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# HTH Study Abroad and Travel Insurance FQA

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## ***Who is required to have HTH blanket accident and sickness insurance?***

- Any student up to age 49 who is traveling abroad with a Miami University program.
- Students age 50 and older are not required to carry this coverage.
- MU Directors/Instructors are not required to carry this coverage since Miami University has a policy that covers directors. More information can be found at the MU Benefits website at <http://www.units.muohio.edu/bussvcs/ForeignTravel.htm>
- Directors/Instructors not associated with the university are not required to carry this insurance

## ***Who is responsible for ensuring the students have this coverage?***

*It is the responsibility of the director to obtain a copy of each student's ID card. These copied can be turned in with the emergency contact information to the office of Continuing Education.*

## ***What is the benefit of all students carrying the same coverage?***

*Personal insurance is great but,*

- *HTH Worldwide maintains a 24/7/365 call center to assist HTH Worldwide members with everything from routine requests to medical emergencies. Should an unfortunate event occur to a student or the entire group, the director will be able to contact one number (toll-free and toll number which accepts collect calls) for direction and service.*
- *Most personal insurances do NOT cover dismemberment and repatriation of remains*

## ***Do we have a new information brochure from HTH that can put with our forms?***

- *2006-2007 hard copy brochures at the Office of Continuing Education 529-8600*
- *2006-2007 electronic version PDF brochure at the Office of Continuing Education 529-8600*
- *It can be downloaded from the <http://www.HTHstudents.com> website by typing in the access code on the left hand side of the screen and then downloading the brochure. This information is on page 18 of the Miami University Guidelines for Study Abroad Programs booklet.*

## ***Is the group access code the same as last year?***

*The code did not change from last year. It is still CNX-4745*

## ***How can I pay for and enroll for HTH insurance?***

- *By Visa, Mastercard, American Express and Discover*
  - *over web at [HTHstudents.com](http://www.HTHstudents.com) using the access code*
  - *by phone 1.888.350.2002*
  - *by faxing the enrollment form to 1.866.281.1643*
- *By check made payable to "HTH Worldwide Insurance Services"*
  - *by mailing the enrollment form by USPS*
  - *by faxing the enrollment form to 1.866.281.1643*
- *Alternatively, if the director would like to arrange roster enrollment, this can also be accommodated.*

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## **How much is the insurance?**

*Pricing is weekly*

Age Group (student's age)	Participant	Spouse	One Child	2 or more Children
Up to 49 (Weekly)	\$10.50	\$42.00	\$15.75	\$31.50
50 to 64 (Weekly)	\$42.00	\$126.00	\$15.75	\$31.50
64 and up	\$84.00	\$252.00	\$15.75	\$31.50

**For pricing, if a participant is in one age bracket (i.e. 49 years old and pays 10.50 per week) and her husband is in a different age bracket (i.e. 63 years old), does the husband pay rates from her (the participants) age bracket or rates from his age bracket?**

*The premium is actually based on the participant's age bracket, so the premium would be \$42/week.*

## **Will HTH accept the all the dates of the course?**

*The time period you are out of the country must start before 9/1/07 for these rates to apply. For travel that departs on or after 9/1/07, those rates will be associated with the following year's premium rates, which may or may not be different.*

## **What happens if I am out of the country for 8 days, do I pay for 2 weeks? -**

*Correct, once beyond the 7th day, the premium would be for two weeks*

## **When and where will my coverage be effective?**

- *The coverage will be effective at 12:01 A.M. on the day which is at least 24 hours after the time and date of the receipt of the enrollment form.*
- *HTH Worldwide products are effective worldwide, outside of your home country.*

## **Will HTH provide coverage for Miami University students traveling to state department warning list locations, such as Nepal, Israel and Kenya?**

*HTH covers students traveling worldwide regardless of travel warnings.*

## **If a student is going on a study abroad workshop with the university, but plans to either go early or stay longer than what the program is set for, can the student purchase insurance for this extra personal travel time at the same rate as the Miami contract?**

*As long as the majority of the time overseas is in an international educational activity, students can purchase insurance for those time periods as well.*

## **Do you know how long it takes for each person to receive their HTH ID card?**

- *ID cards are mailed to the student within 48 hours of enrollment on the web – allowing for mail time between PA and OH, generally it would take another 4-5 days in the mail.*
- *The student can go to the website to obtain their number and print their card at no charge before receiving the card. This should help in getting all the information on the emergency contact form before they send it back to us.*

## **Will the HTH card be sent directly to the person who has enrolled and not to Miami?**

*Yes, ID cards will be sent to the student and in addition, one can print a replacement ID card on-line.*

## **Does HTH insurance provide coverage for vision and dental?**

- *HTH does provide vision care for problems such as a detached retina or glaucoma, etc., but does not cover routine care/maintenance such as eyeglasses or contacts.*
- *HTH does provide limited accidental dental benefits for repairs to sound, natural teeth required due to an injury.*

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## **What is meant by “Bedside Visit” in the HTH insurance brochure?**

*Should a HTH covered participant need to return home early from an abroad program due to their own medical reasons, HTH provide 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 (1) person.*

## **What is the process for using the HTH insurance for pharmacy services, doctor’s visit or hospitalization while abroad?**

- For Pharmacy Prescriptions
  - Pharmacies are going to expect payment up front.
  - One can obtain the needed medication and fill out the short “Prescription Drug Claim Form” and you will be reimbursed.
- For Doctor’s office and Hospital Visits
  - It is best when possible to call us up front so that we can arrange for a guarantee of payment for services, thus little or no out of pocket expense.
  - If the student is unable to contact us up front the doctor or hospital may require payment out of pocket, which we want to avoid as MU students will be much better served if we can take care of this up front.
  - Simply fill out of the “International Student Claim Form” to be reimbursed for expenses.
- For Emergency Visits and Hospitalization
  - HTH will provide insurance when contacted by the participant or the facility. Usually in this case, the dollar figure quickly rises and thus the hospital is proactive in ensuring payment by contacting HTH.
- Whenever possible, call HTH first when you need coverage.

## **As a student or director going abroad with HTH insurance, how can I obtain a list of doctors or medical facilities in the area I am traveling to that have a relationship with HTH insurance services?**

*Log in to HTHstudents.com, for doctors, go to the “Doctor Search” tab, choose “International Destinations,” type in the destination city and country and click “Search.” A list of HTH providers within 25 miles of your destination comes up categorized by specialty. For medical facilities, go to the “Health and Security” tab, choose “CityHealth Profiles” and enter the destination country and city to see a list.*

## **For filing a claim, it reads that you must provide "academic enrollment" verification. What does academic enrollment verification mean in terms of spouse and children coverage?**

- HTH has a general disclaimer on their website as they want to make sure that the participant is eligible and is undertaking an “international educational activity”. A husband or child’s status would be immaterial to the coverage as he or she is a dependent. HTH only requires that dependents enroll in the program within 31 days of the participant’s enrollment or within 31 days of a “life event.”
- For “academic enrollment verification”, HTH generally asks this only for really high dollar claims or if they suspect that there is fraud involved. Sometimes people will claim to be a student on a program when they are not so that they can get student insurance to cover their medical problems. For the most part, HTH simply e-mails the client (i.e. MU Continuing Education) and ask if a student is indeed who they say they are.

## **Will exceptions be made?**

*Exceptions will be made on an individual basis.*

## **Whom can I call if I have further questions about HTH insurance?**

*Please feel free to call the Office of Continuing Education. Lindsay Carpenter is the HTH contact and can be reached at 513.529.8609 or oswalldr@muohio.edu*