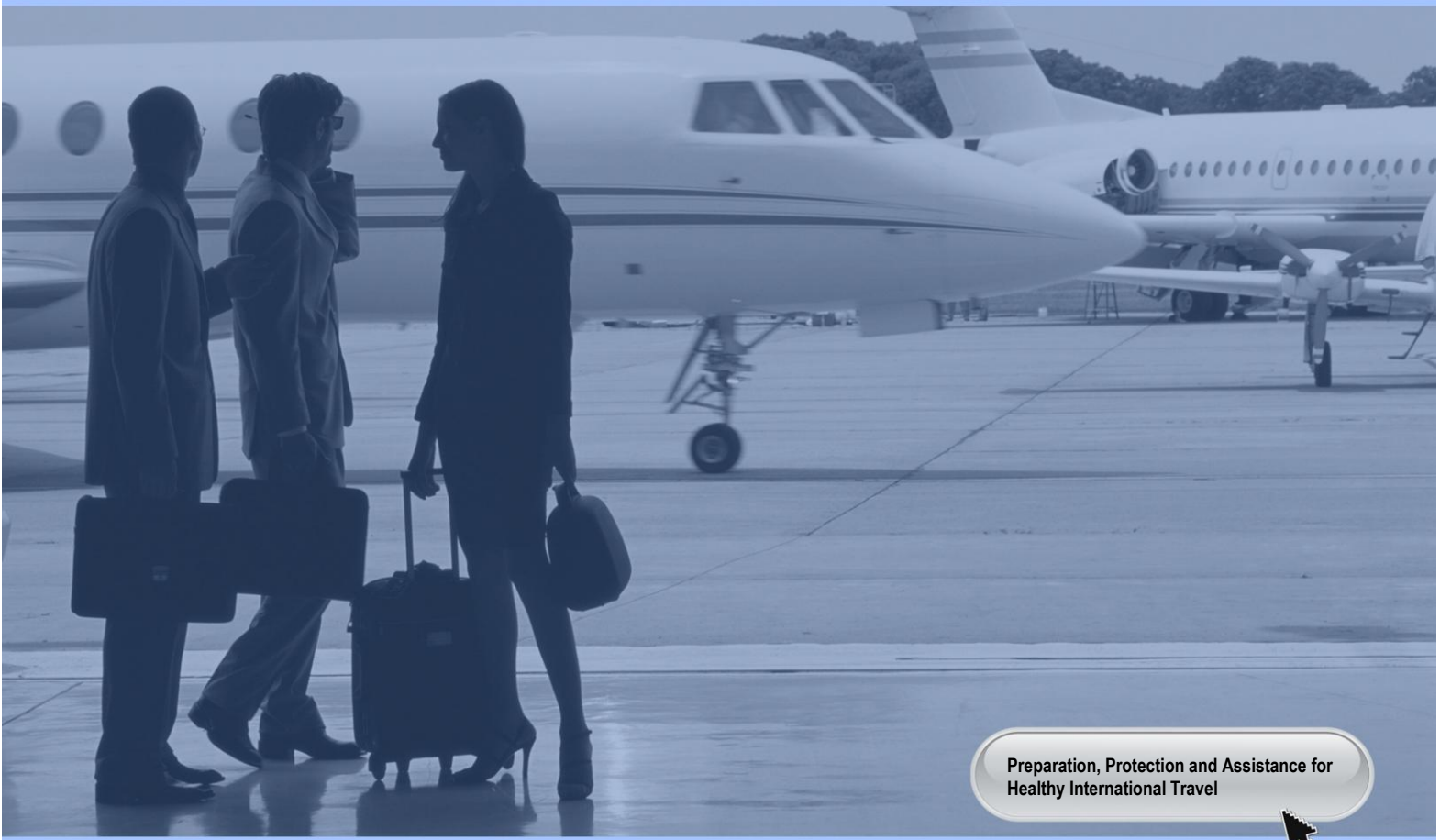


HTH Worldwide

Guide to HTH Business Traveler

University of Michigan

Member Guide



Preparation, Protection and Assistance for
Healthy International Travel



Administered by:
HTH Worldwide

One Radnor Corporate Center, Suite 100
Radnor, PA 19087
1.888.243.2358
hthbusiness.com

