

# Union College Study Abroad

## Student Health Insurance 2015-16

- **\$250,000** per Injury or Sickness
- **\$250,000** Period of Coverage (length of program) Maximum Benefits
- Maximum Out-of-Pocket Expense (what you pay for medical services): **\$0**
- Doctor's visits: **100% of Reasonable Expenses**
- Hospital, including Inpatient, Outpatient and Emergency: **100% of Reasonable Expenses**
- Accidental Death and Dismemberment: **\$10,000**
- Repatriation of Remains: **\$25,000**
- Medical Evacuation: **\$100,000**
- Bedside Visit (immediate family travels if insured is confined in a hospital): **\$1,500** for one round-trip air fare ticket and hotel accommodations
- Maternity Care for a Covered Pregnancy (conception must occur while covered on the plan): **100%** of Reasonable Expenses
- Inpatient Treatment for Mental and Nervous Disorders, including Drug and Alcohol Abuse: Reasonable Expenses up to **\$5,000** for a period of **30 days**
- Outpatient Treatment for Mental and Nervous Disorders, including Drug and Alcohol Abuse: Reasonable Expenses up to **\$1,000**
- Repairs to sound, natural teeth due to Injury Only: **100%** of Reasonable Expenses up to **\$500**
- Outpatient Prescription Drugs: **100% of Actual Charge**
- Pre-Existing Condition Limitation: **Pre-Existing Conditions are covered**

### How To Use Your Insurance:

**Keep your ID card on you at all times.** Go to [www.hthstudents.com](http://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](mailto:assist@hthworldwide.com).

### Contact Information:

#### HTH Worldwide

(Insurance Company)

888.243.2358

Email: [customerservice@hthworldwide.com](mailto:customerservice@hthworldwide.com)

Web: [www.hthstudents.com](http://www.hthstudents.com)

Call for specific coverage questions

#### Palmer Student Programs

(Servicing Broker)

844.545.4251

Email: [tim@palmerstudent.com](mailto:tim@palmerstudent.com)

Web: [www.palmerstudent.com](http://www.palmerstudent.com)

Call for general information

### Additional Benefits Available on [www.hthstudents.com](http://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.