Guarding your health away from home is important, so we’ve put together a list of things to do to minimize risks to your health. Many of these recommendations are provided by HTH Worldwide’s international community of physicians.

**STUDY ABROAD CHECKLIST**

**Learn about the specific health risks of your destination and obtain vaccinations from a qualified physician**
- Be aware of the risks associated with your host country. Is the water safe to drink? Do malaria and yellow fever occur?
- Remember that some vaccines require time to take effect or need multiple injections over a few months
- Confirm that your standard vaccines (i.e., diphtheria/tetanus) are up to date

**Visit your primary care physician and dentist and obtain all medical histories/records**
- Ask whether any routine tests can be performed prior to departure
- Confirm whether your primary doctor is willing to consult from abroad
- Obtain medical records detailing medical history as well as current problems and treatment
- Obtain duplicates of important test results and bring two copies of everything
- Consider storing your personal medical history on the web via an online service

**Select an English-speaking, qualified physician in your destination and arrange an introductory appointment**
- Review as much physician information as possible, including medical education, board certification status, special interests
- Make sure the physician is on the medical staff at a major hospital
- Consider visiting the doctor upon arrival, before you have any illness, to become acquainted
- Ask how the doctor can be reached after hours
- If your current program does not allow cashless access to doctors, bring cash on the first visit, and be sure to obtain a receipt to submit with your insurance claim for reimbursement upon return to the U.S.

**Translate the names of prescription medications you use**
- Determine the commercial brand names of past and present medications in your host country using a drug information guide.
- Learn the generic names, which may be familiar to physicians and pharmacists if the brand name is not
- If you require injections (i.e., allergy, insulin), get a letter from your doctor describing the shot’s components

**Pack medications, a first aid kit and a reference book about common medical conditions and their treatment**
- Carry an adequate supply of your medications (at least six months) in case there is a delay in finding an equivalent supply; pack half this amount in your carry-on bag
- Bring extra prescription glasses and contacts and their prescriptions
- Bring an extensive first aid kit that includes: bandages, splints, tweezers, over-the-counter medications, vitamins, analgesics, decongestants, antacids, contact lens solution, sunscreen, bug repellent, contraceptives
- If you have severe allergies, bring injectable epinephrine for unexpected allergic reactions
- Leave all medications in their original bottles and include a physician’s letter of explanation in your medical records

**Understand the healthcare system in the destination country**
- Be knowledgeable about the foreign health care system. What hospitals are preferred for routine care, trauma or emergencies? What is the difference between private and public hospitals regarding quality of care and availability of services?
- Learn not only the emergency telephone numbers for ambulance, fire, poison control and other such resources, but also whether these numbers, and the ambulance system are reliable.
- Have a basic knowledge about pharmacies – hours of operation, product reliability and staff trustworthiness
- Prescriptions you receive in your destination may not be labeled with directions. Take care to make sure you are clear on the instructions.
**Study Abroad Checklist**

**Master the local medical lingo**
- Learn or have available key medical phrases
- Be familiar with the medical, not simply lay, term for your key medical conditions

**Develop a contingency plan for serious illness**
- Know how to get out of the country as quickly as possible in case a better medical facility is needed
- Have an evacuation plan, which can be shared with friends and family, both at home and abroad. Do you have a medical evacuation assistance benefit? If so, how do you contact the assistance company? What is the preferred hospital in your home country for transfer? How can a transfer be arranged? What host country facility or regional referral center is preferred if transport home is medically unwise?

**Prepare for the psychological aspects of life abroad, including culture adjustment and culture shock**
- Quickly gain an appreciation for your host country's language, culture, and history while retaining a sense of humor and positive outlook.
- To deal with culture shock, hone your coping skills. (i.e., knowing and liking yourself, having a sense of competence, having friends and continuing activities you enjoy)
- Keep in touch with friends and family at home.
- Exercise to enjoy improved mood and better sleep.
- Because an overseas experience can worsen or even precipitate mental illness, do not hesitate to seek the advice of a mental health professional or primary care physician.

**Recognize that despite significant variations in the delivery of healthcare services, the U.S. way is not the only effective way**
- Many travelers abroad are pleasantly surprised by their experiences with foreign physicians.
- It is common in some countries for medical doctors to make house calls and answer their own telephones.