THIS PAMPHLET CONTAINS A BRIEF SUMMARY OF THE FEATURES AND BENEFITS FOR INSURED PARTICIPANTS. FOR COMPLETE PLAN DETAILS, PLEASE REFER TO THE CERTIFICATE OF INSURANCE. IF THERE IS A DIFFERENCE BETWEEN THIS PROGRAM DESCRIPTION AND THE CERTIFICATE WORDING, THE CERTIFICATE CONTROLS.

Your HTH Business Traveler Plan

Introducing **HTH Business Traveler**, a plan designed to cover you and your traveling spouse and unmarried, dependent children up to age 19, or 22 if enrolled as a full time student, while representing University of Michigan on a business trip or business sojourn when outside your home country. HTH Business Traveler members enjoy convenient, cashless access to a carefully selected international physician community, translation databases for brand name medications, medical terms and phrases, as well as health and security reports for over 1,400 international destinations.

Register Online Now!

Your ticket to online tools for safe and healthy international business travel is right at your fingertips. Just follow the simple steps below to register.



1. Go to www.hthbusiness.com and click on the **Welcome! Please Sign In** link in the upper right-hand corner.
2. Enter your e-mail address, choose **'No, I'm signing up for the first time'** and click on **Sign In**.
3. Under **Plan Members**, enter your Group ID, **18421-UMBT-BTG180**, reconfirm your e-mail address and submit.
4. Review and accept the brief Site Use Agreement. Enter your first and last name, create a password (must contain letters and at least 1 number), confirm password and submit.
5. Once registered, download and print your ID card. This option is available in **My Benefits** under Plan Details.

If you have questions or need assistance, please call the HTH Assistance Center toll-free within the U.S. 1.888.243.2358 or collect outside the U.S. +1.610.254.8769.

What to Do If You Need Medical Treatment While You Are Traveling

HTH has built a community of carefully selected doctors and hospitals in 180 countries, and all of these providers have contracted with HTH. If an HTH member schedules an appointment through HTH Worldwide, either by phone or through the online appointment scheduling application, the provider will bill HTH directly. This applies to both inpatient and outpatient services. To contact the HTH Assistance Center, call toll-free within the U.S. 1.888.243.2358 or collect outside the U.S. +1.610.254.8769.

What to Do in the Event of an Emergency

All eligible members are entitled to HTH assistance services. In the event of an emergency, go immediately to the nearest physician or hospital without delay and then contact the HTH Assistance Center. The HTH Assistance Center will then take the appropriate action to assist and monitor the medical care until the situation is resolved. For medical emergencies and other 24/7 assistance, call toll-free within the U.S. 1.877.865.5979 or collect outside the U.S. +1.610.254.8772.

The HTH Business Traveler plan includes convenient access to HTH's Global Health and Safety Services online and via handheld mobile devices.

Direct Billing – This benefit is available if you schedule your appointment with one of the contracted providers through HTH, either online, over the phone, or via email. The provider will bill HTH directly and you can enjoy convenient, cashless access, for both inpatient and outpatient care.

Search for Doctors & Hospitals – HTH provider communities bring together thousands of carefully selected general and specialty physicians, dentists, and other health providers in over 180 countries. The HTH contracted community outside of the U.S. includes over 5,500 physicians and over 1,000 facilities. These providers have agreed to bill HTH directly, so members do not need to fill out claim forms or wait for reimbursement.

Translate Medications – Brand Name Drug Translation Guides provide the country-specific brand name under which common prescription and over-the-counter medications are sold. Currently, this database includes the names, availability and preparation of 350 brand names drugs in 24 countries.

Translate Medical Terminology – Medical Phrase and Term Translation Guides capture idiomatic healthcare terms (“hay fever”, “CAT scan”) and critical healthcare phrases (“When can I travel?”) in six common languages.

