

GeoBlue Xplorer Frequently Asked Questions

1. Who is eligible to buy an Xplorer® plan?

All U.S. citizens living abroad who are 74 or younger at the time of application are eligible to apply for coverage or; All legal residents of the U.S. (citizens and foreign nationals) who are age 74 or younger at the time of application are eligible if they live in an approved state or; An employee of a U.S. company, whereby the company is domiciled in an approved state and the company pays the insurance premium.

For the most current state list, please visit geobluetravelinsurance.com/products/longterm/xplorer-5-eligibility.cfm

If you live in a state not listed, please contact your agent directly or GeoBlue.

2. How do I qualify for maternity benefits?

After 364 days of continuous coverage, Xplorer members may apply for a new plan that covers maternity costs in the same way as all other medical conditions.

3. Do all eligible family members have to apply for Xplorer?

Yes. The Xplorer plan is available to individuals and their dependents. All eligible family members must apply for coverage.

4. Will my policy automatically renew? At what rate?

You can enroll in a Xplorer policy up to age 84. 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. Xplorer rates are standard rates for all members re-enrolling.

5. When does my coverage end?

We may terminate your policy if:

- You no longer meet the eligibility requirements
- You fail to pay your premium
- We discover that you committed fraud or misrepresented a material fact to us, except as indicated in the time limit of certain defenses provision
- We terminate the plan in your state or geographic service area

6. Who is the insurer?

GeoBlue Xplorer is underwritten by 4 Ever Life Insurance Company. 4 Ever Life Insurance Company enhances protection with unique underwriting solutions nationwide for insurance companies, brokers, agents, administrators, employers, employees and individuals. With over 60 years experience in enhancing protection, 4 Ever Life is rated "A-" (Excellent) by A.M. Best and licensed to provide health and life insurance solutions in all 50 states, the District of Columbia, and Puerto Rico. 4 Ever Life Insurance Company is an independent licensee of the Blue Cross and Blue Shield Association. Blue Cross and Blue Shield companies collectively cover 1 in 3 Americans.

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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 an Xplorer 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 an Xplorer policy if I apply?

No, Xplorer is not a guaranteed issue plan. Each application is medically underwritten. Your application may be 1) accepted, 2) accepted with a rate increase due to your health status, or 3) denied.

10. Is the quote I receive binding?

No. The quote you receive may not apply if 1) you provided us with an inaccurate zip code, 2) you misstated a material fact on your application, or 3) we increase the rate due to your health status.

11. When determining a rate while overseas, what zip code should I use?

Policies for U.S. citizens residing overseas are issued through the Xplorers Association office in Washington D.C. The zip code that applies is 20036.

12. What is the Global Citizens Association?

Global Citizens Association (GCA) is a non-profit organization that gives its members the opportunity to enhance global learning and lifestyles through safe and healthy world travel. With access to GCA resources such as the Healthy Travel Blog (at www.healthytravelblog.com) and international medical assistance information and services, members are able to pursue extended episodes of international living that increase cross-cultural understanding and promote an abiding respect for the world's many peoples.

Founded in 1994 to serve international students, GCA has grown to encompass world travelers and expatriates in all corners of the globe. As an organization run for the benefit of its members, GCA conducts an annual meeting of its membership in January each year to select Board Members and to review and discuss benefits and membership policy.

13. Does this plan meet the Affordable Care Acts requirement for Minimum Essential Coverage?

This plan does not provide Minimum Essential Coverage and therefore does not meet the requirements of the Affordable Care Act (ACA). It is filed as a limited duration policy designed specifically for international living. Coverage by the insurer can be 1) accepted, 2) accepted with a rate increase, or 3) denied based on the health history of the applicants(s). A waiting period for pre-existing conditions applies unless you have 6 months of prior creditable coverage. There is no tax penalty for purchasing this policy if you are outside the U.S. for 330 days or more in a calendar year.

14. 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 180 countries. Members can access these carefully selected providers and arrange for the bills to be sent directly to GeoBlue. Please note that in the U.S. a member can simply show his/her ID card at time of service and participating providers will only bill the member for any applicable deductible or copayment. Members have access to the Blue Cross and Blue Shield Network. Whether overseas or in the U.S., members can choose to use any doctor or hospital. Members are never restricted to a network. Please see the benefit schedules to see how coinsurance may apply.

15. Where can I read the fine print?

To see plan definitions, limitations or to review a sample certificate, visit: geobluetravelinsurance.com/products/longterm/xplorer-certs.cfm