

## HTH Worldwide Global Citizen Plan Comparison

COMPARISON HIGHLIGHTS	Global Citizen Plan	Competing Plan
Expatriate Health Insurance	Health Insurance	Surplus Lines Insurance
<b>Underwriting &amp; Policy Information</b>		
Insurance Company Location	U.S.A	Offshore
Insurance Company Status	Admitted in the U.S.	Not Admitted in the U.S
Individual State Approvals	Individually filed and approved	Not filed or approved
Policy Compliance	Fully complies with all state mandates	Does not comply with all state mandates
A.M. Best Rating	A- (Excellent)	A- (Excellent)
Administered using HIPAA Guidelines	Yes	No
Maximum time allowed in the U.S.	Unlimited	6 months
Can policy be kept upon return to U.S.?	Yes	First 6 months only
<b>Benefit Information</b>		
Medical Maximum	\$5,000,000	\$5,000,000
Pre-existing condition exclusion period	180 days- exclusion waived if prior creditable coverage	2 years
Pre-existing condition look back period	180 days	2 years
Pre-existing annual maximum once covered	\$5,000,000	\$5,000
Pre-existing lifetime maximum once covered	\$5,000,000	\$50,000
Deductible waiver	Waived for all physician office visits and preventive care	Waived for preventative; Up to \$300 for an accident
Deductible Discount	Reduced by half if you access treatment outside U.S.	Reduced 50% if using preferred provider network
Wellness Benefits	Covered to policy maximum; no waiting period	12 month waiting period; covered to a sublimit
Chiropractic and Acupuncture	Covered up to \$2,000 annually no waiting period	Covered when referred by a physician
Maternity annual maximum	Covered to policy maximum	\$5,000 maximum for normal delivery
Maternity-C section	Covered to policy maximum	\$7,500 maximum
Maternity Availability	Available as upgrade after 12 months	Available after a 10 month waiting period
Transplants	Covered up to \$5,000,000 - all transplants	Covered up to \$1,000,000 - select transplants
Mental Health Availability	No waiting period	12 month waiting period
Mental Health Benefit	100% up to 20 inpatient & 80% up to 30 outpatient visits annually	\$10,000 per period/\$50,000 Lifetime
Anesthesiologist charges	Covered to policy maximum	Covered to policy maximum
Substance Abuse Availability	No waiting period	Not Available
Prescription Drugs Covered	All RX drugs including maintenance medications	RX drugs excluding maintenance medications
Outpatient Drug Rider	\$5,000 maximum-\$15/25 copay in U.S. (copay waived outside U.S.)	Not Applicable
Evacuation and Repatriation of Remains	\$100,000 Annually	To Policy Maximum
AD&D	\$50,000	Available as a Rider
Emergency Dental	\$1,000	\$100
U.S. co-insurance	80% to out of pocket maximum	80% to \$5,000 (100% thereafter)
Overseas co-insurance	100%	100%
Medical pre-certification requirement	Not required except transplants	Required or 50% reduction in benefits
<b>Rate Renewals</b>		
Published Renewal Rates	Published rates are same as customer renewal rates	Renewal rates can be higher than published rates
Renew ability Provision	Renewal is issued to cover all conditions	Renewal can be issued to exclude certain conditions
<b>Conditional Waiting Period</b>		
Excluded Illnesses or injuries manifesting in the first 180 days	No specified conditions excluded	asthma, allergies, tonsillectomy, back conditions, adenoidectomy, hemorrhoids or hemorrhoidectomy, disorders of the reproductive system, hysterectomy, hernia, gall stones or kidney stones, any condition of the breast, and any condition of the prostate.