Find Quality Healthcare in Your Destination – CityHealth Profiles® encapsulate critical information about healthcare services in the world's most popular destinations including emergency phone numbers, high quality hospitals, vaccination requirements, pharmacy information and more.

Security Profiles – Provides up-to-date country level information about political climate and communication infrastructure. This is done at city level and focuses on the prevalence of crime and terrorism and on the reliability of police, hotels and transportation.

Health and Safety Alerts – These alerts include articles relaying tips on national healthcare systems abroad and healthy travel practices, as well as warnings on health hazards and disease outbreaks around the world. These alerts can be customized, regionalized and personalized.

My Benefits – Plan benefit information can be accessed online; this includes printing ID cards and viewing your benefits summary.

mPassportSM



To prepare and protect you as you circle the globe, HTH Business Traveler plan provides convenient access to HTH's Global Health and Safety Services online and via mPassportSM. You can search for a doctor or translate medical terms, phrases and medications right from your handheld mobile device.

After registering on the www.hthbusiness.com website, you can also register your mobile phone to gain access to the tools through mPassportSM.

Submitting a Claim

If you visit a doctor or treatment facility outside of the HTH community, you will have to pay for care and services at the time of treatment and submit a claim to HTH for reimbursement. Claim forms can be downloaded from the website by going to **My Benefits**, clicking on **Claims**, then **Claim Forms**.

Send a legible provider bill along with a completed HTH Worldwide claim form to:

HTH Worldwide Insurance Services - Administrator, One Radnor Corporate Center, Suite 100, Radnor, PA 19087

See the www.hthbusiness.com website for claim forms and further instructions on how to file.

What Is Not Covered?

Certain limitations and exclusions apply to your coverage under this plan and may affect your coverage. Please see the Certificate of Insurance available in your Human Resources area for details.

Right of Subrogation and Coordination of Benefits

HTH Worldwide has the right to recover all expenses paid on behalf of the member from Coach's healthcare plan, HMO, PPO, public assistance program, or liable third party. You may be required to sign an "Assignment of Benefits" form to enable HTH Worldwide to coordinate benefits.

Receiving Medical Treatment in Your Home Country

The HTH Business Traveler plan does not provide coverage for you or your family while you are in your home country. Your home country health insurance program provides coverage for home country treatment.


Using Your Emergency Dental Treatment Benefits

Your HTH program provides limited emergency only coverage for when you experience dental pain on a business trip. It is assumed that you will attend to routine cleanings, fillings, etc. in your home country before or after your business travel. Your HTH emergency dental coverage is not intended to meet routine dental needs. See the HTH Business Traveler plan – Benefit Overview Matrix on page 9 for details.

Finding a Doctor in a Non-U.S. Location

To find a doctor when you are traveling in a non-U.S. location, go to the HTH website at www.hthbusiness.com and click on **Doctors and Hospitals**, then **International Destinations**.

Doctors and Hospitals



Search for a doctor, hospital or other medical provider in:

- [International Destinations](#) ←
- [United States Destinations](#)

Enter the city and the country from the drop-down list in which you would like to search. In the "Search For" row, select **Doctors or Dentists** and select **Search**. A list of medical specialties will be displayed. Click on the medical specialty you require.

International Destinations (search by location)

Welcome,

Your Link to the HTH Global Provider Community.
Search for a doctor or hospital outside the USA.

City	<input type="text" value="Florence"/>
Country	<input type="text" value="Italy"/>
Search For:	<input checked="" type="radio"/> Doctors or Dentists <input type="radio"/> Hospitals or Clinics

[... or Search by name](#)

- [How doctors and other providers are selected.](#)
- [How hospitals and clinics are selected.](#)


A list of qualified, participating doctors will then be displayed. Click on a doctor's name to view a detailed profile, including the contact information and professional background.

Online Appointment Scheduling: Click **Schedule an Appointment with this Provider**, located above the doctor profile. Follow the steps to schedule your appointment.

To request an appointment by phone: Call the HTH Assistance Center toll-free within the U.S. 1.888.243.2358 or collect outside the U.S. +1.610.254.8772.