**Evaluate your health insurance benefits**

Does your plan . . . . .
- Provide emergency evacuation and international medical assistance services?
- Cover the cost of emergency evacuation?
- Arrange direct payment to overseas hospitals that otherwise require my personal guarantee?
- Waive any pre-certification rules for medical procedures performed abroad?
- Cover services for chronic and other non-emergency conditions while I am abroad?
- Apply co-payments and deductibles for care abroad?
- Cover prescription drugs purchased abroad?
- Cover psychological counseling abroad?
HTH Provider Community

HTH members receive care from health professionals who are English-speaking, Western-trained and have a formal business relationship with HTH.

Emergency Evacuation and Centers of Excellence

HTH Worldwide maintains a 24/7 call center to assist members with everything from routine requests to medical emergencies. HTH coordinates emergency services with a worldwide network of Physician Advisors. Members in need of life-saving medical intervention are treated in Centers of Excellence in the U.S. and around the world.

Well Prepared Profile

Members are encouraged to plan for their medical needs before embarking on study abroad programs by updating personalized web pages in the Global Health and Safety database. These pages address potential health issues and allow HTH to arrange doctor appointments for members, set up direct pay for the services received and suggest treatment alternatives as necessary.

mPassport

HTH offers a number of global health resources designed to promote personal safety by giving members convenient mobile and internet access to these options:

- Choose from over 5,450 selected, English speaking doctors in 182 countries.
- Find selected hospitals and clinics in over 1,400 destinations.
- Search notable pharmacies in over 500 international destinations.
- Translate medication brand names and key medical terms and phrases.
- Receive personalized health and safety alerts via text message or email.

As an HTH member, you are eligible for Global Health and Safety Services 24 hours a day, 365 days a year.

**What to do in the event of a medical emergency**

Members should go immediately to the nearest physician or hospital and then contact HTH’s Call Center:

- Toll Free Inside the U.S.: 1.800.257.4823
- globalhealth@hthworldwide.com

**What to do if you need to see a doctor**

Contact HTH’s Call Center to schedule your appointment and arrange for direct payment to one of our doctors:

- Toll Free Inside the U.S.: 1.800.257.4823
- globalhealth@hthworldwide.com

**Making an appointment with a physician:** Contact HTH’s Global Health and Safety team to make an appointment for you. If you make your own appointment, contact Global Health & Safety at least 24 hours prior to your appointment to provide the doctor’s office with a “guarantee of payment.” In many countries providers require this at the time of the visit. If this is not arranged prior to the visit, the physician may require payment up front from you.

**Follow-up appointments:** If your physician recommends a follow-up consultation, 48 hours advance notification to HTH Worldwide is needed in order to coordinate this appointment and arrange payment. To request these services, please contact Global Health and Safety globalhealth@hthworldwide.com or +1.610.254.8771.
Member Services

In case of serious injury or illness contact HTH to:
- Facilitate hospital admissions for emergency care
- Arrange emergency evacuation services

To get the medical care you need, contact HTH to:
- Schedule an appointment with a qualified doctor, dentist or behavioral health professional
- Explain insurance benefits and coordinate direct payments to hospitals and doctors
- Monitor inpatient and outpatient care
- Help you fill prescriptions locally or receive prescription pharmaceuticals while abroad
- Help you replace corrective lenses or medical devices or equipment
- Arrange transportation, escorts, accommodations and visas for medical treatment

To help you manage expected and unexpected medical needs, HTH enables you to:
- Understand health and security risks in your destination
- Select an English-speaking doctor with proper training and credentials
- Identify the best hospitals in your destination
- Make contingency plans to leave a medically underserved area
- Understand treatment options
- Translate brand names of drugs, medical terms and phrases
- Communicate with family members and your organization during a crisis

To meet your special needs, HTH will:
- Coordinate personalized security consultations for specific destinations
- Make referrals for legal assistance
- Arrange repatriation of mortal remains
- Coordinate emergency cash transfers
- Coordinate passport replacement

Internet Resources

HTH Worldwide’s unique Global Health and Safety Resources give travelers the medical information and assistance services they need to travel safely. These databases and tools are available through the internet or personal hand-held mobile devices via mPassport.

Doctor and Hospital Profiles Search the database of profiled HTH doctors and facilities in the HTH contracted community.

Brand Name Drug Translation Guides Find the country-specific brand name under which common prescription and over-the-counter medications are sold.

Medical Phrase and Term Translation Guides Translate idiomatic healthcare terms (“hay fever”, “CAT scan”) and critical healthcare phrases (“When can I travel?”) in six common languages.

