Emergency Assistance
Medical Emergency, 24/7 Assistance Services

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Programs Administered by:
Claims, Eligibility and Coverage Questions

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ELIGIBILITY
The following eligibility requirements apply:
1) Only those persons designated on a census as Covered Members on the Application shall be eligible for services under this Program where the appropriate fee has been paid; 2) Membership in the HTH Worldwide Health and Safety Assistance Services Program continues only for the period for which the program fee has been paid by the Program sponsor; 3) HTH's approval and coordination for payment of reasonable costs for Assistance Services provided under this Membership Agreement will be subject to the underlying medical necessity of the particular Service. In any circumstance hereunder, when applicable, approval will be subject to a Member's ability to receive adequate medical treatment in the United States.

OVERVIEW OF ASSISTANCE SERVICES
HTH's Health and Safety Assistance Services Program provides a continuum of services helping international students participating in a study abroad course in the United States manage routine, urgent and emergent medical issues. HTH responds by helping Members to identify and access quality healthcare services.

Pre-Tavel Planning and Promoting Access to Care
- Itinerary-based Medical Contingency Plan-- a pre-departure report with detailed profiles of destination specific health and safety risks and top medical resources that conform to individual travelers' itineraries.
- Personal Health Profiles-- secure web pages that enable travelers to store medications and physicians; used as a reference when treatment is needed far from home.
- Travel Vaccination Guide-- allows Members to easily determine which diseases are endemic to their destination and which vaccinations they need to stay healthy.
- Travel Clinic Locator-- allows Members to book appointments with a travel medicine professional who can provide advice and vaccinations prior to travel.
- Notable Hospital and Clinic Profiles-- information about providers can be made available to assist Members find care when inside the United States.
- Brand name drug translations-- yield the county-specific brand name under which common prescription and over-the-counter medications are sold. Includes the names, generic equivalent, availability and preparation of 350 brand name drugs in 24 countries.
- Medical Phrase and Term Translations-- capture idiomatic healthcare terms ("hay fever", "CAT scan") and critical healthcare phrases ("When can I travel?") in the six most commonly spoken languages.
- Health and Safety Alerts-- warnings published on health hazards, disease outbreaks and security threats around the world.
- Security Profiles-- provides Members with up-to-date information about political climate, communication infrastructure, prevalence of crime and terrorism and the reliability of police, hotels and transportation.

Travel Assistance Services
- Prescription Drug Replacement-- if a Member loses or exhausts his/her supply of prescription medications, HTH will assist in replacing the medication via shipment or local pharmacy, with a guarantee of payment from the Member by credit card.
- Contact Lens Replacement-- if a Member loses his/her contact lenses, HTH will assist locating a source for replacing the lenses.
- Advance of Medical Payment-- if healthcare providers require payment in advance, HTH will assist the Member to make payment in cash, if necessary, with a guarantee of payment from the Member by credit card.
- Passport Replacement/Embassy Referral-- if a passport is lost or stolen HTH will refer them to the most convenient and appropriate embassy or consulate.
- Legal Referral-- when a Member encounters issues that require legal advice, HTH will refer them to legal professionals.
- Lost Baggage Retrieval-- if a Member's baggage is lost or delayed in transit, HTH will assist in working with the airline to resolve the issue.
- Translation Services-- if language barriers are encountered, HTH will refer Members to an appropriate telephonic service.

Managing Serious Medical Conditions
- Monitoring Medical Condition-- when a Member is receiving inpatient care, HTH case managers and medical director will coordinate in the assessment of the medical condition with local medical personnel using the latest medical standards to determine whether the Member should be moved to a higher level of care or evacuated.
- Medical Evacuation-- when medically necessary and subject to the HTH Worldwide's prior approval and coordination, HTH Worldwide will coordinate and pay for a medically supervised return to the Members permanent residence in his/her Home Country or, if appropriate, to a health care facility closest to a Member's permanent residence. If a Member is involved in an Accident or suffers a sudden illness requiring Emergency Medical Services while traveling inside the United States and adequate medical facilities are not available in a life threatening situation, HTH Worldwide will coordinate and pay for a medically-supervised evacuation to the nearest appropriate medical facility. The determination of whether a medical condition constitutes an emergency and whether area facilities are capable of providing adequate medical care shall be made by physicians designated by HTH Worldwide after consultation with the attending physician on medical factors. As part of a medical evacuation, HTH Worldwide shall also make all necessary arrangements for ground transportation to and from the hospital, as well as pre-admission arrangements, where possible, at the receiving hospital. All evacuations must be approved and coordinated by HTH Worldwide.
- Bedside Visit-- if a Member is hospitalized for seven or more consecutive days, HTH Worldwide will arrange and pay for the cost for one economy round-trip air fare ticket for a family member. HTH services do not include coordination of or payment for accommodation, meals, ground transportation and other incidentals.
- Repatriation of Remains-- if a Member dies while inside the United States, HTH Worldwide will pay the necessary expenses incurred for the repatriation of the Member's remains to his/her Home Country in a manner approved and coordinated by HTH Worldwide.

EXCLUSIONS/RESTRICTIONS ON MEDICAL EVACUATION SERVICES
1. Unless they are approved in advance and in writing by HTH Worldwide and/or arranged by HTH Worldwide. This exception shall not apply to Emergency Medical Evacuation from remote areas when HTH Worldwide cannot be contacted in advance and delay might reasonably be expected to result in loss of life or harm to the Member.
2. In connection with any event occurring when the Member is outside of the United States.
3. For member-related activity in a fixed wing aircraft owned or leased to the Member.
4. For any conditions related to the Member engaging in any form of aerial flight except as related to Accident or injury occurring while the Member is engaged in caving, mountaineering or rock climbing.
5. For any conditions incurred due to emotional, mental or psychiatric illness.
6. For any conditions related to childbirth, miscarriage or pregnancy. This exception shall not apply to any abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn child during the first twenty-four (24) weeks of pregnancy.
7. Relating to Accident or injury occurring while the Member is engaged in caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning hang gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis.
8. For any conditions incurred due to emotional, mental or psychiatric illness.
9. Relating to self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, or sexually transmitted diseases.
10. For any conditions related to the Member engaging in any form of aerial flight except as a passenger on a scheduled airline flight; as a passenger on a licensed charter fixed wing aircraft over an established route; as a passenger traveling on a business related activity in a fixed wing aircraft owned or leased to the a Member.
11. If the Member was engaging in the commission of, or the attempt to commit, an unlawful act.
12. For injuries incurred as a result of the Member engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.
13. For injuries incurred as a direct result of nuclear reaction or radiation.

For medical evacuation and repatriation for trips that exceed 90 days or more in length HTH Worldwide at its sole discretion will assist Members on a fee-for-service basis for interventions falling under the above Exceptions.