

US Sailing – Long-Term Coverage Update

Effective for the 2018 renewal, US Sailing will be transitioning members from GeoBlue's BCBS Global Expat plan to the GeoBlue Navigator plan as outlined below. The Gowrie Group will still be managing and assisting you with your benefits. **Anyone with questions or concerns should contact Barbie at the Gowrie Group: barbiem@gowrie.com.**

I am currently on a BCBS Global Expat plan, is there a change to my renewal this year?

Yes, for this year's renewal, you will be instructed to extend your current BCBS Global Expat plan for just four months, which will end 12/31/18. Subsequently, you will have the option to enroll in the GeoBlue Navigator plan for an eight-month policy period that will cover 1/1/19 – 8/31/19. This will give you the full, seamless year of coverage from 9/1/2018 through 8/31/2019 with access to the same great service, provider networks and brand you trust. Future renewing years will be under the GeoBlue Navigator plan, which was developed specifically for the maritime market. If you enroll in the GeoBlue Navigator plan from 1/1/19- 8/31/19 during this renewal event, there will be no medical underwriting or health questions and you will be covered for pre-existing medical conditions. This unique offer ensures portability of coverage for US Sailing members.

Can I just enroll directly into the GeoBlue Navigator plan for the full twelve months now with coverage commencing earlier on 9/1/18?

Yes, that is an option. However, if you enroll directly on that plan now (versus the 1/1/19 effective date), you will have to go through the underwriting process because GeoBlue Navigator is not a guaranteed issue plan. Each application is medically underwritten. Your application may be 1) accepted, 2) accepted with a rate increase due to your health status, or 3) denied. HOWEVER, by extending your coverage for four months and purchasing the eight month GeoBlue Navigator plan, you can enroll on 1/1/19 without any underwriting. This option is recommended and will only be available for the 2018 renewal as a special accommodation.

When does open enrollment end?

The last day for open enrollment is September 30, 2018.

What information do I need to renew?

To renew you will need your current Member ID number. This can be found on your BCBS Global Expat ID card. If you do not have your card and cannot find your ID number, contact Barbie (barbiem@gowrie.com) and she will provide it.

Will my premium go up as a result of this change?

Rates vary slightly between BCBS Global Expat and GeoBlue Navigator. You can accept each rate via our online renewal system. Note, BCBS Global Expat rates will be unchanged for the last 4 months of 2018. You will still be billed monthly for coverage, and this will be done via

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automated credit card payments during the open enrollment period. Your credit card for payment will be carried over from plan to plan, giving you seamless coverage.

Is maternity coverage included for renewals?

You are eligible for maternity coverage through the end of the BCBS Global Expat plan (12/31/18). Maternity benefits are available for renewing members on GeoBlue Navigator, but are not included. You should complete the standard enrollment form and then contact barbiem@gowrie.com if you would like to upgrade to the maternity benefits as a renewing member moving onto the GeoBlue Navigator plan effective 1/1/2019. New members will have a 12-month waiting period for maternity benefits. The maternity upgrade option will be made available within the renewal forms after being on the plan for 12 months.

Since the renewal will span two plans, will I be getting two ID cards?

Yes, your member materials packet will include two ID cards: 1) BCBS Global Expat and 2) GeoBlue Navigator.

Can I access my member information for both these plans online?

Yes, to access your BCBS Global Expat plan details and information, register on www.geo-blue.com using the information provided on the ID card for that plan. To access your GeoBlue Navigator plan details and information, register on www.geobluetravelinsurance.com using the information provided on the ID card for that plan.

I was not previously covered under the US Sailing group benefits. What will the enrollment process look like for me?

If you were not previously on the BCBS Global plan, the US Sailing website will redirect you to the GeoBlue Navigator quoting tool, there you will complete an online application for the GeoBlue Navigator plan for 12 months of coverage. GeoBlue Navigator is not a guaranteed issue plan for new enrollees. Each application is medically underwritten. Your application may be 1) accepted, 2) accepted with a rate increase due to your health status, or 3) denied.

Will the US Sailing benefits change as a result of this transition?

This change will have minimal impact on your benefits, see below for details:

BENEFIT	BCBS GLOBAL EXPAT For renewing members through 12/31/18	GEOBLUE NAVIGATOR Renewals - effective 1/1/19 New enrollments - effective 9/1/18
HIGH LEVEL		
WORLDWIDE COVERAGE	Included	Included
NO LIFETIME MAXIMUM	Included	Included

