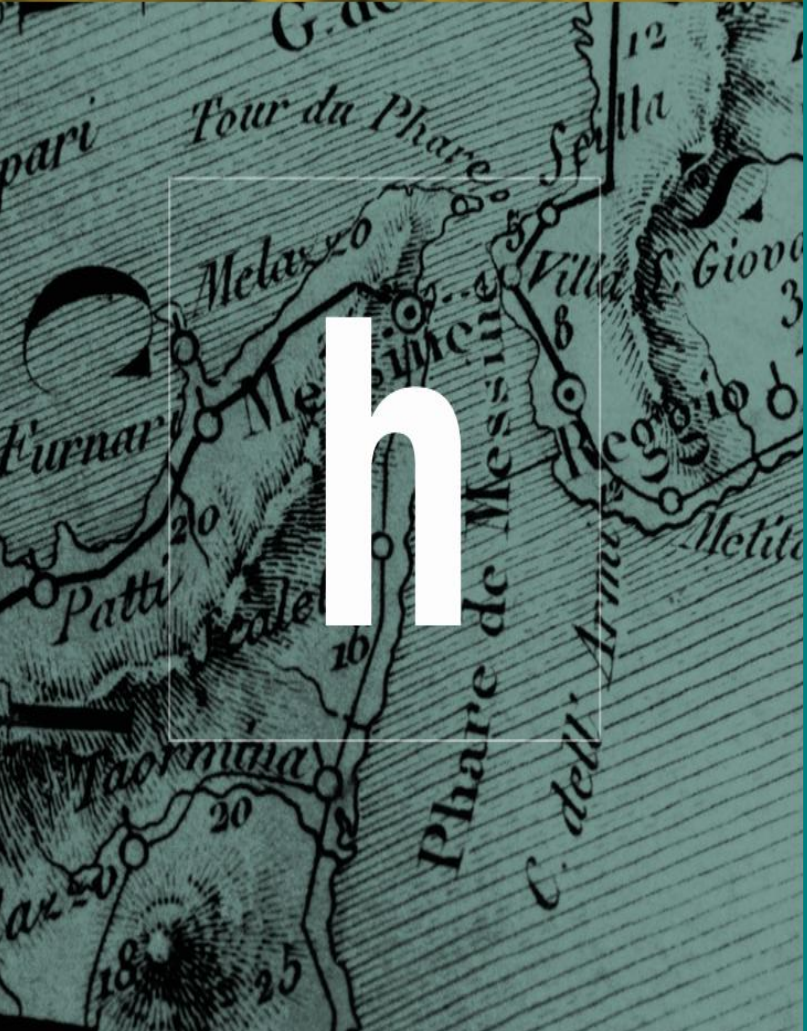




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SAINT MARY'S COLLEGE STUDY ABROAD

Global Health and Safety Services and Insurance Program Guide 2011-2012

Program Administrator

HTH Worldwide

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Radnor, PA 19087
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Medical Insurance Benefits Underwriter

BCS INSURANCE COMPANY

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I. Overview

Welcome to Peace of Mind Worldwide

You can reach your international education goals if you stay healthy. The purpose of this insurance program is to help you arrange and pay for quality medical care when you need it – even if you're far from home.

This pamphlet is intended to help you take advantage of the many benefits and services included with this program, which is brought to you by HTH Worldwide.

HTH Worldwide is the leading provider of health insurance for international students at U.S. universities and an innovator in online healthcare information, medical assistance and insurance services for leisure and business travelers around the globe.

Each year, tens of thousands of international students and scholars as well as leisure and business travelers, protect themselves and their families with HTH insurance. Our programs combine comprehensive, competitively priced insurance protection with critical travel health information and online medical assistance services.

Our mission is to provide the international education community with quality health insurance programs designed to meet the highest expectations for service.

II. Before You Go

Use This Study Abroad Checklist

Many of these recommendations are provided by HTH Worldwide's international community of physicians.