By scheduling your appointment through HTH Worldwide either online or by phone, you can benefit from the direct billing arrangement that HTH has set up with its community of providers.

» PROVIDER PROFILE

Health Provider:	Ilaria Paladini, MD	
Specialties:	<ul style="list-style-type: none">GastroenterologyGeneral Practice	
Languages:	English, Italian	

Medical Education/Certification

Medical School: Università di Firenze, Italy, 1988

Additional Information

[< Special Services >](#)


Contact

Office Address:	Medical Service Via Lorenzo il Magnifico, 59 Florence 50129 Italy
Telephone:	Voice: 39.055.475.411 FAX: 39.055.474.983
Website:	www.medicalservice.firenze.it

Finding a Doctor in a U.S. Location

To find a doctor when you are traveling in the U.S., go to the HTH website at www.hthbusiness.com and click on **Doctors and Hospitals**, then select **United States Destinations** and select **Search for Practitioner**.

Doctors and Hospitals



Search for a doctor, hospital or other medical provider in:

- [International Destinations](#)
- [United States Destinations](#)

HTH Worldwide's Provider Search Tool will then be displayed.

- Step # 1:** Provide an address that can be used to find the doctor nearest to you.
- Step # 2:** Select a **Practitioner Specialty** to limit your search, if desired.
- Step # 3:** Select **Gender**, **Languages** spoken and availability, if desired.
- Step # 4:** Select **Search**

HTH Worldwide

HTH Worldwide Provider Search Tool
[Provider Search Homepage](#)

Search for a Practitioner

Step 1
Please enter your physical address below to find a practitioner nearest to you. The minimum search criteria are either a **city and state** search or a **zip code** search. Please provide as much information as possible to improve the accuracy of your search.

Street

City

State Select State

Zip Code

Range 5 miles

Step 2
You may choose to limit your search by selecting a **Practitioner Specialty** and/or by specifying the **Name of a Physician or Practice**. Please note that the following fields are optional.

Practitioner Specialty PRIMARY CARE

Physician or Practice Name

Step 3
You may choose to sort your search results by selecting one or more of the additional search criteria listed below. Please note that the following fields are optional.

Gender Either Male Female

Languages Select Language

Accepting New Patients?

Extended Weekday Hours?

Weekend Hours?

After you provide the requested information and select **Search**, you will see the best matches based on the criteria you entered. Click on the Provider's name for additional information or print the list. The list provides the address and telephone number for the Provider's office.

You do not need to call HTH to set up appointments within the United States; the logo on your ID card will let the doctor know to bill HTH directly.

Your search has returned **56** match(es). A maximum of 20 matches are displayed per page.

[Refine This Search](#) | [Perform New Search](#)

Print this list of providers

The following providers have been returned by your query.


Distance (approx. miles)	Provider Information	Specialties	Additional Search Criteria	Map?
0.8	MC SHANE, JOHN M MD 734 E LANCASTER AVE VILLANOVA, PA 19085 Tel: (610) 254-3001	FAMILY PRACTICE SPORTS MEDICINE		Yes
1.0	PRESTON, S. DAVID MD 400 E LANCASTER AVE WAYNE, PA 19087 Tel: (610) 687-3670	FAMILY PRACTICE		Yes
1.0	WEBER, RONALD J MD 400 E LANCASTER AVE WAYNE, PA 19087 Tel: (610) 687-3670	FAMILY PRACTICE		Yes
1.3	FREEDMAN, LISA B MD 2017 MONTGOMERY AVE VILLANOVA, PA 19085 Tel: (610) 579-3797	FAMILY PRACTICE		Yes
2.0	EDDE, PETER B MD 700 S HENDERSON RD STE 306 KING OF PRUSSIA, PA 19406 Tel: (610) 265-0726	FAMILY PRACTICE		Yes
2.0	PANIARO, RUDOLPH J MD 700 S HENDERSON RD STE 306 KING OF PRUSSIA, PA 19406 Tel: (610) 265-0726	GENERAL MEDICINE		Yes
2.0	RICHARDSON, KIMBERLY A MD 700 S HENDERSON RD STE 306 KING OF PRUSSIA, PA 19406 Tel: (610) 265-0726	FAMILY PRACTICE		Yes

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Finding a Hospital in a Non-U.S. Location

To find a hospital when you are traveling in a non-U.S. location, go to the HTH website at www.hthbusiness.com and click on **Doctors and Hospitals**, then select **International Destinations**.