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COVERAGE OUTSIDE THE U.S.	100%	100%
COVERAGE INSIDE THE U.S.	80% in network \$5000 out of pocket max	80% in network \$5000 out of pocket max
WAITING PERIODS ASSOCIATED WITH PREVENTATIVE SERVICES	None	None
PRE-EX WAITING PERIOD		Waived with prior coverage (see cert for details)
GUARANTEED ISSUE	Yes	Yes, for those renewing on the 1/1/19 – 8/31/19 plan No, for new enrollments
BROKER SUPPORT	Based in King of Prussia, PA	Based in King of Prussia, PA
AUTOMATED PAYMENTS VIA CREDIT CARD	Yes	Yes
PLAN DETAILS		
HOME COUNTRY COVERAGE ELIGIBILITY	Must be outside home country for at least 6 months per policy year	Must be outside home country for at least 3 months per policy year
POLICY MAXIMUM	Unlimited	Unlimited
DEDUCTIBLE OPTIONS	\$1000 plan	\$1000 plan (other deductible options will be made available upon your 2019 renewal)
COINSURANCE MAXIMUMS	\$5,000 per Insured Person per Policy Year and limited to \$12,500 per Family per Policy Year	\$4000 (for \$1000 deductible plan)
COINSURANCE	Outside the U.S.: 100% In-network: 80% Out-of-network: 60%	Outside the U.S.: 100% In-network: 80% Out-of-network: 60%
ANNUAL PHYSICAL EXAMINATION/HEALTH SCREENING	Deductible waived, up to a Maximum of \$500 and limited to one per Policy Year; includes annual physical, pap smear, mammogram, PSA, colonoscopy and childhood vaccinations	Unlimited max, Deductible waived limited to one per Policy Year; includes annual physical, pap smear, mammogram, PSA, colonoscopy and childhood vaccinations
***1 OFFICE VISITS	Deductible waived, Unlimited number of visits	Deductible waived, Limited to 8 primary care physician and specialist office visits per policy year
***2 MATERNITY AVAILABILITY	No waiting period	365-day waiting period (maternity upgrade available to current US Sailing members currently enrolled on GeoBlue Expat plan)
MATERNITY BENEFITS	Unlimited, including prenatal care	Unlimited, including prenatal care
DENTAL INJURY	100% of Covered Expenses up to \$1,000 per Policy Year and limited to \$200 per tooth	100% of Covered Expenses up to \$1,000 per Policy Year and limited to \$200 per tooth

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	Generic drugs: All except a \$10 Copayment per prescription, per 30-day supply Brand name Drugs: All except a \$25 Copayment per prescription, per 30-day supply Injectables: All except a 30% Copayment per Prescription, per 30-day supply	No copayment. \$5,000 Maximum per policy year, 100% of actual charges
***3 PRESCRIPTION DRUG BENEFIT		
PRE-EXISTING CONDITIONS	6 months, waived for prior health insurance	12-month waiting period, waived with prior health insurance (waived for current US Sailing BCBS Expat members)
PHYSICAL THERAPY	Deductible is waived. As many as 50 visits per policy year	Deductible is waived. Covered Expenses up to \$50 per visits, and as many as 6 visits per Calendar Year
HOME HEALTH CARE	Up to a maximum of 120 visits per Policy Year	Outside the U.S.: 100% In-network: 80% Out-of-network: 60%
SKILLED NURSING	Outside the U.S.: 100% In-network: 80% Out-of-network: 60%	Outside the U.S.: 100% In-network: 80% Out-of-network: 60%
HOSPICE	Outside the U.S.: 100% In-network: 80% Out-of-network: 60% The Hospice must submit a written treatment plan to the Insurer every 30 days	Outside the U.S.: 100% In-network: 80% Out-of-network: 60%
***4 MEETS INDIVIDUAL MANDATE UNDER ACA	Yes	Meets MEC according to individual expat definition. Federal tax penalty removed effective Jan 1, 2019
ACCIDENTAL DEATH & DISMEMBERMENT	Maximum Benefit: Principal Sum up to \$10,000	Maximum Benefit: Principal Sum up to \$50,000
EVACUATION BENEFIT	Maximum Lifetime Benefit for all Evacuations up to \$250,000	Annual Benefit of \$250,000
REPATRIATION OF REMAINS	Maximum Benefit up to \$25,000	Maximum Benefit up to \$25,000

*****1: Office visits applies to Primary care physician and specialist visits. This does not apply to maternity benefits/prenatal visits, inpatient/outpatient services.**

*****2: Maternity upgrade will be made available to current US Sailing members enrolled on the GeoBlue Expat plan. Please complete the enrollment form for the GeoBlue Navigator plan and then email barbiem@gowrie.com to request the maternity rates/upgrade.**

*****3: Prescription drug benefit is limited to \$5,000/policy year under the GeoBlue Navigator plan. No Rx upgrade/rider available under the GeoBlue Navigator.**

*****4: The GeoBlue Navigator plan meets MEC according to the individual expat definition which is defined as an individual living outside the US for 330 days or longer in a year. The federal tax penalty for not having an ACA plan is being removed effective January 1, 2019.**