



sales@medsecureintl.com for Sales and general questions
claims@medsecureintl.com for Coverage and Claims
Admin@medsecureintl.com for Billing specifically please.

1-503-512-9886 Sales, eastern standard time business hours
1-503-567-2134 Claims, pacific standard business hours

1-877-617-4647 TOLL FREE
 1-886-523-6497 Fax

U.S. Students Abroad Benefits by HTH.

Benefits	Participant
Lifetime Maximum Benefits	\$250,000
Pregnancy Coverage	Reasonable expenses up to maximum per policy year
Policy Year Maximum Benefits	\$100,000
Basic Medical	100% up to \$10,000
Supplemental Major Medical (SMM)	80% up to an additional \$90,000
Fees for Diagnosis/Treatment	Covered
Hospital Charges	Covered
Laboratory/Diagnostic/X-ray	Covered
Outpatient Prescription Drugs	50% of actual charge
Durable Medical Equipment	Rental or Purchase charges
Hospital Room & Board	Semi-private accommodation
Intensive Care	\$1,000 per day
Mental Disorders, Drug/ Alcohol Abuse	\$500 Outpatient \$2,500 Inpatient
Therapeutic Abortion	\$500
Deductible	\$50
Motor Vehicle Accident	Covered
Ground Ambulance	\$250
Injuries to Sound Teeth	\$250/tooth per injury
Accidental Death & Dismemberment	\$10,000
Family Air Fare Expense	\$1,500 (incl.hotel)
Medical Evacuation	\$50,000
Repatriation of Remains	\$15,000

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 Hygeia/First health Provider 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 on 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 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 in quote page.

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.