- Learn about the specific health risks of your destination and obtain vaccinations from a qualified physician**
 - Be aware of the risks associated with your host country. Is the water safe to drink? Do malaria and yellow fever occur?
 - Remember that some vaccines require time to take effect or need multiple injections over a few months.
 - Confirm that your standard vaccines (i.e., diphtheria/tetanus) are up to date.

- Visit your primary care physician and dentist and obtain all medical histories/records**
 - Ask whether any routine tests can be performed prior to departure.
 - Confirm whether your primary doctor is willing to consult from abroad.
 - Obtain medical records detailing medical history as well as current problems and treatment.
 - Obtain duplicates of important test results and bring two copies of everything.
 - Consider storing your personal medical history on the web via an online service.

- Select an English-speaking, qualified physician in your destination and arrange an introductory appointment**
 - Review as much physician information as possible, including medical education, board certification status, special interests.
 - Make sure the physician is on the medical staff at a major hospital.
 - Consider visiting the doctor upon arrival, before you have any illness, to become acquainted.
 - Ask how the doctor can be reached after hours.
 - If your current program does not allow cashless access to doctors, bring cash on the first visit, and be sure to obtain a receipt to submit with your insurance claim for reimbursement upon return to the U.S.

- Translate the names of prescription medications you use**
 - Determine the commercial brand names of past and present medications in your host country using a drug information guide (available at hthstudents.com – click on the Translation Guides tab to access the HTH Drug Translation Guide).
 - Learn the generic names, which may be familiar to physicians and pharmacists if the brand name is not recognized.
 - If you require injections (i.e., allergy, insulin), get a letter from your doctor describing the shots components.

- Pack medications, a first aid kit and a reference book about common medical conditions and their treatment**
 - Carry an adequate supply of your medications (at least six months) in case there is a delay in finding an equivalent supply;

- pack half this amount in your carry-on bag.
- Bring extra prescription glasses and contacts and their prescriptions.
- Bring an extensive first aid kit that includes: bandages, splints, tweezers, over-the-counter medications, vitamins, analgesics, decongestants, antacids, contact lens solution, sunscreen, bug repellent, contraceptives.
- If you have severe allergies, bring injectable epinephrine for unexpected allergic reactions.
- Leave all medications in their original bottles and include a physician's letter of explanation in your medical records.

Understand the healthcare system in the destination country

- Be knowledgeable about the foreign health care system. What hospitals are preferred for routine care, trauma or emergencies? What is the difference between private and public hospitals regarding quality of care and availability of services?
- Learn not only the emergency telephone numbers for ambulance, fire, poison control and other such resources, but also whether these numbers, and the ambulance system are reliable.
- Have a basic knowledge about pharmacies – hours of operation, product reliability and staff trustworthiness.
- Prescriptions you receive in your destination may not be labeled with directions. Take care to make sure you are clear on the instructions.

Master the local medical lingo

- Learn or have available key medical phrases.
- Be familiar with the medical, not simply lay, term for your key medical conditions.

Develop a contingency plan for serious illness

- Know how to get out of the country as quickly as possible in case a better medical facility is needed.
- Have an evacuation plan, which can be shared with friends and family, both at home and abroad. Do you have a medical evacuation assistance benefit? If so, how do you contact the assistance company? What is the preferred hospital in your home country for transfer? How can a transfer be arranged? What host country facility or regional referral center is preferred if transport home is medically unwise?

Prepare for the psychological aspects of life abroad, including culture adjustment and culture shock

- Quickly gain an appreciation for your host country's language, culture, and history while retaining a sense of humor and positive outlook.
- To deal with culture shock, hone your coping skills. (i.e., knowing and liking yourself, having a sense of competence, having friends and continuing activities you enjoy).
- Keep in touch with friends and family at home.
- Exercise to enjoy improved mood and better sleep.
- Because an overseas experience can worsen or even precipitate mental illness, do not hesitate to seek the advice of a mental health professional or primary care physician.

Recognize that despite significant variations in the delivery of healthcare services, the U.S. way is not the only effective way

- Many travelers abroad are pleasantly surprised by their experiences with foreign physicians.
- It is common in some countries for medical doctors to make house calls and answer their own telephones.

