U.S. | Elite, contracted physicians and hospitals in over 190 countries Stringent qualification requirements. | Credentialing and outpatient network in 190 countries. |
| Member Tools | Complete online assistance and administrative tools. Full mobile access. | Complete online assistance and administrative tools. Full mobile access. |
| Monthly Rates for non-U.S. Citizens coming to the U.S. for study | GeoBlue \$0 Deductible Plan Option | Competing Plan \$100 Deductible Plan Option (\$0 not available) M/F |
| 20 years old | \$289 | \$391 / \$595 |
| 30 years old | \$315 | \$439 / \$830 |
| 40 years old | \$408 | \$569 / \$1,008 |
| 50 years old | \$625 | \$1,471 / \$1,671 |
| 60 years old | \$915 | \$2,323 / \$2,206 |
| 70 years old | \$2,322 | \$5,807 / \$5,086 |

DISCLAIMER: This is meant to be an illustration only. Benefits, terms, definitions and rates are subject to change without notice.