

## GeoBlue Individual Products: Seller's Guide

Product	Target Market	Eligibility	Benefits	Sell as ...	Where to Find Customers	Ways to Market	Average Premium
<b>GeoBlue Xplorer</b> Essential, Premier and Select	<ul style="list-style-type: none"> <li>American expatriate</li> <li>High net-worth global lifestyle</li> <li>International business assignee</li> <li>Foreign worker in the U.S.</li> <li>6 month minimum</li> </ul>	<ul style="list-style-type: none"> <li>Premier and Essential are available ages 18 - 74</li> <li>Select is available to ages 18 - 64</li> <li>Persons under age 18 must be listed as a dependent of a parent or guardian to be eligible for coverage.</li> <li>Select plan requires a primary health plan</li> </ul>	<ul style="list-style-type: none"> <li>International Health Insurance</li> <li>Unlimited Lifetime Max on Medical</li> <li>100% Coverage Abroad</li> </ul>	<ul style="list-style-type: none"> <li>an Individual Expatriate Plan</li> </ul>	<ul style="list-style-type: none"> <li>Employers, Church and Missionary Organizations</li> <li>Embassies, Expatriate websites, Chambers of Commerce</li> <li>Exchange programs, Associations, International Property Managers</li> <li>Financial Consultants</li> </ul>	<ul style="list-style-type: none"> <li>Website</li> <li>Direct Mail</li> <li>Face to Face</li> <li>Telemarketing</li> </ul>	<ul style="list-style-type: none"> <li>Xplorer Essential: \$2,800</li> <li>Xplorer Premier: \$6,400/year</li> <li>Xplorer Select: \$2,800</li> </ul>
<b>GeoBlue Navigator</b>	<ul style="list-style-type: none"> <li>Missionaries</li> <li>Marine/Crew Members</li> <li>Student/Faculty</li> <li>3-6 month minimum</li> </ul>	<ul style="list-style-type: none"> <li>Age 18-74</li> <li>Affiliated with a mission group/church</li> <li>Affiliated with a vessel</li> <li>Full/Part time association with a university</li> <li>Available to students between 14 and 18 years old. All other primary applicants must be at least 18 years old.</li> </ul>	<ul style="list-style-type: none"> <li>International Health Insurance for Marine, Missionary or Student/Faculty</li> <li>Unlimited Lifetime Max on Medical</li> <li>100% Coverage Abroad</li> </ul>	<ul style="list-style-type: none"> <li>an Individual Expatriate Plan</li> </ul>	<ul style="list-style-type: none"> <li>Church and Missionary Organizations</li> <li>Not for Profit and NGOs</li> <li>Universities/Colleges</li> <li>Marine/Yacht Associations</li> <li>Crew Placement Agencies</li> <li>Crew Training</li> <li>Yacht Management Companies</li> </ul>	<ul style="list-style-type: none"> <li>Website</li> <li>Direct Mail</li> <li>Face to Face</li> <li>Telemarketing</li> <li>Conferences</li> </ul>	<ul style="list-style-type: none"> <li>\$3,490/year</li> </ul>
<b>GeoBlue Voyager Single Trip</b> Essential & Choice	<ul style="list-style-type: none"> <li>Leisure traveler</li> <li>Missionary traveler</li> <li>Senior traveler</li> <li>Study Abroad</li> <li>Teach Abroad</li> <li>Trips up to 6 months out of the U.S.</li> </ul>	<ul style="list-style-type: none"> <li>Age 18-84</li> <li>Dependents</li> <li>Available to customers under 18 years old if parent is purchasing on their behalf.</li> <li>Children under 6 must be enrolled with a parent</li> <li>Guaranteed issue</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$1 Million Limit</li> <li>Illness and Accident</li> <li>Medical Evacuation</li> </ul>	<ul style="list-style-type: none"> <li>Supplemental Coverage</li> <li>Plan for a single trip abroad</li> </ul>	<ul style="list-style-type: none"> <li>Employers, Church and Missionary Organizations</li> <li>Universities/Colleges</li> <li>Embassies, Expatriate websites, Chambers of Commerce</li> <li>Exchange programs, Study Abroad programs, Associations</li> </ul>	<ul style="list-style-type: none"> <li>Website</li> <li>Direct Mail</li> <li>Face to Face</li> <li>Telemarketing</li> </ul>	<ul style="list-style-type: none"> <li>\$90</li> </ul>
<b>GeoBlue Trekker Multi-Trip</b> Essential & Choice	<ul style="list-style-type: none"> <li>Leisure traveler</li> <li>Business traveler</li> <li>Early retiree/Medicare</li> <li>Trips up to 70 days</li> </ul>	<ul style="list-style-type: none"> <li>Age 18-84</li> <li>Dependents</li> <li>Available to customers under 18 years old if parent is purchasing on their behalf.</li> <li>Children under 6 must be enrolled with a parent</li> <li>Guaranteed issue</li> <li>Primary plan required</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$250,000 International Medical Limit</li> <li>Illness and Accident</li> <li>Medical Evacuation</li> </ul>	<ul style="list-style-type: none"> <li>Supplemental Coverage</li> <li>an Annual Plan for multiple trips</li> </ul>	<ul style="list-style-type: none"> <li>Employers, Chamber of Commerce, Retirement Communities</li> <li>Financial Consultants</li> </ul>	<ul style="list-style-type: none"> <li>Website</li> <li>Direct Mail</li> <li>Face to Face</li> <li>Telemarketing</li> </ul>	<ul style="list-style-type: none"> <li>\$230</li> </ul>