CityHealth Profiles® Learn critical information about healthcare services in the world’s most popular destinations including emergency phone numbers, high quality hospitals, vaccination requirements, pharmacy information and more.

Security Profiles – Peruse up-to-date country level information about political climate and communication infrastructure. This is done at city level and focuses on the prevalence of crime and terrorism and on the reliability of police, hotels and transportation.

Health and Safety Alerts – Read alerts that include articles relaying tips on national healthcare systems abroad and healthy travel practices, as well as warnings on health hazards and disease outbreaks around the world. These alerts can be customized, regionalized and personalized.

For a valuable source of timely insights on safe and healthy travel, visit www.healthytravelblog.com

For more information visit www.hthstudents.com
What is not covered?

Unless specifically provided for elsewhere under the Plan, the Plan does not cover loss caused by or resulting from, nor is any premium charged for, any of the following:

1. Expenses incurred in excess of Reasonable Expenses.
2. Services or supplies that the Insurer considers to be Experimental or Investigative.
3. Expenses incurred for Injury resulting from the Covered Person’s being legally intoxicated or under the influence of alcohol as defined by the jurisdiction in which the Accident occurs. This exclusion does not apply to the Medical Evacuation Benefit, to the Repatriation of Remains Benefit and to the Bedside Visit Benefit.
4. Voluntarily using any drug, narcotic or controlled substance, unless as prescribed by a Physician. This exclusion does not apply to the Medical Evacuation Benefit, to the Repatriation of Remains Benefit and to the Bedside Visit Benefit.
5. Self-inflicted Injuries while sane or insane; suicide, or any attempt thereat while sane or insane. This exclusion does not apply to the Medical Evacuation Benefit, to the Repatriation of Remains Benefit and to the Bedside Visit Benefit.
6. Preventative medicines, routine physical examinations, or any other examination where there are no objective indications of impairment in normal health, including routine care of a newborn infant, unless otherwise noted.
7. Services and supplies not Medically Necessary for the diagnosis or treatment of a Sickness or Injury, unless otherwise noted.
8. Surgery for the correction of refractive error and services and prescriptions for eye examinations, eye glasses or contact lenses or hearing aids, except when Medically Necessary for the Treatment of an Injury.
9. Plastic or cosmetic surgery, unless they result directly from an Injury which necessitated medical treatment within 24 hours of the Accident.
10. Elective termination of pregnancy.
11. Expenses incurred as a result of pregnancy that is not covered.
12. For diagnostic investigation or medical treatment for infertility, fertility, or birth control.
13. Organ or tissue transplant.
14. Participating in an illegal occupation or committing or attempting to commit a felony.
15. While traveling against the advice of a Physician, while on a waiting list for a specific treatment, or when traveling for the purpose of obtaining medical treatment.
16. The diagnosis or treatment of Congenital Conditions, except for a newborn child insured under the Plan.
17. Expenses incurred within the Covered Person’s Home Country.
18. Treatment to the teeth, gums, jaw or structures directly supporting the teeth, including surgical extraction of teeth, TMJ dysfunction or skeletal irregularities of one or both jaws including orthognathia and mandibular retrognathia, unless otherwise noted.
19. Expenses incurred in connection with weak, strained or flat feet, corns or calluses.
20. Diagnosis and treatment of acne and sebaceous cyst.
21. Outpatient treatment for specified therapies including, but not limited to, Physiotherapy and acupuncture which does not follow a covered Hospital Confinement or surgery.
22. Deviated nasal septum, including submucous resection and/or surgical correction, unless treatment is due to or arises from an Injury.
23. Loss due to an act of war; service in the armed forces of any country or international authority and participation in a: riot; or civil commotion.
24. Riding in any aircraft, except as a passenger on a regularly scheduled airline or charter flight.
25. Loss arising from: a) participating in any professional sport, contest or competition; b) skin/scuba diving, sky diving, hang gliding, or bungee jumping.
26. Medical Treatment Benefits provision for loss due to or arising from a motor vehicle Accident if the Covered Person operated the vehicle without a proper license in the jurisdiction where the Accident occurred.
27. Under the Accidental Death and Dismemberment provision, for loss of life or dismemberment for or arising from an Accident in the Covered Person’s Home Country.
Who is eligible for coverage?
All regular, full-time and part-time Eligible Participants and their Eligible Dependents of the educational organization or institution who:
1. Are engaged in international educational activities; and 2. Are temporarily located outside his/her Home Country as a non-resident alien; and 3. Have not obtained permanent residency status.