➔ **Get to Know Global Health and Safety Services**

- Because your safety and health are at risk abroad. After all, what good is your health plan if you can't find a doctor you can trust?
- To stay safe and healthy, you need to understand the risks, the treatment options and the language of care before anxiety and pain cloud your judgment.
- It's a small investment of time with a big payoff in health, safety and peace of mind.

➔ **Put These Global Resources to Work When You Need . . .**

- To know what to do in case of emergency
- A prescription filled properly
- A qualified, cooperative English-speaking doctor
- A prompt appointment with a qualified doctor
- To manage a chronic illness
- To arrange travel and visas for medical treatment
- To navigate the local medical system and health risks
- To describe your condition in the native language
- To stay informed about new threats to your health and safety
- A medical contingency plan

➔ **It's easy. . .**

See detailed instructions below and start clicking.

Sign-In Instructions

Information and answers to most questions for students, scholars and faculty is available online, 24 hours, 7 days per week at hthstudents.com. Instructions for Access are as follows:

1. Go to hthstudents.com and click on the **'Welcome! Please Sign In'** link in the top right-hand corner.
2. Login with your e-mail address, click on 'No, I'm a new customer' and then, 'Sign In'.
3. Enter the first nine digits of your certificate number (see ID card above), re-confirm your e-mail address and hit 'Submit'. If you don't have a certificate number, please contact your advisor, or call HTH Worldwide at 1.866.281.1668.
4. Review and accept the brief Site Use Agreement.
5. Enter your first and last name, create a password (must contain letters and at least 1 number), confirm password and hit 'Submit'.

III. Guide to Personalized Services

Well PreparedSM

An important companion to international living, the Well Prepared profile is a series of personal web pages used by HTH members, who search the HTH Global Health and Safety databases, store pertinent information and launch requests for doctor appointments, provider recruitment, cashless access and Informed ChoiceSM second opinions.

Using this on-line interactive tool students create a personalized portfolio of critical health care information as well as initiate a relationship with a family physician or specialist in their host country. HTH Well Prepared provides a convenient way for students to identify, research and keep current all the relevant healthcare information you may need both before and during your program:

- Conveniently gather up-to-date details on health and security risks, emergency numbers, necessary immunizations, notable hospitals and clinics and reliable pharmacies in your host country, as well as countries where you will travel during your program.
- Research the availability and local brand names of prescription and over-the-counter drugs you may need during your program.
- Research the local translations for medical terms and phrases you may need to know to discuss chronic conditions with local physicians, dentists and pharmacists.
- Identify, research and select appropriate physicians for each member after reviewing individual online profiles of HTH's contracted international physician community.
- Request personalized provider recruitment by HTH from within their list of more than 11,000 pre-qualified doctors, dentists and other health care professionals if you are not satisfied with the results of your initial search using the on-line provider search tool.
- Receive email messages providing important health and travel security information relating to your host country and countries in which you expect to travel for business or pleasure.
- Request appointments with HTH providers that will also allow you to avoid payment of most charges at the time you receive health services.

Medical Emergency Contingency Plans

HTH has also designed a database of medical evacuation contingency plans to help travelers and expatriates better understand their evacuation options in case of a medical emergency. The web tool in development identifies likely evacuation plans for over 200 countries, including appropriate destination countries, notable hospitals and air ambulance choices.

Most assistance companies do not disclose their air ambulance and evacuation plans to members. Because HTH applies the same rigorous standards to selecting hospitals and air ambulances that it does to recruiting physicians, HTH readily shares this information with members, rather than maintaining an air of confidentiality common to assistance companies.

Personalized Recruitment

If an HTH Worldwide member needs a specialist in an area not currently covered by the HTH Provider Community, HTH will recruit an appropriate, qualified doctor. Working with the HTH International Physician Advisor, HTH consults local HTH physicians and facilities, HTH's internal database of over 12,000 Qualified Providers to identify appropriate options.

For example, HTH performed a Personalized Recruitment for a member who was considering relocation to Manila or Nairobi. HTH provided information about appropriate physicians in both locations who demonstrated success in managing this disease. In case the member's condition becomes unstable, HTH identified additional resources in Singapore and South Africa.

