



Planning a Getaway or Extended Trip?

HTH Worldwide

Whether you are on the road for a week or six months, enjoy peace of mind with travel insurance. The best travel plans combine health insurance with top-notch international medical assistance services to help travelers stay safe and healthy.

Why is a good travel plan so important?

- Even if you are already enrolled in a health plan, your coverage is limited when you travel abroad. In fact, your plan may not pay to have you safely evacuated if you are critically ill.
- Where do you turn to learn which hospitals and doctors meet your standards? Keep up with breaking news about health and safety threats? Translate key medical terms and brand-name drugs?
- How do you find a western-trained, English-speaking doctor with the appropriate skills? How do you arrange a convenient appointment and avoid claim forms?
- Outside the United States, most hospitals won't provide any treatment until the hospital has received a guarantee of payment, which is rarely issued by a U.S. based health carrier. Without travel insurance, you'll likely pay in advance--as much as tens of thousands of dollars, if your credit card limit allows.

The Solution

Travel insurance that includes online and telephone assistance services helping you develop contingency plans and manage the unexpected.

What kind of coverage is available?

There are three types of benefits to consider. They are available as primary and supplemental coverage.

- 1 **Health Insurance** pays doctor and hospital bills, and in some cases dental care and prescription drugs.
- 2 **Medical Evacuation** pays for medically necessary commercial airline tickets or air ambulance evacuation to access appropriate treatment.
- 3 **Trip Cancellation** pays non-refundable expenses in case you have to cancel or interrupt a trip for medical or other reasons.

HTH Worldwide offers a variety of travel insurance plans that fit every need.

Please see reverse for plan highlights.

TravelGap® Single Trip

Primary and supplemental health insurance plans.

IDEAL FOR LEISURE TRAVELERS

- Medical limits up to \$1,000,000 and medical evacuation up to \$500,000
- Pre-existing condition coverage available in the TravelGap Single Trip Excursion plan

TravelGap® Multi Trip

Supplemental health insurance to fill the gaps in managed care or Medicare benefits when you leave home.

DESIGNED FOR ANYONE TAKING MORE THAN ONE TRIP PER YEAR

- Medical limits up to \$250,000 and medical evacuation up to \$500,000
- No exclusion for pre-existing conditions

TripProtector

Comprehensive benefits to protect a vacation investment.

IDEAL FOR LEISURE TRAVELERS GOING ON A CRUISE, TOUR OR BOOKING A SPECIAL RENTAL PROPERTY

- Trip cancellation and interruption coverage including financial default for travel suppliers
- Pre-existing conditions covered if purchased within 24 hours of final trip payment
- Includes up to \$250,000 in medical protection and up to \$1,000,000 for medical evacuation

HTH Also offers plans for the global traveler — **Global Citizen** and **Global Student Health**.

HTH Worldwide Global Health and Safety Services — Because Insurance Isn't Enough

HTH customers use powerful online search tools through the web to review detailed profiles of thousands of contracted doctors, dentists, clinics and hospitals in over 170 countries outside the U.S. With its 24/7 Global Health and Safety Services, HTH stands ready to help schedule appointments and facilitate payment by HTH. Access to these services is backed by HTH's 24-hour call center.

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