

Indiana University

2012 – 2013

Global Health and Safety Program
For Students Outside their Home Country

Emergency Assistance

Medical Emergency, 24/7 Assistance Services

HTH Worldwide Insurance Services, Inc.
One Radnor Corporate Center, Suite 100
Radnor, PA 19087
Phone: 1.800.257.4823/+1.610.254.8771
assist@hthworldwide.com

Programs Administered by:

Claims, Eligibility and Coverage Questions

HTH Worldwide Insurance Services, Inc.
One Radnor Corporate Center, Suite 100
Radnor, PA 19087
Phone: 1.866.281.1668/+1.610.254.8741
Fax: 1.610.293.3529
studentinfo@hthworldwide.com



HTH Worldwide

HOW TO USE THIS SERVICE: 24 HOURS A DAY/365 DAYS A YEAR

In the event you sustain an injury, become ill, are hospitalized or incur any travel-related emergency, call HTH Worldwide at the toll-free numbers listed on the back of this brochure. Be prepared to give your name and identify yourself as a member of the Indiana University program.

A multi-lingual coordinator will assess the situation and help locate appropriate medical care or provide other assistance, as required. A full listing of the services is contained in this brochure. If the condition is an emergency, you should go immediately to the nearest physician or hospital without delay and then contact HTH Worldwide. HTH Worldwide will then take the appropriate action to assist you and monitor your care until the situation is resolved. To contact HTH Worldwide in the event of an emergency, call 1.800.257.4823 or collect to +1.610.254.8771.

Keep this document with you while you travel!

DESCRIPTION OF SERVICES

Emergency Medical Evacuation: If a Covered Member is involved in an accident or suffers a sudden, unforeseen illness requiring emergency medical services while traveling more than 100 miles from their place of residence on an overnight trip, and adequate medical facilities are not available, HTH Worldwide will coordinate and pay for a medically-supervised evacuation to the nearest appropriate medical facility. Said evacuation, which shall be performed under medical supervision, will be to the nearest medical facility capable of providing adequate care and will only be performed if such care is not available locally. The determination of whether a medical condition constitutes an emergency and whether area facilities are capable of providing adequate medical care shall be made by physicians designated by HTH Worldwide after consultation with the attending physician on medical factors and their decisions shall be conclusive in determining the need for such services. As part of a medical evacuation, HTH Worldwide shall also make all necessary arrangements for ground transportation to and from the hospital, as well as pre-admission arrangements, where possible, at the receiving hospital. All evacuations must be approved and coordinated by HTH Worldwide-designated physicians. Transportation must be by the most direct and economical route.

When medically necessary and subject to the HTH Worldwide's prior approval, HTH Worldwide will pay for a medically supervised return to the Covered Member's permanent residence or, if appropriate, to a health care facility nearer to their permanent residence. For persons in the U.S., transportation home will be paid for only as a result of a covered illness or injury that prevents the member from continuing their trip, or their scholastic program. Transportation shall not be considered medically necessary if the physician designated by HTH Worldwide determines that the Covered Member can continue his or her trip or can use the original transportation arrangements that he or she purchased.

Transportation after Stabilization: After an Emergency Medical Evacuation and stabilization, HTH Worldwide will arrange and pay for one-way economy airfare to the Covered Person's point of origin, if necessary. If following stabilization HTH Worldwide determines that hospitalization or rehabilitation should occur in the Covered Member's Home Country, HTH Worldwide will alternatively coordinate and pay for the Covered Member's transportation there.

For persons in the U.S., transportation home will be paid for only as a result of a covered illness or injury that prevents the member from continuing in their scholastic program. For dependents not enrolled in a scholastic program, transportation home would be paid for only as a result of a covered illness or injury which prevents the dependent from remaining in the U.S. with the Covered Member.

Repatriation of Remains: If a Covered Member dies, while traveling more than 100 miles from their place of residence on an overnight trip, HTH Worldwide will pay the necessary expenses actually incurred, for the repatriation of the Covered Member's remains to his/her Home Country. This benefit covers the legal minimum requirements for the transportation of the remains. It does not include the transportation of anyone accompanying the body or visitation or funeral expenses. Any expense for repatriation of remains requires HTH Worldwide's prior approval.

Bedside Visit: If a Covered Member is hospitalized for seven (7) or more consecutive days, is likely to be hospitalized for seven (7) or more days or is in critical condition, HTH Worldwide shall arrange and pay for the cost for one economy round-trip air fare ticket to, and the hotel accommodations in the place of the Hospital Confinement for one person designated by the Covered Member. Payment for meals, ground

transportation and other incidentals are the responsibility of the family member or friend. The determination of whether the Covered Member will be hospitalized for seven (7) or more days or if the Covered Member is in critical condition shall be made by HTH Worldwide after consultation with the attending physician. No more than one (1) visit may be made during any 12 month period.

Return of Dependent Children: If a Covered Member is traveling with dependent children(s), and such dependent children(s) would be left unattended because of the hospitalization of the Covered Member, HTH Worldwide shall arrange and pay for the return of such dependent children(s) to the Covered Member's primary place of residence, via the most direct route on economy class airfare. If necessary, HTH Worldwide shall also arrange for the transportation and costs for a qualified attendant to accompany the dependent children.

Return of Traveling Companion: If a Covered Member's traveling companion has lost previously made travel arrangements due to a delay caused by the Covered Member's hospitalization, HTH Worldwide shall arrange and pay for, the return of such traveling companion to his/her primary place of residence via the most direct route on economy class airfare. A traveling companion is defined as a person with whom the Covered Member is booked to share the same itinerary.

EXCEPTIONS

The following treatment, items, conditions, activities and their related or consequential expenses are excluded unless HTH Worldwide has given its prior written approval and the Member has paid the designated fees:

1. Hospital or medical expenses of any kind or nature.
2. More than one Emergency Medical Evacuation and/or repatriation for any single medical condition of a Covered Member during the term of the Program.
3. Any cost or expense not expressly covered by the Program and not approved in advance and in writing by HTH Worldwide and/or not arranged by HTH Worldwide. This exception shall not apply to Emergency Medical Evacuation from remote or primitive areas when HTH Worldwide cannot be contacted in advance and delay might reasonably be expected in loss of life or harm to the Covered Member.
4. Any event occurring when the Covered Member is within the territory of his/her Home Country or when the Covered Member is within 100 miles from the territory of his/her home in the Home Country or Country of Assignment.
5. Any expense for Covered Members, contrary to the advice of a medical practitioner, or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident, illness or Pre-existing Condition.
6. Any expense for medical evacuation or repatriation if the Covered Member is not suffering from a Serious Medical Condition, and/or in the opinion of the HTH Worldwide physician, the Covered Member can be adequately treated locally, or treatment can be reasonably delayed until the Covered Member returns to his/her Home Country or Country of Assignment.
7. Any expense for medical evacuation or repatriation where the Covered Member, in the opinion of the HTH Worldwide physician, can travel as an ordinary passenger without a medical escort.
8. Any treatment or expense related to childbirth, miscarriage or pregnancy. This exception shall not apply to any abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn child during the first twenty-four (24) weeks of pregnancy.
9. Any expense related to the Covered Member engaging in any form of aerial flight except as a passenger on a scheduled airline flight; as a passenger on a licensed charter fixed wing aircraft over an established route; or as a passenger traveling on a business related activity in a fixed wing aircraft owned or leased to the Covered Member.
10. Any expense related to the Covered Member engaging in the commission of, or the attempt to commit, an unlawful act.
11. Any expense related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.
12. Any expense incurred as a result of the Covered Member engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.
13. Services not otherwise shown as covered.