Personal Safety Intelligence

HTH also maintains other large databases designed to promote personal safety by giving international travelers convenient access to vitally important news, provider analysis and medical translation tools:

HTH publishes thousands of capsule Health and Security Alerts per year on www.hthstudents.com and www.hthadvisors.com covering the latest international health and security news. This specialized news service allows members, their families and employers to stay current on events that could affect their personal safety. All alerts are archived in a database searchable by topic and destination. By selecting keywords or destinations, members can create a personal safety profile ensuring that relevant news alerts are emailed to them daily.

CityHealth ProfilesSM are online profiles with highly specific, practical healthcare information for over 233 destinations in 100 countries outside the U.S. The HTH CityHealth ProfilesSM database is the broadest and most detailed source of information on international medical facilities available online. The database is updated regularly and continues to grow 10-20% per year in anticipation of client needs.

The screenshot displays the HTH Students website interface for a CityHealth Profile. At the top, there are navigation tabs: "Well Prepared", "My Benefits", "Doctor Search", "Health & Security", "Translation Guides", and "Featured Articles". Below these are "CityHealth Profiles" and "Security Profiles" links. A user greeting says "Welcome, John Abroad! Not you?". A search bar allows changing the destination to "Seville" with a "go" button. The selected destination is "Seville, Spain", with links for "Security Profile" and "Search for a doctor in Seville". A horizontal menu lists: "Emergency Numbers", "Notable Medical Facilities", "Embassies", "CityHealth Profiles™ to Go", "Health Info for Spain", "Vaccinations and Health Risks", "Pharmacy Information", and "Travel Resources". A map titled "Seville and Surrounding Areas" shows the Iberian Peninsula with Seville highlighted in red. Major cities like Madrid, Valencia, and Lisbon are also labeled. At the bottom, there are utility sections: "Currency Converter" (set to Euro), "Telephone (help)" (Country Code 34, City Code 95), and "Local Time (help)" (11:17:59 PM, Friday, September 24, 2004). A "CityHealth Information" section is partially visible at the bottom.

Sample CityHealthSM Profile

Safety is an increasingly important concern for most international travelers and expatriates. **HTH Security Profiles** are presented in partnership with Air Security International (ASI), a leader in the provision of security and intelligence services to multinational corporations.

Country-level information typically includes political background and cultural tips; on the city-level, the profiles cover crime and terrorism risk, reliable hotels, ground and air transportation and destination-specific advice to avoid crime, kidnapping and terrorism. HTH's unique **Ask a Security Expert** service links members to ASI security analysts for additional expert guidance.

HTH's proprietary multi-directional **Drug Translation Database** contains the brand name equivalents for over 275 common over-the-counter and prescription drugs. In 2003, HTH added Hong Kong, Singapore and Hungary for a total of 24 of the most frequently visited countries.

HTH also offers online translations of over 700 **Medical Terms and Phrases**. With the addition of Arabic in 2003, this database now covers the ten most widely spoken languages.

IV. What To Do If You Are Ill or Injured

For Non-Emergency care:

If you have Internet access, then log on to hthstudents.com, and using the instructions in this guide, locate a physician near you. HTH has already identified and certified physicians who can provide medical care in many study abroad destinations. If you do not have internet access, please contact HTH Worldwide for assistance in locating an appropriate physician.

Prior to making an appointment with a physician contact HTH's emergency assistance service for assistance with payment arrangements prior to your visit. Please identify yourself as a member of "Saint Mary's College group plan" and provide your certificate number from your ID card. In many countries providers require a "guarantee of payment" from insurance carriers at the time of visit. If this is not arranged prior to the visit, the physician may require payment up front.

For Emergency Care:

In the event of a medical emergency, students should go **immediately** to the nearest physician or hospital **and then contact HTH's emergency assistance service**. HTH Worldwide, in conjunction with its assistance providers, will continuously monitor the student's medical situation, and provide care options, if appropriate.

