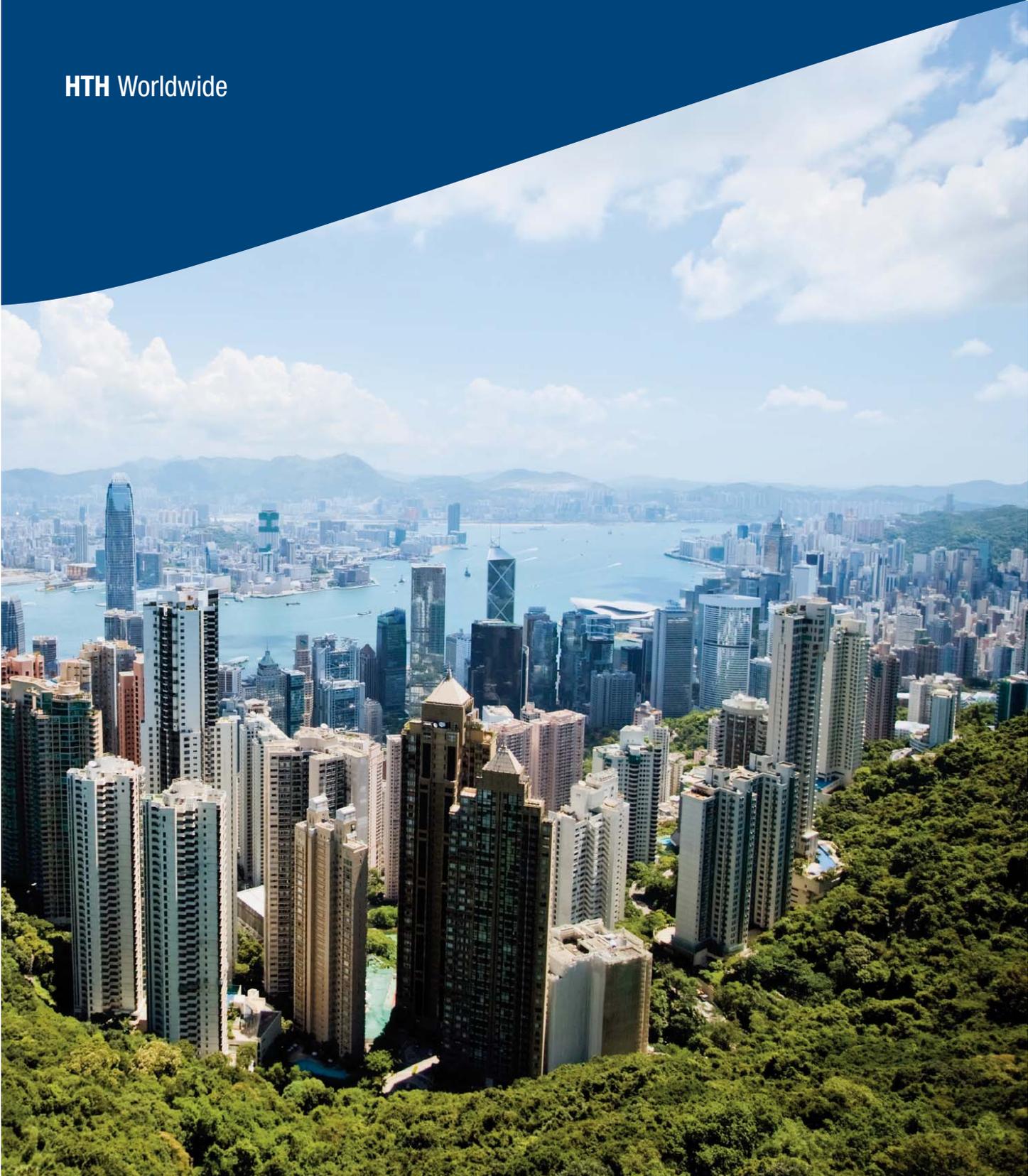


HTH Business Traveler

Medical Benefits and Services for International Business Travel

HTH Worldwide



What is HTH Business Traveler?

