

How to Compare International Exchange Insurance Plans

COVERAGES	Company A	Company B
TOTAL BENEFIT		
BENEFITS (covered at what %)		
IN HOSPITAL (any limitations?)		
SURGEON'S CHARGES (any limitations?)		
MISCELLANEOUS SURGERY CHARGES		
OUTPATIENT (some plans have \$1,000 max or other internal limits)		
X-RAY & LAB (any limitations?)		
PRESCRIPTIONS		
AMBULANCE		
OUTPATIENT BACK/SPINE		
PHYSIOTHERAPY		
OUTPATIENT MENTAL HEALTH		
INPATIENT MENTAL HEALTH		
DENTAL INJURY		
PRE EX CONDITION WORDING		
PRE EX WAITING PERIOD		
DEDUCTIBLE		
EXCLUSIONS / LIMITATIONS		
Check: Motor vehicle, sports, dangerous activities, PREGNANCY, STD's, HIV, allergies, under influence of substance,		
HOME COUNTRY COVERAGE		

FAMILY AIRFARE (in case of an emergency)		
REPATRIATION		
MEDICAL EVACUATION		
AD&D		
RATES		

SERVICE & RELATED FACTORS	Company A2	Company B2
Claims Processing		
Experience		
Stability in field		
References		
ID's / Enrollment		
Servicing Hours		
Web Content		
Web Capabilities		
Orientation assistance		
Financial Stability (use rating service)		
Policy filing		
Meets regulations		
Claims Reports		
Assistance component		