How to Contact HTH For Assistance:

- **HTH Worldwide Assistance Services -- +1.610.254.8771**
(collect calls from outside the United States are accepted)
- **Toll Free Inside the U.S. -- 1.800.257.4823**

Informed ChoiceSM

Once settled in their host country, students can also request personalized support to help identify options for diagnosing and treating unanticipated medical conditions that may require specialty care, either in your host country, elsewhere in the region or internationally.

- Submit an online request to the HTH Regional Physician Advisor in your country or region for a confidential review of your request and your specific situation.
- The Regional Physician Advisor will help you assess local, regional and international options via email or telephone communication with you and your treating physician as needed.
- Your options will be described via e-mail, and if you choose to access another participating HTH specialist or facility, the HTH online appointment-scheduling tool may be used.
- Using Informed Choice will give you the peace of mind of knowing that you have access to the expertise of more than 90 HTH Regional Physician Advisors around the world, who are recognized leaders in expatriate health care with extensive knowledge of their region's health care system.

Appointment Scheduling and HTH DirectSM

Using the web or the telephone, HTH Worldwide members can request appointments within the HTH International Provider Community. Participating providers respond within hours often making their services available on an expedited basis. Members can also request HTH Direct Pay with participating providers. Any co-payments and deductibles are waived while HTH Worldwide pays the participating physicians directly.

Building on longstanding relationships with prominent international physicians, HTH has introduced cashless outpatient healthcare via the HTH DirectSM program. The program is available in locations with a concentration of plan members and allows members to access primary care from selected HTH physicians who have agreed to invoice HTH directly for all covered charges. HTH DirectSM physicians are identified by the HTH DirectSM logo next to the physician's name in the online provider directory. No pre-certification or prior guarantees of payment are required. HTH DirectSM physicians are also available 24/7 via mobile phone to members in case of emergency.

V. Health Insurance Benefits

What is Covered under the Plan?

**SCHEDULE OF BENEFITS
TABLE 1**

	Limits Eligible Participant	Limits Spouse	Limits Child
COVERAGE A – MEDICAL EXPENSES			
Period of Coverage Maximum Benefits	\$100,000	\$100,000	\$100,000
Maximum Benefit per Injury or Sicknesses	\$100,000	\$100,000	\$100,000
Period of Coverage Deductible	\$0 per Injury or Sickness	\$0 per Injury or Sickness	\$0 per Injury or Sickness
COVERAGE B – ACCIDENTAL DEATH AND DISMEMBERMENT	Maximum Benefit: Principal Sum up to \$10,000	Maximum Benefit: Principal Sum up to \$5,000	Maximum Benefit: Principal Sum up to \$1,000
COVERAGE C – REPATRIATION OF REMAINS	Maximum Benefit up to \$25,000	Maximum Benefit up to \$25,000	Maximum Benefit up to \$25,000
COVERAGE D – MEDICAL EVACUATION	Maximum Lifetime Benefit for all Evacuations up to \$75,000	Maximum Lifetime Benefit for all Evacuations up to \$75,000	Maximum Lifetime Benefit for all Evacuations up to \$75,000
COVERAGE E – BEDSIDE VISIT	Up to a maximum benefit of \$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	Up to a maximum benefit of \$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	Up to a maximum benefit of \$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

**SCHEDULE OF BENEFITS
TABLE 2**

COVERAGE A – MEDICAL EXPENSES	Plan Limits
Physician Office Visits	100% of Reasonable Expenses
Inpatient Hospital Services	100% of Reasonable Expenses
Hospital and Physician Outpatient Services	100% of Reasonable Expenses
Emergency Hospital Services	100% of Reasonable Expenses

