Hot Zone Country List for Expatriate Health Plan Applicants

For long-term expatriate health plan applications, we have certain countries that we consider “Hot Zones.” If an applicant states on their application that they plan on traveling to one of these locations then they will be denied for coverage. This does NOT mean that we do not have doctors available there. This list is subject to change at any time.

- Israel (inbound & outbound OK for students)
- Iran
- Iraq (Will consider with *DBA)
- Afghanistan (Will consider with DBA)
- Pakistan
- North Korea
- Somali
- Sudan
- Palestine
- Chad
- Congo (Democratic Republic)
- Ivory Coast
- Libya (Will consider with DBA)
- Nigeria
- Yemen
- Syria
- Mali
- Venezuela

*The Defense Base Act (DBA) is an extension of the federal workers’ compensation program that covers longshoremen and harbor workers. The DBA covers persons employed at United States defense bases overseas. The DBA is designed to provide medical treatment and compensation to employees of defense contractors injured in the scope and course of employment.

Our long-term expatriate health plans include: the GeoBlue Xplorer Premier, Xplorer Essential, Xplorer Select and Navigator plans.