Doctors and Hospitals



Search for a doctor, hospital or other medical provider in:

- [International Destinations](#) ←
- [United States Destinations](#)

From the drop down list, enter the city and the country in which you would like to search. In the "Search For" row, select **Hospitals or Clinics** and select **Search**.

International Destinations (search by location)

Your Link to the HTH Global Provider Community.
Search for a doctor or hospital outside the USA.

City

Country

Search For:

Doctors or Dentists
 Hospitals or Clinics

Search
Clear
Help

... or [Search by name](#)

[How doctors and other providers are selected.](#)
[How hospitals and clinics are selected.](#)

A list of hospitals and clinics within 25 miles of your city center will be displayed. You can view all the hospitals on a map, or you can map to individual facilities. Facilities that participate in the HTH Partner Facility Program will be indicated, as well as hospitals that offer 24/7 emergency services.

IN AND AROUND: Florence, Italy

Listed below are Hospitals and Clinics within 25 miles of FLORENCE, ITALY.

[<Hospital List>](#)
[<Hospital Map>](#)

HTH Medical facility participates in the [HTH Partner Facility Program](#)

ER* Medical facility offers 24/7 emergency services

Results 1-9 of 9

Facility	Address
1. Guardia Medica Turistica	Vicolo degli Adimari, 1 Florence Italy 39.055.212.221
2. Ospedale Santa Maria Nuova ER*	Piazza Santa Maria Nuova, 1 Florence 50123 Italy 39.055.27581

Click on the facility name to view a detailed profile, including the address, website, phone number and select clinical services available at the hospital or clinic.

NOTABLE MEDICAL FACILITY PROFILE

[See CityHealth Profile](#) for Florence, Italy
[Search for a doctor](#) in Florence, Italy

Facility Name: Ospedale Santa Maria Nuova

General Information

Phone Number: 39 055.27581

Address: Piazza Santa Maria Nuova, 1, Florence 50123, Italy

Web Site: www.asf.toscana.it

Facility Type:

- Government Operated
- General Hospital

Hours: Open 24/7

Emergency Department

Phone Number: 39 055.27581

Hours: Open 24/7

Select Services and Facilities

Select Clinical Services:

- Allergy and Immunology
- Cardiology
- Dermatology
- Gastroenterology
- General Medicine
- General Surgery
- Mental Health (inpatient and outpatient)
- Neurology

Finding a Hospital in a U.S. Location

To find a hospital when you are traveling in the U.S., go to the HTH website at www.hthbusiness.com and click on **Doctors and Hospitals**, then select **United States Destinations** and select **Search for Facility**.

Doctors and Hospitals



Search for a doctor, hospital or other medical provider in:

- [International Destinations](#)
- [United States Destinations](#) ←

HTH Worldwide's Provider Search Tool will be displayed.

Step # 1: Provide an address that can be used to find the doctor nearest to you.

Step # 2: Select a type of facility or specify a facility name, if desired or known.

Step # 3: Select **Search**.

HTH Worldwide

HTH Worldwide Provider Search Tool

[Provider Search Homepage](#)

Search for a Facility

Step 1

Please enter your physical address below to find a facility nearest to you. The minimum search criteria are either a **city and state** search or a **zip code** search. Please provide as much information as possible to improve the accuracy of your search.

Street 2

City 2

State 2

Zip Code 2

Range 2

Step 2

You may choose to limit your search by selecting a **Type of Facility** and/or by specifying the **Facility Name**. Please note that the following fields are optional.

