

## Benefits schedule

# Here's what your plan has to offer.



## Medical Coverage for Living Abroad: Worldwide Premier

This plan has three tiers of coinsurance: 100% outside the U.S.; 80% in-network inside the U.S.; 60% out-of-network inside the U.S. All plans have an unlimited lifetime maximum and a \$250,000 maximum benefit for emergency medical evacuation. The Out-of-Pocket Maximum is calculated by adding the deductible and coinsurance maximum together.

Benefits	Outside the U.S.	In-Network, U.S.	Out-of-Network, U.S.
<b>Primary and Preventive Care – Insurer Waives Deductible</b>			
Primary Care Physician or Specialist/Provider Office Visits	All except a \$10 copay per visit*	All except a \$30 copay per visit	60% to Coinsurance Maximum then 100%
Preventive Care for Babies/Children: (Birth through Age 18) for Office Visits/Examination and Immunizations, Lab work and X-rays done in conjunction with an office visit	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Preventive Care for Adults: (Age 19 and Older) for Office Visits/ Examination, Immunizations as recommended by the Centers for Disease Control (CDC), Routine Pap Smears, Annual Mammogram, PSA for Men, and Diagnostic Lab Work and X-rays done in conjunction with an office visit	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Annual Physical Examination/Health Screening, Subject to a Calendar Year Maximum of \$1,000 and limited to one per Calendar Year	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Urgent Care Facility	100%	All except a \$75 copay per visit	60% to Coinsurance Maximum then 100%
Travel Vaccinations, Subject to a \$500 Maximum per Calendar Year	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 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%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
<b>Inpatient Hospital Services – Insurer Pays After Deductible is Met</b>			
Surgery, X-rays, In-hospital Doctor Visits, Organ/Tissue Transplant	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Inpatient Medical Emergency	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Inpatient Drugs	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
<b>Ambulatory and Therapeutic Services – Insurer Pays After Deductible is Met, Unless Noted</b>			
Ambulatory Surgical Center	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Ambulance Service	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Accidental Dental	\$1,000 per calendar year, \$200 per tooth	\$1,000 per calendar year, \$200 per tooth	\$1,000 per calendar year, \$200 per tooth
Acupuncture and Chiropractic Services, Subject to a \$2,000 Maximum per Calendar Year if under the care of a licensed Physician	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Durable Medical Equipment	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Infusion Therapy	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Physical/Occupational Therapy, Limited to 20 visits per Calendar Year	100%, no deductible	100%, no deductible	100%, no deductible
Inpatient Mental Health	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Outpatient Mental Health	100%, no deductible, \$10 Copayment*	100%, no deductible, \$30 Copayment	60% to Coinsurance Maximum then 100%, no deductible

Benefits	Outside the U.S.	In-Network, U.S.	Out-of-Network, U.S.
<b>Ambulatory and Therapeutic Services – Insurer Pays After Deductible is Met, Unless Noted (cont'd)</b>			
Inpatient Substance Abuse	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Outpatient Substance Abuse	100%, no deductible, \$10 Copayment*	100%, no deductible, \$30 Copayment	60% to Coinsurance Maximum then 100%, no deductible
<b>Other Benefits – Insurer Pays After Deductible is Met</b>			
Home Health Care, Subject to a maximum of 30 visits per Calendar Year	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Skilled Nursing Facilities, Subject to a maximum of \$250 per day for a maximum of 50 days per Calendar Year	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
Hospice, Subject to a maximum of \$5,000 per lifetime	100%	80% to Coinsurance Maximum then 100%	60% to Coinsurance Maximum then 100%
<b>Prescription Drug Benefit Options – Insurer Waives Deductible</b>			
Basic Prescription Drug Benefit, Subject to \$3,500 Maximum per Insured Person per Calendar Year, Max 90-day supply	100% of actual charges (pay and claim only)	100% of actual charges	100% of actual charges
Optional Rider, Subject to \$25,000 Maximum per Insured Person per Calendar Year, Max 90-day supply	100% of actual charges (pay and claim only)	Generics: 100% after \$10 copay per 30-day supply Brand name: 100% after \$10 copay per 30-day supply Injectables: 70%	Generics: 100% after \$10 copay per 30-day supply Brand name: 100% after \$10 copay per 30-day supply Injectables: 70%
<b>Global Travel Benefits – Insurer Waives Deductible</b>			
Emergency Medical Transportation	Up to \$250,000	n/a	n/a
Repatriation of Mortal Remains	Up to \$25,000	n/a	n/a
Accidental Death and Dismemberment	\$50,000	\$50,000	\$50,000

This is intended to be a sample benefit schedule. Changes may occur to benefits, rates and terms annually.

\*Copay waived when visiting a Blue Cross Blue Shield Global Solutions contracted provider outside the U.S.

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