When does coverage start?
Coverage for an Eligible Participant and their Eligible Dependents starts at 12:00:01 a.m. on the latest of the following:
1) The Coverage Start Date shown on the Insurance Identification Card; 2) The date the Policy terminates; 3) The date of which the Eligible Participant ceases to meet the Individual Eligibility Requirements; 4) The end of the term of coverage specified in the Eligible Participant’s enrollment form; 5) The date the Eligible Person permanently leaves the Country of Assignment for his/her or her Home Country; 6) The date the Eligible Participant requests cancellation of coverage (the request must be in writing); 7) The date on which the required premium has not been paid, subject to the Grace Period provision; or 8) The end of any Period of Coverage.

When does coverage end?
Coverage for an Eligible Participant and their Eligible Dependents will automatically terminate on the earliest of the following dates: 1) The date the Policy terminates; 2) The Organization’s or Institution’s Termination Date; 3) The date on which the Eligible Participant ceases to meet the Individual Eligibility Requirements; 4) The end of the term of coverage specified in the Eligible Participant’s enrollment form; 5) The date the Eligible Person permanently leaves the Country of Assignment for his/her or her Home Country; 6) The date the Eligible Participant requests cancellation of coverage (the request must be in writing); 7) The date on which the required premium has not been paid, subject to the Grace Period provision; or 8) The end of any Period of Coverage.

What to do in the event of an emergency
All Eligible Participants are entitled to Global Assistance Services while traveling outside of the United States. In the event of an emergency, they should go immediately to the nearest physician or hospital without delay and contact HTH Worldwide. HTH Worldwide will then take the appropriate action to assist and monitor the medical 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.

Coordination of Benefits
Some people have health care coverage through more than one medical insurance plan at the same time. COB allows these plans to work together so the total amount of all benefits will never be more than 100 percent of the allowable expenses during any Period of Coverage. This helps to hold down the costs of health coverage. COB does not apply to life insurance, accidental death and dismemberment, or disability benefits.

htstudents.com
Once Eligible Participants receive their Medical Insurance ID card from HTH Worldwide, they should visit htstudents.com, and using the certificate number on the front of the card, sign in to the site for comprehensive information and services relating to this plan. Participants can track claims, search for a doctor, view plan information, download claim forms and read health and security information.

Limitations
Pre-existing conditions are covered under this plan.

Claims Submission
The date the Eligible Person permanently leaves the Country of Assignment for his/her or her Home Country; in his/her Home Country. No event, however, will insurance start prior to the date the premium is received by the Insurer.

What is covered by the plan?

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<tr>
<td>Outpatient treatment of mental and nervous disorders including drug or alcohol abuse</td>
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Outline of Political Security and Natural Disaster Evacuation Services

Services Provided

The plan pays for specified costs of emergency evacuations under certain conditions for the Entitled Person(s) on a Corporate Business Travel program or enrolled in an Expatriate plan. If a covered event occurs and the eligible Entitled Person(s) is/are in imminent peril, they contact the Global Health & Safety team. The team will contact and coordinate communications and services with Drum Cussac (DRUM). DRUM is responsible for all decisions regarding when situation is a Covered Event and any, and all, travel arrangements.

In the event of an emergency security situation, on a best-effort basis, DRUM will arrange and pay for an emergency evacuation by any appropriate means consistent with the Entitled Person’s health and safety. Services during the evacuation may include transportation to the home country, as well as the arrangement of food, lodging and other reasonable expenses if required.

Covered Event

A covered event, as determined by DRUM, is when certain “triggers” occur in the host country. These triggers may include, but are not limited to:

- The Appropriate Authority issues travel advice recommending that the Entitled Person(s) should leave that country or region where the work and travel assignment is being conducted, (this can include travel to or from the assignment location); or
- The recognized Government in the Host Country:
  i. declares a state of emergency necessitating immediate evacuation; or
  ii. formally recommends or instructs that the Entitled Person(s) should leave that country or region for safety; or
  iii. seizes, confiscates or expropriates an Entitled Person’s property; or
  iv. expels the Entitled Person(s) or declares the Entitled Person(s) “persona non grata”; or
  v. withdraws all scheduled international commercial flights for a period in excess of 24 hours as a result of political or military action intervention which has a direct impact on the Entitled Person’s safety and prevents the Entitled Person(s) from leaving the country; or
- Natural disaster within the Host Country making it uninhabitable which has a direct impact on the Entitled Person(s) and their safety; or
- The political or military events in the country the Entitled Person(s) is/are traveling in represent an imminent threat of bodily harm to the Entitled Person’s safety.

