

Rev. April 21, 2010

Office of Study Abroad (OSA)

**1. Policy Provider**

HTH Worldwide Insurance Services

**2. Emergency After-hours Contact**

**In the event of a medical emergency:**

As HTH customers, students are eligible for Global Health and Safety Services, 24/7.

For immediate assistance:

Inside the US: **1-888-243-2358**

Outside the US: **+1-610-254-8769** (collect)

**3. Webster University Policy Plan ID**

Webster Univ–Study Abroad

**4. Coverage and Benefits Overview**

- Up to \$150,000 per illness or injury.
- No deductible for the first \$10,000.
- Up to 50% coverage for new prescriptions (student must submit claim form for reimbursement).
- After 7 continuous days of hospitalization, up to \$1,500 of travel expenses are provided for one family member to join the student.
- Medical evacuation up to \$50,000.
- Repatriation of remains up to \$15,000.
- This is a special policy that covers pre-existing conditions.

**5. If you require medical evacuation**

You must contact HTH in advance or your evacuation may not be eligible for reimbursement. Available services include:

- Medical evacuation planning and coordination
- Medical monitoring and referral
- Worldwide 24-hour assistance in locating medical care
- Coordination of hospital payment guarantees

**6. What the student must present**

The student must provide their insurance ID card. Usually, this will be all that is required.

**7. Choosing a doctor who accepts HTH**

Students may logon to the HTH web site at [www.hthstudents.com](http://www.hthstudents.com) and search for a doctor in their region. Students may also call collect the numbers listed on this form.

**8. Using a doctor outside the HTH system**

*If a student chooses a health care provider that does not have an agreement with HTH, the student must simply pay for services rendered up front and then submit a claim form to HTH for reimbursement.*

**REMEMBER:**

- Students must submit an itemized receipt of the services provided with a claim form within 90 days of treatment. **It is the responsibility of student to submit the claim—this is not the responsibility of Webster University.**
- Students and parents can access claim forms and submission information by logging into [www.hthstudents.com](http://www.hthstudents.com) or [www.hthparents.com](http://www.hthparents.com). Forms should be completed fully, and only original bills are accepted. Printed claim forms may be sent to HTH Worldwide Insurance or by fax to 888-250-4121.