Type of Facility 2

Facility Name 2

A list of hospitals matching your criteria will be displayed. You can then print this list or click on the facility name for additional information. The list provides the address and telephone number for the facility, as well as specialties available at the facility. You can select the **Map** function for directions to the facility.

HTH Worldwide

HTH Worldwide Provider Search Tool

[Provider Search Homepage](#)

Searching from location "5 RADNOR CORPORATE CTR STE 100, RADNOR, PA 19087-4534" within a range of 5 mile(s).

Search Options • Specialty - ACUTE CARE HOSPITAL

Your search has returned 1 match(es). A maximum of 20 matches are displayed per page.

[Refine This Search](#) | [Perform New Search](#)

Print this list of providers

Distance (approx. miles)	Provider Information	Specialties	Map?
2.9	BRYN MAWR HOSPITAL 130 S BRYN MAWR AVE BRYN MAWR, PA 19010 Tel: (610) 526-3000	ACUTE CARE HOSPITAL AMBULATORY SURGICAL CENTER BIRTHING CENTER CARDIAC CARE UNIT CARDIOVASCULAR SURGERY CHILDREN'S HOSPITAL EMERGENCY MEDICINE IMAGING CENTER INTENSIVE CARE LABORATORY PSYCHIATRIC FACILITY REHABILITATION	Yes

As new physicians and facilities join the Hygeia PPO Network, the provider affiliation information may not be updated immediately. If there is no affiliation information for the practitioner or facility listed, please contact the provider directly to verify affiliated provider information.

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Print this list of providers

For general assistance or questions about your benefits:

Email: customerservice@hthworldwide.com

Telephone: Toll-free within the U.S. **1.888.243.2358**; Collect outside the U.S. **+1.610.254.8769**

Online: www.hthbusiness.com

For assistance with direct billing, medical evacuation and other 24/7 assistance:

Email: assist@hthworldwide.com

Telephone: Toll-free within the U.S. **1.877.865.5979**; Collect outside the U.S. **+1.610.254.8772**

Online: www.hthbusiness.com

HTH Business Traveler Plan - Benefit Overview Matrix

SCHEDULE OF BENEFITS (All benefits and limits are stated per Insured Person per trip)

Benefits	Plan Pays
Trip Period Maximum Benefits	\$500,000 per Insured Person
Deductible	No Deductible
Professional Services	
a. Surgery, anesthesia, radiation therapy, in-hospital doctor visits, diagnostic X-ray and lab	100%
b. Office Visits, including X-rays and lab work billed by the attending physician.	100%
Inpatient Hospital Services	
a. Surgery, X-rays, In-hospital doctor visits	100%
b. In-patient medical emergency	100%
Ambulatory Surgical Center	100%
Ambulance Service (non-Medical Evacuation)	100%, up to \$1,000 per Insured Person
Benefits for claims resulting from downhill (alpine) skiing and scuba diving (certification by the Professional Association of Diving Instructors (PADI) or the National Association of Underwater Instructors (NAUI) required or diving under the supervision of a certified instructor)	Limited to \$10,000 per Insured Person
Medical treatment received in the Home Country	Not Covered
Outpatient prescription drugs received in the Home Country	Not Covered
Outpatient prescription drugs received outside the Home Country	100% of Covered Expenses
Dental Care required due to an Injury	100% of Covered Expenses up to \$200 maximum per Trip Period
Dental Care for relief of pain	100% of Covered Expenses up to \$100 maximum per Trip Period
Repatriation of Remains Benefit	\$25,000 Maximum Benefit
Medical Evacuation Benefit	\$250,000 Maximum Benefit
Transportation Benefit	\$1,500 Maximum Benefit per Trip Period for the cost of one economy round-trip air fare ticket to the place of the hospital confinement for one (1) person
Accidental Death & Dismemberment	\$0
Pre-existing Condition	6 months, waived for U.S. outbound travel

* **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 Person's Effective Date of Coverage. This exclusion is waived for U.S. outbound travel.

Additional Coverages

Spouse / Dependent Coverage	Yes
Sojourn Coverage	Yes