

Rev. April 23, 2009

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, **1-800-257-4823**
Outside the US, **+1-610-254-8771** (collect)

Toll-free numbers:

Austria	0-800-29-5810
Japan	00531-11-4065
Mexico	001-800-101-0061
Netherlands	0800-022-8662
Switzerland	0800-55-6029
Thailand	001-800-11-471-0661
UK	0800-252-074

Webster's Health Services: 314-968-6922

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 and search for a doctor in their region. Health Services also has this information online at the following site: www.webster.edu/studlife/health.study_abroad.html. Students may also call collect the numbers listed here.

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. Claims forms are included in the insurance packet from Study Abroad. Claims forms are also available for download online at www.hthstudents.com.

REMEMBER: the student 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.