**SCHEDULE OF BENEFITS
TABLE 3
COVERAGE A – MEDICAL EXPENSE BENEFITS**

BENEFITS LISTED BELOW ARE SUBJECT TO	
1. TABLE 1 PERIOD OF COVERAGE MAXIMUMS, MAXIMUMS PER INJURY AND SICKNESS, DEDUCTIBLES, COINSURANCE, OUT-OF-POCKET MAXIMUMS;	
2. TABLE 2 PLAN TYPE LIMITS	
MEDICAL EXPENSES	Covered Person
Maternity Care for a Covered Pregnancy	Reasonable Expenses. Conception must have occurred while the Covered Person was insured under the Plan.
Inpatient treatment of mental and nervous disorders including drug or alcohol abuse	Reasonable Expenses
Outpatient treatment of mental and nervous disorders including drug or alcohol abuse	Reasonable Expenses
Treatment of specified therapies, including acupuncture and Physiotherapy	Reasonable Expenses up to \$5,000 Maximum combined total for Inpatient and Outpatient care, up to 30 days immediately following the attending Physician's release for rehabilitation following a covered Hospital confinement or surgery per Period of Coverage.
Routine nursery care of a newborn child of a covered pregnancy	Reasonable Expenses up to \$500 Maximum per Period of Coverage
Repairs to sound, natural teeth required due to an Injury	100% of Reasonable Expenses up to \$500 per Period of Coverage maximum
Outpatient prescription drugs	100% of actual charge
Hearing Services	100% of Reasonable Expenses up to \$1,000 per individual hearing aid per ear every 3 years for covered Dependent Children under age 24.
Scalp Prosthesis	100% of Reasonable Expenses for scalp hair prosthesis for up to \$500 per Period of Coverage
Lead Poisoning	100% of Reasonable Expenses
Low Protein Food Products	100% of Reasonable Expenses

PRE-EXISTING CONDITION LIMITATION

The Insurer does pay benefits for loss due to a Pre-Existing Condition.

Limitation of Maternity Coverage

The Plan does not pay benefits for maternity coverage unless conception occurred while the Covered Person was insured under the Plan.

What is Excluded from the Plan?

Unless specifically provided for elsewhere under the Plan, the Plan does not cover loss caused by or resulting from, nor is any premium charged for, any of the following:

1. Expenses incurred in excess of Reasonable Expenses.
2. Services or supplies that the Insurer considers to be Experimental or Investigative.
3. Expenses incurred for Injury resulting from the Covered Person's being legally intoxicated or under the influence of alcohol as defined by the jurisdiction in which the Accident occurs. This exclusion does not apply to the Medical Evacuation Benefit, to the Repatriation of Remains Benefit and to the Bedside Visit Benefit.
4. Voluntarily using any drug, narcotic or controlled substance, unless as prescribed by a Physician. This exclusion does not apply to the Medical Evacuation Benefit, to the Repatriation of Remains Benefit and to the Bedside Visit Benefit.
5. Self-inflicted Injuries while sane or insane; suicide, or any attempt thereat while sane or insane. This exclusion does not apply to the Medical Evacuation Benefit, to the Repatriation of Remains Benefit and to the Bedside Visit Benefit.
6. Preventative medicines, routine physical examinations, or any other examination where there are no objective indications of impairment in normal health.
7. Services and supplies not Medically Necessary for the diagnosis or treatment of a Sickness or Injury.
8. Surgery for the correction of refractive error and services and prescriptions for eye examinations, eye glasses or contact lenses or hearing aids, except when Medically Necessary for the Treatment of an Injury.
9. Plastic or cosmetic surgery, unless they result directly from an Injury which necessitated medical treatment within 24 hours of the Accident.
10. Elective termination of pregnancy.
11. Expenses incurred as a result of pregnancy that is not covered.
12. For diagnostic investigation or medical treatment for infertility, fertility, or birth control.
13. Organ or tissue transplant.
14. Participating in an illegal occupation or committing or attempting to commit a felony.
15. While traveling against the advice of a Physician, while on a waiting list for a specific treatment, or when traveling for the purpose of obtaining medical treatment.
16. The diagnosis or treatment of Congenital Conditions, except for a newborn child insured under the Plan.
17. Expenses incurred within the Covered Person's Home Country.
18. Treatment to the teeth, gums, jaw or structures directly supporting the teeth, including surgical extraction's of teeth, TMJ dysfunction or skeletal irregularities of one or both jaws including orthognathia and mandibular retrognathia.
19. Expenses incurred in connection with weak, strained or flat feet, corns or calluses.
20. Diagnosis and treatment of acne and sebaceous cyst.
21. Outpatient treatment for specified therapies including, but not limited to, Physiotherapy and acupuncture which does not follow a covered Hospital Confinement or surgery.
22. Deviated nasal septum, including submucous resection and/or surgical correction, unless treatment is due to or arises from an Injury.
23. Loss due to an act of war; service in the armed forces of any country or international authority and participation in a riot; or civil commotion.
24. Riding in any aircraft, except as a passenger on a regularly scheduled airline or charter flight.
25. Loss arising from
 - a. participating in any professional sport, contest or competition;
 - b. skin/scuba diving, sky diving, hang gliding or bungee jumping.
26. Medical Treatment Benefits provision for loss due to or arising from a motor vehicle Accident if the Covered Person operated the vehicle without a proper license in the jurisdiction where the Accident occurred.
27. Under the Accidental Death and Dismemberment provision, for loss of life or dismemberment for or arising from an Accident in the Covered Person's Home Country.

