





Medical Insurance Plan Comparisons

				
Best Known For	High-quality, Affordable coverage. Best for expats, families or individuals living abroad for one or more years. Most Popular Option.	Premium level coverage. Great for U.S. citizens living abroad or internationals residing in the U.S.	Flexible coverage. Comprehensive benefits and flexible plan design for internationals looking for private medical insurance.	Affordable coverage. Good option for all citizenships and budget-conscious individuals.
Plan Levels	Cigna Global Health Options (Silver, Gold, and Platinum with optional modules)	GeoBlue Xplorer Health Plans (Essential, Select and Premier)	Aetna MHP and Pioneer Plans	IMG Global Medical Insurance (Bronze, Silver, Gold, and Platinum)
Plan Cost	\$\$	\$\$\$	\$\$	\$
Policy Maximum	\$1,000,000, \$2,000,000 (per year) or Unlimited	✓ Unlimited	\$4,000,000 (MHP) or \$1,750,000 - \$5,000,000 (Pioneer)	\$1,000,000 – \$8,000,000 lifetime per individual
Deductible	\$0 – \$10,000; outpatient visits subject to a separate deductible if elected, no deductible for preventative services	\$0 – \$5,000; deductible waived for preventative care, office visits, evacuation, and prescriptions	\$0 – \$10,000	✓ Multiple options from \$100 – \$25,000
Who is Eligible	✓ All nationalities, all ages	U.S. citizens or residents up to age 74	MHP: citizens of the Americas up to age 64, Pioneer: other citizens up to age 79	All nationalities up to age 74
Coverage Area	Worldwide or Worldwide excluding the U.S.	Worldwide or Worldwide excluding the U.S.	Worldwide. Not available to residents of select countries.	✓ Worldwide or Worldwide excluding U.S., Canada, China, Hong Kong, Japan, Macau, Singapore & Taiwan
Home Country Coverage	Up to 6 months per 12-month policy period	U.S. citizens up to 9 months per 12-month period; All other citizenships 12 months per 12-month policy period	Limited by country of citizenship	✓ U.S. citizens up to 6 months; all others 12 months per 12-month policy period
Pre-Existing Conditions	Pending results of underwriting; No waiting period if approved without exclusion, specific exclusions may be added to your plan	✓ Pending results of underwriting; 6-month waiting period (waived if there is prior creditable health coverage)	Pending results of underwriting; Possible inclusion after 2 years	Pending results of underwriting; Platinum immediately, other plans (excluding Bronze) after 24 months
Doctor and Hospital Network	Inside the U.S.: Cigna Network Outside the U.S.: Direct billing options available, no out of network penalty	Inside the U.S.: Blue Cross Blue Shield Network Outside the U.S.: Direct billing options available, no out of network penalty	✓ Aetna offers a global network of leading hospitals and doctors around the world	Inside the U.S.: FirstHealth or UnitedHealthCare Network Outside the U.S.: Expansive network

Note: Benefit details subject to change. Please contact us for the latest information or further clarification.



HOSPITALIZATION AND CANCER BENEFITS				
Hospitalization / ER	Semi-private or private rooms, depending on plan	✓ Included	Included, Private room outside of the U.S., Semi-private in the U.S.	Semi-private or private rooms, depending on plan
Intensive Care	Included	Included	Included	Included
Cancer Care	Included	Included	Included	Included
PREVENTIVE CARE AND OFFICE VISITS				
Doctor / GP Visits	Included; subject to deductible if elected, no waiting periods	Included; deductible waived, no waiting periods	Included; subject to deductible, no waiting periods	Included; subject to deductible, no waiting periods
Prescription Medication	Inpatient: Included Outpatient: \$500, \$2,000, or Paid in Full	Inpatient: Included Outpatient: \$1000, upgrade available up to \$25,000 (including contraceptives and maintenance meds)	Inpatient: Included Outpatient: coverage varies by plan level	Inpatient: Included Outpatient: coverage varies by plan level
Wellness Checkups	Included with health and wellness module (routine health checks, vaccinations, etc.), not subject to deductible, no waiting periods	Included (routine health checks, vaccinations, etc.), deductible waived, no waiting periods	✓ Included	Included in Silver plan and above after 6-12 month waiting period; Child wellness only on Silver
Mental Health	100% paid for Platinum, \$10,000 for Gold, \$5,000 for Silver	✓ Included	✓ Included	Silver plan and above included after 12 month waiting period
MEDICAL EVACUATION AND REPATRIATION				
Emergency Evacuation	✓ Paid in full	Up to \$250,000	Included with limitations by plan	Included with limitations by plan
Repatriation	✓ Paid in full	Up to \$25,000	Included with limitations by plan	Included with limitations by plan

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MATERNITY BENEFITS				
Maternity	12 month wait for Gold and Platinum plans (up to \$7,000 for Gold and up to \$14,000 for Platinum)	Immediate with Select plan, 364 day wait for maternity upgrade, covered in full after	Included, 10-12 month wait period depending on plan	✓ Included in Platinum plan after 10 month waiting period (\$2500 additional deductible and \$50,000 maximum lifetime benefits)
VISION AND DENTAL				
Vision	✓ Included at 100% for the Platinum plan with Vision and Dental module, limits on other plans	Add-on available for select plan options	Included; subject to deductible, no waiting periods	Included in the Platinum plan; Optional on other plans
Dental	✓ Accidental included; Comprehensive dental plans available, ranging from \$1,250- \$5,500 in preventive, basic and major services annually	Accidental included, \$1,000 per year, \$200 per tooth, Dental add-on available for select plan options	Included, benefits vary by plan	Included in the Platinum plan; Emergency included on all other plans, non-emergency optional on all other plans
INSURANCE COMPANY DETAILS				
Administrator	Cigna	GeoBlue	Aetna Life & Casualty (Bermuda) Ltd. or Goodhealth Worldwide (Global) Limited	International Medical Group
Rating	A (A.M. Best)	A- (A.M. Best)	A (A.M. Best)	A (A.M. Best)

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