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. Plastic or cosmetic surgery, unless they result directly from an Injury which necessitated medical treatment. This exclusion does not apply to a congenital condition or anomaly of an Eligible Participant’s child insured under the Policy that resulted from a functional defect.
2. Participating in a felony.
3. For treatment, services, supplies, or Confinement in a Hospital owned or operated by a national government or its agencies. (This does not apply to charges the law requires the Covered Person to pay.)
4. Expenses incurred within the Covered Person’s Home Country.
5. Treatment to the teeth, gums, jaw or structures directly supporting the teeth, including surgical extraction’s of teeth, TMJ dysfunction that is dental in nature or skeletal irregularities of one or both jaws including orthognathia and mandibular retrognathia, unless they result directly from an Injury which necessitated medical treatment. This exclusion does not apply to treatment due to a congenital condition or anomaly.
6. Expenses incurred in connection with weak, strained or flat feet, corns or calluses.
7. Outpatient treatment for care in connection with the detection and correction by manual or mechanical means of structural imbalance, distortion or subluxation for purposes of removing nerve interference and the effects thereof, where such interference is the result of or related to distortion, misalignment or subluxation of or in the vertabral column.
8. Intentional Self-inflicted Injuries; suicide, or any attempt thereat. This exclusion does not apply to the Medical Evacuation Benefit, and to the Repatriation of Remains Benefit.
9. Loss due to war, declared or undeclared; service in the armed forces of any country or international authority; or riot.
10. Riding in any aircraft, except as a passenger on a regularly scheduled airline or charter flight.
11. Elective termination of pregnancy.
12. 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 unless Home Country coverage has been purchased as shown in Table 3.
13. Expenses incurred as a result of pregnancy that is not covered.
14. 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, and to the Repatriation of Remains Benefit.
15. Voluntarily using any drug, narcotic or controlled substance, unless as prescribed by a Physician. This exclusion does not apply to the Medical Evacuation Benefit, and to the Repatriation of Remains Benefit.

Additional Services

Bedside Visit Benefit If a Covered Person is Hospital Confined due to an Injury or Sickness for more than 7 days, is likely to be hospitalized for more than 7 days or is in critical condition, while traveling outside of his/her home country, the Insurer will pay up to $1,500 for the cost of 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 Person. Payment for meals, ground transportation and other incidentals are the responsibility of the family member or friend.
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 requirements in Section 1 – Eligible Classes are met; or 3) The date the premium and completed enrollment form, if any, are received by the Insurer or the Administrator.

Thereafter, the insurance is effective 24 hours a day, worldwide except whenever the Covered Person is in his/her Home Country. In no event, however, will insurance start prior to the date the premium is received by the Insurer.

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 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); or 7) The premium due date for which the required premium has not been paid, subject to the Grace Period provision. 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 for treatment and thereafter, the insurance is effective 24 hours a day, worldwide except whenever the Covered Person is in his/her Home Country. In no event, however, will insurance start prior to the date the premium is received by the Insurer.

Excess Coverage
The Insurer will reduce the amount payable under the Policy to the extent expenses are covered under any Other Plan. The Insurer will determine the amount of benefits provided by Other Plans without reference to any coordination of benefits, non-duplication of benefits, or other similar provisions. The amount from Other Plans includes any amount to which the Covered Person is entitled, whether or not a claim is made for the benefits. The Policy is secondary coverage to all other policies.

hthstudents.com
Once Eligible Participants receive their Medical Insurance ID card from HTH Worldwide, they should visit hthstudents.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
Claims are to be submitted to HTH Worldwide, Attn: International Claims, One Radnor Corporate Center, Suite 100, Radnor PA 19087, USA. See the hthstudents.com website for claim forms and instructions on how to file.
Outline of Political Security and Natural Disaster Evacuation Services

Services Provided

The plan pays for specified costs of emergency evacuations under certain conditions for covered members on a Study Abroad program. If a covered event occurs and eligible members are in imminent peril, they contact HTH Worldwide’s Global Health & Safety team. Our team will contact and coordinate communications and services with Drum Cussac (DRUM).

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

Covered Event

A covered event is when certain triggers” occur in the host country. These triggers include:

- The Appropriate Authority issues a travel advice for a particular country or region where the study program is being conducted, including travelling to or from the program, recommends that an Covered Member should leave that country or region; or
- The recognized Government in the Host Country:
  i. declares a state of emergency necessitating immediate evacuation; or
  ii. formally recommends or instructs that an Covered Member should leave that country or region for safety; or
  iii. seizes, confiscates or expropriates an Covered Member’s property; or
  iv. expels the Covered Member or declares the Covered Member “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 an Covered Member’s safety and prevents the Covered Member leaving the country; or
- Natural disaster within the Host Country making it uninhabitable which has a direct impact on an Covered Member and the Covered Member’s safety; or
- The political or military events in the country the Covered Member is staying in represent an imminent threat of bodily harm to the Covered Member’s safety.

What Program Sponsors and Covered Members Need to Do

To assure that services are covered, both members and the Study Abroad program sponsor must adhere to certain guidelines, including:

- advising HTH Worldwide’s 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 all times;
- not making or attempting to make arrangements without DRUM’s agreement;
- contacting HTH Worldwide’s 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 any member, or loss, destruction, or damage to their property.
Where a Covered Member is entitled to any refund on unused tickets or returnable deposits or advanced payments, the Covered Member or the Program Sponsor must pay the refund to DRUM.

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

What is Not Covered?

A partial list of circumstances where DRUM will not be obliged to provide assistance includes:

- DRUM’s advice is not followed
- The evidence available to DRUM shows there is no direct threat to member safety.
- Members take part in any political activity in the host country.
- The emergency results from members’ actual or alleged violation of the laws of the host country.
- The emergency results from members’ failure to possess the required immigration, work, residence or similar visas or permits, or other relevant documentation.
- At inception of travel, members or program sponsors had prior knowledge of the covered event or had received information of any specific matter, fact or circumstance which would lead to the covered event.
- DRUM is not able to provide assistance without breaching any applicable laws or regulations.
- Any information provided by members or program sponsors is knowingly fraudulent or exaggerated, or if there has been a failure to disclose a material fact.

Coverage Limits

DRUM’s obligation to pay for any one member’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 a member to be moved to a safe haven during an evacuation, DRUM shall provide up to ten (10) days’ lodging in reasonable accommodation where the member is delayed at a safe departure point. DRUM shall also provide air travel of a reasonable standard to return the member 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 accommodation 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, Mali, Sudan, Syria, Somalia or Yemen require written agreement from DRUM prior to travel.

The Application and Service Agreement contain the complete list of plan 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.

Covered Services are provided in conjunction with and are separate from Worldwide Insurance Services, LLC Blanket Accident & Sickness policies. This brief outline of the indemnified services does not contain all terms and conditions. The full terms and conditions of indemnified services are specified in the Application and Service Agreement (which is not an insurance policy). This is not a contract of insurance.