VI. How to Use Your Benefits

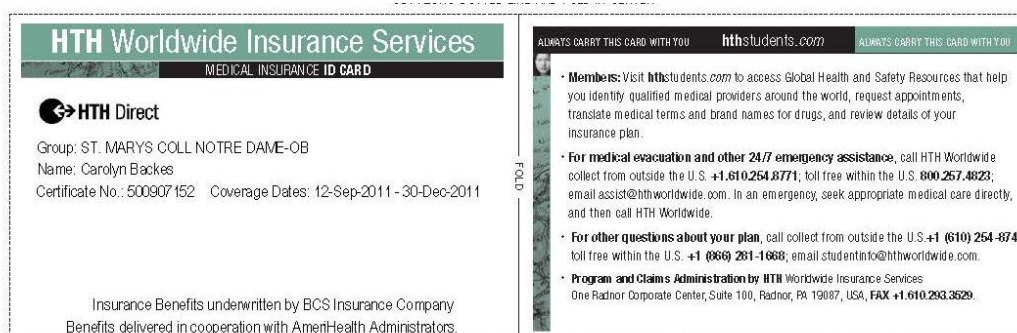
How to Enroll in the Plan

Students and their Eligible Dependents are encouraged to enroll into this program through the HTH website:

www.hthstudents.com

- Enter your group access code (COV-4804) in the field that indicates “Have a group access code?”
- Accept the site use agreement
- Complete the online enrollment form
- If paying by check, you may print out and mail in a copy of the enrollment form available online

Carry Your Identification Card



An HTH identification card is provided to each study abroad participant prior to departure. You or your Plan Administrator will receive it in the mail from HTH prior to departure. Emergency phone numbers are listed on the reverse side of the card.

It is important to keep this card with you at all times. It enables you to access information about your insurance plan on the web, to verify coverage for doctors and hospitals and to have the emergency phone number listed on the reverse side of the card handy in the event of an emergency.

Study abroad participants should contact HTH Customer services for a replacement card, or if you have registered on the hthstudents.com website, you can print a replacement card if needed. Your Program Administrator also has the ability to print you a replacement card.

How to File a Claim

When you show your Medical Insurance ID Card, doctors and hospitals usually send HTH Worldwide a bill for services you and your family receive.

But sometimes a doctor or hospital may ask you to pay the bill, or you may need to file a claim for prescription medication. In these cases, ask the doctor, hospital or pharmacy for a copy of the bill and a receipt for your payment. You will need these documents to allow HTH Worldwide to reimburse you.

To request reimbursement, you must submit a claims form, which is available on the hthstudents.com website and is also usually available from your program coordinator. Instructions on how to file a claim are on the back of the form.

In order to process your claim quickly and accurately, it is important to complete the form in its entirety and to send it and other necessary documents by mail to:

HTH Worldwide Insurance Services

Attn: International Claims
One Radnor Corporate Center, Suite 100
Radnor, PA 19087

Fax: +1.610.293.3529

Once we receive your claim, we may have additional questions – we will contact you. You can track the status of your claim on the hthstudents.com website.

