

Optional Enhanced Prescription Benefits

GeoBlue Xplorer® Premier, Xplorer Essential and Xplorer Select plans include a prescription medication benefit; however, an optional enhanced prescription medication benefit is available, providing access to high-quality medications wherever you are in the world.

The basic prescription medication benefit covers inpatient medications up to the policy maximum. For outpatient medications, the insurer waives the deductible and coverage is 100% up to \$2,500. This outpatient benefit applies to medications purchased inside and outside of the U.S.

If you are traveling to a new country and have specific medication needs, it is sometimes challenging to find an exact drug equivalent locally or to ensure the quality of the medication. To save you the inconvenience of needing to travel with large quantities of medications, the Enhanced Prescription Medication Benefit provides a more accessible and efficient method for acquiring your prescriptions while traveling, and also offers a higher limit than the basic benefit.

Expatriate Prescription Services

GeoBlue® is pleased to offer its Xplorer members access to an international pharmacy service through Expatriate Prescription Services (EPS). EPS and their affiliates have licensed pharmacy staff with a wealth of experience delivering medications to over 160+ countries and a U.S. network of over 44,000 participating pharmacies. With the enhanced prescription benefits, the process of getting prescriptions is simplified.

Optional Prescription Drug Rider Benefits – GeoBlue Xplorer Premier plan (includes U.S. coverage)

	Outside the U.S.	U.S. (In Network)	U.S. (Outside Network)
Subject to \$25,000 Maximum Benefit per Insured Person per Calendar Year (Deductible Waived)	100% of actual charges	Generics: 100% after \$10 copay Brand name: 100% after \$25 copay Injectables: 70%	Generics: 100% after \$10 copay Brand name: 100% after \$25 copay Injectables: 70%

Optional Prescription Drug Rider Benefits – GeoBlue Xplorer Essential and Xplorer Select plans (excludes U.S. coverage)

	Outside the U.S.	U.S. (In Network)	U.S. (Outside Network)
Subject to \$25,000 Maximum Benefit per Insured Person per Calendar Year (Deductible Waived)	100% of actual charges	N/A	N/A