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 1-886-523-6497 Fax

Global Student USA Preferred Benefits by HTH.

Benefits	Participant
Medical Expense Coverage	
Policy Year Maximum Benefits	\$250,000
Lifetime Maximum Benefits	\$1,000,000
Deductible (per Injury or Sickness)	\$100 (reduced to \$50 if first seen at student health center)
Basic Medical	100% up to \$5,000
Supplemental Major Medical (SMM)	After Basic Medical, 80% up to an additional \$245,000
Outpatient Prescription Drugs	50%
Durable Medical Equipment	Rental or Purchase charges
Physician Office Visits	For Basic, after deductible, 100% of reasonable expenses. For SMM benefit, after deductible, 80% of reasonable expenses.
Mental Disorders, Drug/Alcohol Abuse	\$500 Outpatient \$5,000 Inpatient
Therapeutic Abortion	\$500
Motor Vehicle Accident	\$10,000
Sports Injuries	\$5,000
Ground Ambulance	\$350
Routine Care of Newborn Child	\$750
Injuries to Sound Teeth	\$250/tooth per injury
Additional Coverages	
Accidental Death & Dismemberment	\$10,000
Medical Evacuation	\$100,000
Bedside Visit to Hospitalized Insured	Up to \$1,500 for Airfare and Hotel Accommodations
Repatriation of Remains	\$25,000

Services provided in addition to the benefits above

▶ HTH Global Health and Safety Resources

- Access to more than 4,200 contracted physicians in 180 countries outside the U.S., through online search of the HTH International Provider Community.
- Access to hundreds of thousands of doctors inside the U.S., through online search of the Aetna Passport network
- Access to worldwide security information in more than 166 countries and 245 cities
- Access to Drug Translation Guide
- Health and security news alerts
- View More Details at www.medsecureintl.com

▶ 24 Hour/ 7 Day Global Medical Assistance

Eligibility -- Available to participants in full-time international education or research, age 64 or younger – see Eligibility Requirements under quote page.

Renewable Coverage - Coverage is continuous if acceptable renewal form and premium are received by HTH Worldwide Insurance Services prior to the expiration of coverage. There is a 31 day grace period in which to pay the premium due. Limitations apply - see Plan Description - Preferred and Plan Description - Standard in respective quotes.

Pre-Existing Condition Exclusion -- This plan does not pay benefits for loss due to a Pre-Existing Condition during the first one (1) year of coverage (this limitation does not apply to the Medical Evacuation Benefit, the Repatriation of Remains Benefit and to the Bedside Visit Benefit).

For Exclusions and Limitations, and State to State variation in benefits, see Plan Description - Preferred and Plan Description - Standard in respective quote pages.

Ten Day Money Back Guarantee

YOUR SATISFACTION IS GUARANTEED. We are so confident in our products that we offer the best guarantee in the business! If you are not completely satisfied with our Global Student Health Product, simply return your Certificate of Insurance and your ID Card to HTH within 10 days of receipt and include a letter indicating your desire to cancel. If you have not already used your insurance benefits, you will receive a full refund.