

# 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
<b>Preventive and Office Visits – Insurer Waives Deductible</b>	
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%
<b>Professional Services – Insurer Pays After Deductible is Met</b>	
Surgery, Anesthesia, Radiation Therapy, In-hospital Doctor Visits, Diagnostic X-ray and Lab Work.	100%
<b>Inpatient Hospital Services – Insurer Pays After Deductible is Met</b>	
Surgery, X-rays, In-hospital Doctor Visits, Organ/Tissue Transplant	100%
Inpatient Medical Emergency	100%
Inpatient Drugs	100%
<b>Ambulatory and Therapeutic Services – Insurer Pays After Deductible is Met</b>	
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 max each 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
<b>Prescription Drug Benefit Options – Insurer Waives Deductible</b>	
Basic Prescription Drug Benefit	100% of actual charges up to \$1000
Optional Rider, subject to \$25,000 maximum per Insured Person per Policy Period.	Maximum Benefit 100% of actual charges
<b>Global Travel Benefits – Insurer Waives Deductible</b>	
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

See other side for GeoBlue Xplorer Premier Benefit Schedule.  
 This is intended to be a sample benefit schedule. Certain benefit levels may vary by state.  
 \*Deductible is waived for this benefit.