

Navigator Plan Comparison

Plan Comparison	Navigator Health Plan	Competing Plan
Underwriting & Policy Information		
Time allowed in the U.S. within 12 month time period	9 months	9 months
Basic Benefit Information		
Medical Maximum	Unlimited	\$5,000,000
Overseas co-insurance	100%	100%
U.S. in network co-insurance	80% to coinsurance maximum (100% thereafter)	80% to \$5,000 (100% thereafter)
U.S. out of network co-insurance	60% to coinsurance maximum (100% thereafter)	75% with no coinsurance maximum
Specified Condition Exclusions (first 180 days)	None	Breast, prostate, reproductive system, gall/kidney stones, acne or any non emergency surgery
Deductible Waiver	Deductible waived for all physician office visits/preventative care	Waived for preventative only after 12 month waiting period
Deductible Discount	Reduced by half if you access treatment outside U.S.	Reduced 50% if using preferred provider network
ER Penalty when not admitted to Hospital	\$100	\$250
Transplants	Unlimited Policy Maximum	Covered up to \$1,000,000. 25% reduction of benefits outside of PPO
Coverage for Sexually Transmitted Diseases	Unlimited Policy Maximum	Not covered
Coverage for HIV/AIDS	Unlimited Policy Maximum	Not covered
Injuries or illness related to Terrorism	Unlimited Policy Maximum	Not covered
Alcohol Related Injuries	Unlimited Policy Maximum	Not covered
Mental Health Availability	No waiting period	12 month waiting period
Substance Abuse Availability	No waiting period	Not available
Basic Benefit Information Continued		
Substance Abuse Benefit	Inpatient: Subject to coinsurance up to 60 day detox Outpatient: 75% up to 40 visits/ 60% thereafter	Not available
Inpatient Drugs	Covered to policy maximum	Covered to policy maximum
Outpatient Drugs	Covered 100% up to \$1000 annually	Covered to policy maximum

Pre-existing condition waiting period	1 year- waived if prior creditable coverage	2 years
Global Travel & Leisure Benefits		
Land and Sea Rescue	Covered to policy maximum	Not covered
Medical Evacuation	\$250,000 Annually	\$250,000 Annually
Repatriation of Remains	\$25,000	\$25,000
AD&D	\$10,000	\$10,000- additional coverage available as rider, Reduced to \$2,500 for Amateur Sailboat Racing
Amateur Sailboat Racing	Covered to policy maximum	\$15,000 policy maximum. Additional \$1,500 deductible. Limited to no more than 12 miles from shore
Scuba Diving	Not covered	Must be certified- limited to 40 meters in depth- no solo diving
Participation in organized or amateur sports	Covered to policy maximum	Not covered
Notifications/Pre-Certification		
Hospital Pre-certification	Not required	Required- Benefits reduced 25% if not notified
Outpatient Pre-certification	Not required	Required for claims \$1,000 or more- Benefits reduced 25% if not notified
Claims and Premium Payment		
Claims Notice	60 days. All claims submitted will be considered at anytime	Claim must be submitted within 30 days of incident
Payment Schedule Loading Rate	No surcharge applied to any payment period	Surcharge applies to semi annual, quarterly and monthly payment schedules