

2021 Individual Expat Benefit Changes

Benefit	Products	Current	July 1, 2021
Dental/Vision Rider	Xplorer and Navigator	Premier and Essential – only available on Elite and 1000 Select – only available on Elite Navigator – not available	Now available on all Xplorer and Navigator plans
10,000 Deductible Level	Xplorer	Not available	Adding this to Premier, Essential, and Select. The Basic U.S. Benefits rider will not be allowed on the Essential 10,000 plan.
Urgent Care Facility	Xplorer (Premier only) and Navigator	Basic U.S. Benefits rider includes an Urgent Care benefit	Adding this to all plans that include U.S. coverage (Xplorer Premier and Navigator). Benefit is paid at 100%, no deductible outside the U.S. and at U.S. participating providers with a \$75 copay in the U.S. For U.S. non-participating providers, benefit is paid at 60%, no deductible.
Physical Therapy (Short-Term Rehabilitative Therapy on certificate)	Xplorer and Navigator	Xplorer – \$50 maximum per visit, 12 visits per calendar year Navigator – \$50 maximum per visit, 6 visits per calendar year	No \$ limit per visit. Everything else remains the same.
Smoking Cessation Prescription Medications	Xplorer and Navigator	Not included	Now included on all Xplorer and Navigator plans
Mental Health and Substance Abuse – benefit simplification	Xplorer and Navigator	Inpatient – maximum of 60 days Outpatient – paid at 75% for first 40 visits per calendar year and 60% for all additional visits	Inpatient – removing 60-day maximum, coinsurance remains the same (paid at 100/80/60 after deductible). Outpatient – no visits limit. Now paid at 100%, no deductible outside of U.S. and U.S. Participating providers with a \$10 and \$30 copay, respectively. The copay is waived outside the U.S. if visiting a GeoBlue contracted provider. For U.S. non-participating providers, benefit is paid at 60%, no deductible.
Chiropractic and Acupuncture Treatment	Navigator	Not included	Now included on all Navigator plans. The benefit is the same as it is on Xplorer – \$2,000 maximum per calendar year if under the care of a licensed physician. Paid at 100/80/60, after deductible.
Continuation of Coverage for Dependents	Xplorer and Navigator	Not included	Now included on all plans. This allows dependents of deceased primary to remain on the policy for up to 2 years at no additional cost. Dependents can return home for short visits, but coverage will end when they change their residency back to their home country.