The Best Way to Stay Healthy and Productive

At least one-third of all business travelers suffer an illness or injury while on an international assignment. Very few know where to turn for reliable care. What's the solution? Now employers can turn to HTH Business Traveler, a group supplemental health insurance program featuring online, mobile and toll free assistance services that help travelers identify, access and pay for quality healthcare services in over 180 countries around the world, including the U.S.

HTH Business Traveler members gain convenient, cashless access to a carefully selected, contracted international physician community. Translation databases for brand name medications, medical terms and phrases, as well as health and security reports for over 720 international destinations are available online and via mobile phones. Travelers can also register for personalized health and security alerts.

By empowering the traveler to stay safe and healthy, HTH Business Traveler and HTH Worldwide's experienced international administrators make life easier for benefits managers who support global business travelers inside and outside the U.S.

HTH Business Traveler is also a convenient way to cover employees based outside the U.S. when they spend time stateside for training and short-term assignments.

HTH Worldwide
hthbusiness.com

Why Choose HTH Business Traveler Plan?

Global Health and Safety Services — Because Insurance Isn't Enough

What good is insurance if you can't find a doctor you can trust? HTH Business Traveler comes with all the tools and services members need to manage health and safety risks, including finding the right doctor and clearly communicating your medical condition. To learn more, visit hthbusiness.com.

Easy Access to an Elite International Provider Community

HTH's expanding International Provider Community is approaching over 5,000 carefully selected medical providers in almost every country in the world. Because of HTH's rigorous selection criteria, less than 2% of providers outside the U.S. qualify to participate. Covering more than 100 specialties and subspecialties, the Provider Community database is searchable online to review detailed profiles of each provider.

Participating doctors, dentists and behavioral health professionals are English-speaking, Western-trained and individually contracted to schedule office visits via HTH's online request service and to accept payment directly from HTH.

Members are always free to choose any medical provider outside the U.S. without incurring a financial penalty.

Personal Safety Intelligence

HTH maintains unsurpassed resources designed to promote personal safety by giving members convenient access to vitally important news, health and safety analysis and medical translation tools.

- Global Health and Safety news alerts published daily and delivered by email or text messages.
- City Security Profiles for hundreds of destinations in over 180 countries outside the U.S.
- Brand name equivalents for hundreds of common over-the-counter and prescription drugs in 24 of the most frequently visited countries.
- Translation of hundreds of medical terms and phrases into the ten most widely spoken languages.

Around-the-Clock Assistance Call Center

HTH maintains a 24/7, toll-free call center to assist members with everything from routine requests to medical emergencies. HTH staff has years of experience with international medical assistance and has close working relationships with its International Provider Community.

Emergency Evacuation and Centers of Excellence

HTH coordinates emergency services with a worldwide network of contracted Physician Advisors as well as air ambulance operators selected for their safety records. Members in need of life-saving medical intervention are treated in Centers of Excellence in the U.S. and around the world.

mPassport®

To prepare and protect your business travelers as they circle the globe, HTH Business Traveler provides convenient access to HTH's Global Health and Safety databases online and via mPassport. Travelers can search for a doctor and hospitals or translate medical terms, phrases and medications right from their handheld mobile device.

Personalized Member Services

Schedule an Appointment - Direct Pay

Using the proprietary, online appointment scheduling service or the telephone, members can schedule convenient office visits with HTH's contracted physicians around the world. Participating doctors bill HTH directly, and members do not need to file a claim and wait for reimbursement. HTH's Direct Pay services are also available with participating hospitals.

Create A Personal Medical Profile - Well PreparedSM

An important companion on international assignments, the Well Prepared profile is a personal web page used by members to search the HTH Health and Safety databases, store pertinent information and launch requests for doctor appointments, provider recruitment, direct pay services and treatment alternatives.

