

Frequently Asked Questions About Study Abroad Insurance

Do I have to Purchase Study Abroad Insurance?

No, however, if you are utilizing the Study Abroad Office you are automatically enrolled in the Study Abroad Insurance.

What is the cost of the Study Abroad Insurance?

For students traveling through the Study Abroad Office there is no direct cost for the insurance policy.

Students not utilizing the Study Abroad Office may purchase the policy for \$55 a month.

What doctors can I go to when I am abroad?

There is no preferred provider network. The plan pays the same no matter which doctor you choose to use. HTH has developed a comprehensive list of doctors around the world. This list can be found on their website www.hthstudents.com.

Will I have to pay the doctors?

If you choose a doctor from the HTH website you will not be asked to pay any cost up front.

Some doctors that are not part of the HTH doctor list may require you to pay for your medical treatment in advance.

What if I having a medical emergency?

As an HTH customer, you are eligible for global emergency assistance, 24 hours a day, 365 days a year.

For immediate assistance: Inside the US, call 1.800.257.4823
Outside the US, call +1.610.254.8771 (collect)

If you require medical evacuation, you must contact HTH Worldwide 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
- ✓ For more information send an e-mail to assist@hthworldwide.com

How do I file a claim?

If you have a claim form in hand, you may send it by fax or mail to:

HTH Worldwide Insurance Services
Attn: Internal Claims Department
One Radnor Corporate Center, Suite 100
Radnor, PA 19087
Fax: 610.293.3529

[Click here for filing instructions](#)

Please call 1.866.281.1668 or 1.610.254.8741 to speak with an HTH Worldwide Customer Services Representative if you have a question regarding a claim. As an Advisor, if you would like to escalate a claim, please contact our Client Services staff at 1.800.394.2500 for assistance. Participants can check the status of their claim in the 'My Benefits' section of www.hthstudents.com