Important Telephone Numbers

Global Assistance Services – for medical evacuation and other 24/7 emergency assistance as well as routine, non-emergency requests for health information, direct billing with physicians and hospitals, and outpatient appointment scheduling..

Voice: +1.610.254.8771; toll free within the U.S. 800.257.4823
Fax: +1.610.293.3529
Email: assist@hthworldwide.com

NOTE: In an emergency, seek appropriate medical care directly; then call HTH Worldwide.

HTH Customer Service – replacement identification cards and other general benefits information.

Voice: +1.610.254.8741; toll free within the U.S. 1.888.243.2358
Email: studentinfo@hthworldwide.com

VII. Online Resources for Parents

Helping students travel, live and study abroad safely and securely is HTH Worldwide's continuing mission. HTH's unique proposition to study abroad students and, by extension, their parents is the offer of both unsurpassed international health insurance coverage and online and telephone supported assistance. HTH's Global Health & Safety Resources are designed to help students avoid Dengue Fever, undrinkable water, a military coup, outdated hospitals, unqualified doctors and all the other health and safety challenges they may encounter.

HTH offers international students access to these services through hthstudents.com. Now, parents and guardians-in partnership with HTH Worldwide – can help their students prepare for their time abroad, and in the event of trouble, help them navigate the health and security issues they face.

With the HTH Study Abroad Parents website, HTH is expanding its commitment to promote a healthy and safe study abroad experience by including those who love the venturesome student most. Here's a sample of what you as a parent or guardian of an international student can do on hthparents.com with a focus on your student's destination:

- Help your student find a doctor or dentist outside the U.S., or find one for yourself. Review the doctor's credentials and background online –even send an email to the doctor.
- Learn emergency numbers, vaccination requirements, pharmacy standards and the names of notable hospitals and clinics.
- Review detailed security profiles.
- Review recent health and security news-and receive breaking news by email.
- Translate prescription drug names and important medical phrases and terms so they're recognizable by local medical professionals.

More generally, parents can:

- Learn about culture shock and the other emotional challenges of life abroad.
- Review your student's health insurance plan, learn how to file a claim, and download a claim form.
- Learn about your student's medical evacuation benefits.

The screenshot shows the HTH Study Abroad Parents website. At the top, there are navigation links for News, FAQs, Resources, and Home. Below this is the HTH Worldwide logo and a secondary navigation bar with links for Health Insurance, Doctor Search, Health & Security Profiles, Translation Guides, and Featured Articles. A welcome message says "Welcome! Please Sign In." The main content area is divided into several sections: a "Protection Service Knowledge" box with a photo of a woman, a "Welcome to HTH Parents" section with a photo of a family, and an "Articles" section with links to "Psychological Effects of International Study", "Watching Your Step in Other Countries", and "Ten Healthy Travel Tips for Students". There are also "Quick FAQs" and a "More Products and Services" section. A "Breaking News" section at the bottom features "Information on SARS Outbreak" and "Iraq War - update from ASI, Inc.". The footer contains links for "about us", "contact us", "copyright info", "privacy policy", and "terms of use", along with the copyright notice "Copyright © 1998-2003 Highway to Health, Inc."

hthparents.com Home Page

To register, parents need to follow these simple steps:

1. Go to hthparents.com and click on the 'Welcome! Please Sign In' link in the top right-hand corner.
2. Enter your e-mail address and click on 'No, I'm a new customer'.
3. Then, sign in one the following three ways:
 - By entering your student's certificate number and name, exactly as found on your student's HTH Identification Card.
 - By entering your student's e-mail address (if your student has registered at hthstudents.com).
 - By following a link contained within the e-mail invitation sent to you by your student from hthstudents.com.
4. Review and accept the Site Use Agreement.
5. Enter your first and last name, create a password, re-confirm your e-mail address and submit. (If you need assistance, call HTH Worldwide at 1.888.243.2358).

Like leaving home for college, studying abroad can be an eye-opening adventure for both students and their parents. With careful preparation and a partner like HTH Worldwide, the experience can be life-changing, one that students often describe as the best part of their college years.