

Union College International

Student Health Insurance 2016-17

- **\$250,000** per Injury or Sickness
- **\$250,000** Period of Coverage (length of program) Maximum Benefits
- Period of Coverage Deductible (what you pay first): **\$0 per injury or sickness**
- Maximum Out-of-Pocket Expense (what you pay for medical services): **\$2,500**
- Doctor's visits: **100% of Reasonable Expenses after \$20 Copay**
- Inpatient Hospital Services, Hospital and Physician Outpatient Services: **100% of Reasonable Expenses after \$50 Copay**
- Emergency Hospital Services (ER): **100% of Reasonable Expenses after \$100 Copay**
- Accidental Death and Dismemberment: **\$10,000**
- Repatriation of Remains: **\$25,000**
- Medical Evacuation: **\$50,000**
- Bedside Visit (immediate family travels if insured is confined in a hospital): **\$1,000** for one round-trip air fare ticket and hotel accommodations
- Maternity Care for a Covered Pregnancy: **100%** of Reasonable Expenses
- Inpatient Treatment Mental and Nervous Disorders, Drug and Alcohol Abuse: Reasonable Expenses for a period of **30 days**
- Outpatient Treatment Mental and Nervous Disorders, Drug and Alcohol Abuse: Reasonable Expenses up to **\$1,500**
- Repairs to sound, natural teeth due to Injury Only: **100%** of Reasonable Expenses up to **\$500**
- Outpatient Prescription Drugs: **\$10 copay for generic drugs - \$20 for brand name drugs**
- Pre-Existing Condition Limitation: **Pre-Existing Conditions are covered with no waiting period**

How To Use Your Insurance:

Keep your ID card on you at all times. Go to www.hthstudents.com to register and receive access to additional information and services.

In the event of a medical emergency: As an HTH customer, you are eligible for Global Health and Safety Services, 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)

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.

Contact Information:

HTH Worldwide

(Insurance Company)

888.243.2358

Email: customerservice@hthworldwide.com

Web: www.hthstudents.com

Call for specific coverage questions

Palmer Student Programs

(Servicing Broker)

844.545.4251

Email: tim@palmerstudent.com

Web: www.palmerstudent.com

Call for general information

Additional Benefits Available on www.hthstudents.com:

Download **mPassport** to have access to all additional benefits on your mobile device.

View "My Benefits" to view plan details and print additional ID Cards

Search Doctors, Hospitals and Pharmacies in International Locations

Medical Phrases and Drug Translations Guides

Articles, News and Health & Safety Information for International Destinations

*This is a brief summary of coverage and does not include full policy details. Please see the Certificate of Coverage (on file with Union College) for full policy benefits, exclusions and limitations. Should there be a difference in wording, the certificate controls.