

## GeoBlue Individual Products: Seller's Guide

Product	GeoBlue Voyager - Single Trip Essential & Choice	
	Leisure traveler	Study Abroad
Target Market	Missionary traveler	Teach Abroad
	Senior traveler	Trips up to 6 months outside of the U.S.
Eligibility	Age 18-84     Dependents	Children under 6 must be enrolled with a parent
	<ul> <li>Available to customers under 18 years old if parent is purchasing on their be</li> </ul>	half. • Guaranteed issue
	• \$1 Million Limit	Emergency Medical Transportation
Benefits	• Illness and Accident	Lost Luggage and Post Departure Trip Interruption Coverage
Sell as	Supplemental Coverage	Plan for a single trip abroad
Where to Find Customers	Employers, Church and Missionary Organizations     Universities/Colleges	<ul> <li>Embassies, Expatriate websites, Chambers of Commerce</li> <li>Exchange programs, Study Abroad programs, Associations</li> </ul>
Ways to Market	Website, Direct Mail, face-to-face, Telemarketing	
Average Premium	\$80	
Product	GeoBlue Trekker Multi-Trip - Essential & Choice	
Townshill and and	Leisure traveler	Early retiree/Medicare
Target Market	Business traveler	<ul> <li>Trips up to 70 days outside the U.S.</li> </ul>
	• Age 18-84	<ul> <li>Children under 6 must be enrolled with a parent</li> </ul>
Eligibility	<ul> <li>Dependents</li> <li>Available to customers under 18 years old if parent is purchasing on their be</li> </ul>	Guaranteed issue     Primary plan required
	Up to \$250,000 International Medical Limit	naii. • minai y piamequireu
Benefits	Illness and Accident	Emergency Medical Transportation
Sell as	Supplemental Coverage	An Annual Plan for multiple trips
Where to Find	Employers, Chamber of Commerce, Retirement Communities	Financial Consultants
Customers	Employers, Chamber of Commerce, Netherneric Communities	Financial Consultants
Ways to Market	Website, Direct Mail, face-to-face, Telemarketing	
Average Premium	\$280	
Product	GeoBlue Xplorer - Essential, Premier and Select	
	American expatriate	Foreign worker in the U.S.
Target Market	High net-worth global lifestyle     International business assignee	• 6 month minimum
	THE HARIOTAL DUSITIESS ASSIGNED	Persons under age 18 must be listed as a dependent of a parent or
Eligibility	<ul> <li>Premier and Essential are available to ages 18 - 74</li> <li>Select is available to ages 18 - 64</li> </ul>	guardian to be eligible for coverage.
	Select is available to ages 10 - 04	Select plan requires a primary health plan
Benefits		Xplorer Premier plan includes U.S. coverage
	International Health Insurance     Unlimited Lifetime Max on Medical	<ul> <li>Xplorer Essential and Xplorer Select do not include U.S. coverage.</li> <li>Xplorer Essential plan may include optional Basic U.S. Benefits Upgrade</li> </ul>
	• 100% Coverage Abroad	that covers accidents and illnesses inside the U.S. for up to 3 visits per year,
		up to 21 days per visit.
Sell as	An Individual Expatriate Plan	
Where to Find Customers	Employers, Church and Missionary Organizations     Embassies, Expatriate websites, Chambers of Commerce	Exchange programs, Associations, International Property Managers     Financial Consultants
		Financial Consultants
Ways to Market	Website, Direct Mail, face-to-face, Telemarketing	0.1.1.00.5001
Average Premium		rer Select : \$3,500/year
Product	GeoBlue Navigator	
Target Market	Missionaries     Marine/Crew Members	<ul><li>Student/Faculty</li><li>3-6 month minimum</li></ul>
Eligibility	• Age 18-74	Full/Part time association with a university
	Affiliated with a mission group/church     Affiliated with a vessel	Available to students between 14 and 18 years old.  All other primary applicants must be at least 18 years old.
		All other primary applicants must be at least 18 years old.
Benefits	<ul> <li>International Health Insurance for Marine, Missionary or Student/Faculty</li> </ul>	<ul><li>Unlimited Lifetime Max on Medical</li><li>100% Coverage Abroad</li></ul>
Sell as	An Individual Expatriate Plan	<u> </u>
	Church and Missionary Organizations	0.00
Where to Find	Not for Profit and NGOs	Crew Placement Agencies     Crew Training
Customers	Universities/Colleges     Marine/Yacht Associations	Yacht Management Companies
Move to Market		
Ways to Market	Website, Direct Mail, face-to-face, Telemarketing, Conferences	
Average Premium	\$3,300/year	