What The Program Sponsors and Entitled Persons Need to Do

To assure that services are covered, both the Entitled Person(s) and the Corporate Business or Expat program sponsor(s) must adhere to certain guidelines, including:

- Advising the Global Health & Safety team immediately of any situation that may give rise to a covered event as soon as reasonably possible;
- Providing DRUM with all assistance and information requested in a timely manner;
- Following DRUM’s advice at all times;
- Not making or attempting to make arrangements without DRUM’s agreement;
- Contacting the Global Health & Safety team or DRUM as soon as possible after the Host Country issues the official disaster declaration;
- Taking all reasonable precautions to avoid accident, injury, or illness to the Entitled Person(s), or loss, destruction, or damage to their property; and
- Where the Entitled Person(s) is/are entitled to any refund on unused tickets or returnable deposits or advanced payments, the Entitled Person(s) or the Program Sponsor(s) must pay the refund to DRUM.

Delays in contacting the Global Health & Safety team or DRUM may make safe transportation impossible. The method of transportation will be as deemed most appropriate to ensure the Entitled Person’s safety. If
evacuation becomes impractical due to hostile or dangerous conditions, DRUM will maintain contact with and advise the Entitled Person(s) until evacuation becomes viable or the emergency situation has been resolved.

What is Not Covered?

A partial list of circumstances where DRUM will NOT be obliged to provide assistance may include, but are not limited to:

- DRUM's advice is not followed;
- The evidence available to DRUM shows there is no direct threat to the Entitled Person’s safety;
- The Entitled Person(s) take(s) part in any political activity in the host country;
- The emergency results from the Entitled Person’s actual or alleged violation of the laws of the host country;
- The emergency results from the Entitled Person’s failure to possess the required immigration, work, residence or similar visas or permits, or other relevant documentation;
- At inception of travel, the Entitled Person(s) or program sponsor(s) had prior knowledge of the covered event or received information of any specific matter, fact or circumstance which would have led to the covered event;
- DRUM is not able to provide assistance without breaching any applicable laws or regulations; or
- Any information provided by the Entitled Person(s) or program sponsor(s) is knowingly fraudulent or exaggerated, or if there has been a failure to disclose a material fact.
- Once DRUM has acknowledged that a Triggering Event has occurred, and DRUM starts to make material arrangements regarding the Evacuation, the Covered Member is under obligation to accept the Evacuation arrangements at the time or as reasonably practicable.

Coverage Limits

DRUM’s obligation to pay for any one Entitled Person’s evacuation is limited to $100,000 subject to a combined $5,000,000 aggregate limit per any one covered event for all persons covered under the plan, and under no circumstances shall the obligation of DRUM exceed $10 million in the aggregate per the duration of the Service Agreement. While this is an indemnified service and is not an insurance contract, DRUM is insured for any covered expenses.

Should the Entitled Person(s) be moved to a safe haven during an evacuation, DRUM shall provide up to ten (10) days lodging in reasonable accommodations where the Entitled Person(s) is/are delayed at a safe departure point. DRUM shall also provide air travel of a reasonable standard to return the Entitled Person(s) to his/her home country or country of permanent residence, with Agreement by DRUM, from the safe haven following a Natural Disaster or Political Evacuation. Unless otherwise agreed to by DRUM, reasonable expenses for accommodations at a Safe Haven and air travel cost from a Safe Haven to a Home Country or otherwise is limited to $15,000.

The return of remains as a result of death during a Covered Event is limited to $10,000.

Travel to Afghanistan, Algeria, Iraq, Egypt, Libya, Niger, North Korea, Somalia, South Sudan, Sudan, Syria, or Yemen require written agreement from DRUM prior to travel.

The Application and Service Agreement contain the complete list of coverage exclusions and limitations. Coverage and service decisions, including all transportation services, payments and arrangements are determined by DRUM security personnel, in accordance with local and U.S. authorities.

In an emergency contact:
Global Health & Safety
800.257.4823 (Toll Free USA)
1.610.254.8771 (Collect)