Manage Unanticipated Medical Conditions - Informed ChoiceSM

When members experience an unanticipated medical problem, they can request an opinion on treatment alternatives through the Informed Choice service. An HTH International Physician Advisor is available to discuss the member's diagnosis and treatment plan directly with the attending physician.

Request Care – Personalized Physician Recruitment

If a member needs a physician in an area not currently covered by the HTH International Provider Community, HTH will make every effort to recruit and contract with an appropriate, qualified doctor.

Advantages to Employers

Features	Benefits
Highly qualified, contracted international physician community Online Provider Search Online Provider Profiles Cashless access for both inpatient and outpatient services	Creates access to appropriate providers abroad <ul style="list-style-type: none"> • promote employee productivity • promote continuity of care • manage liability
Global Health and Security Alerts Personal Security Consults City Health Profiles SM Destination Security Reports Travel Health Feature Articles Medical Translation Guides	Promote travelers' security and wellness Reduces calls to benefit managers
Medical Evacuation Coverage	Ensures the costs are covered
Sojourn, spouse, and dependent coverage	Adds appeal to international assignments

HTH is a Recognized Leader

HTH Worldwide is a recognized leader in international health insurance and medical assistance services, serving hundreds of thousands of world travelers annually.

HTH has set new standards for international assistance and for applying stringent criteria when contracting with doctors and hospitals outside the U.S. - with the goal of delivering unrivaled service all around the world.

Highest Standards of Service

HTH Business Traveler is administered by HTH Worldwide Insurance Services to meet the highest expectations.

Strength of a U.S. Underwriter

HTH Business Traveler is underwritten by HM Life Insurance Company, Pittsburgh, PA or HM Life Insurance Company of New York, New York, NY. Both companies are rated A- (Excellent) by A.M. Best Company.

HTH Business Traveler Benefit Schedule

Supplemental Medical Coverage	
Medical Maximum¹	\$250,000 ¹
Deductible	None
Coinsurance	None
Pre-existing Conditions Exclusion²	6 months ² Waived for US outbound
Prescription Drug Coverage	Yes
Medical Evacuation and Repatriation Maximum	\$250,000
Repatriation of Remains	\$25,000
Emergency Reunion³	1 economy round trip airfare ³

Refer to policy certificate for full details. HTH Business Traveler is underwritten by HM Life Insurance Company, Pittsburgh, PA or HM Life Insurance Company of New York, New York, NY.

The plan can be enhanced to include coverage for Spouse and Dependents⁴, Business Sojourns⁵, and Accidental Death and Dismemberment.

1. Annual and per trip. Maximum covered trip duration is 180 days.
2. Pre-existing Condition means a medical condition for which medical advice, diagnosis, care, or treatment was recommended or received during the 6 months immediately preceding the Insured Group's Effective Date of Coverage.
3. Benefit is available for a family member to visit a hospitalized insured. Subject to a maximum benefit of \$1,500 and a minimum hospital stay of 7 days.
4. Spouse and Dependent coverage is available for unmarried children under age 19, or age 22 if a full-time student.
5. Sojourn is a leisure trip directly connected before, after or during a business trip.

How to Request a Quote

An electronic Request For Proposal (RFP) is available on hthbusiness.com. Please submit to corporatesales@hthworldwide.com.

Information required to generate a quote:

- Company name and address
- Total number of employees traveling to non-U.S. locations
- Total number of non-U.S. employees traveling to U.S. locations
- Total number of travel days for all employees
- Top destinations for travel

Using the data supplied, HTH will quote an annual premium rate.

To learn more about this plan and to download an RFP form, please visit hthbusiness.com.

For more information please contact corporatesales@hthworldwide.com.



Insurance Underwritten By

HM Life Insurance Company, Pittsburgh, PA, NAIC # 0812-93440
or HM Life Insurance Company of New York, New York, NY, NAIC
0812-60213 under policy form series HM207-SI, HM207-TH or
HM207-EH GC.

The coverage requested may not be available in all states.

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