

# UC Davis Study Abroad Insurance

## UC Traveler Insurance

## HTH Worldwide

*UC Davis Study Abroad hopes that you have many enjoyable experiences abroad. Our primary concern is to protect your safety and security while you are abroad.*

While you are studying abroad you will be covered by **HTH Travel Health Insurance**, which is a blanket accident and sickness plan, and **UC Traveler Insurance Coverage**, which is an accident/catastrophic travel benefit plan provided to all students and staff participating in UC programs.

**HTH** is provided by the UC Davis Study Abroad to ensure quality overseas health coverage for all participants. The plan will help you to manage existing and unanticipated health conditions while you are abroad. It includes coverage for office visits, hospital care, surgery, and prescription drugs.

While your personal US health insurance may include coverage for overseas travel, the HTH plan has been designed specifically with travelers in mind. HTH has established a network of English-speaking, Western-trained physicians in over 180 countries. You are also covered for care from physicians outside of their network, and HTH may be able to pay directly for your expenses, so that you do not have to pay out-of-pocket. In addition, HTH provides a smartphone app that can help you search for physicians, schedule appointments on short notice and translate medical terms.

*Remember, if you are in an emergency situation, always seek the nearest available help!* You are not required to contact HTH before receiving treatment, but if the situation allows it, it can be helpful. For example, if you are planning to see a physician or seek services from a facility not within the HTH

network and you communicate with HTH prior to your appointment, HTH may be able to pay for the services directly. Otherwise you may have to pay up front and then get reimbursed by submitting a claim form. Both payment procedures are outlined on the other side of this document.

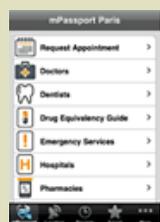
One of the advantages of HTH's extensive physician network is that you can plan ahead for existing conditions. Before leaving the US, you can use HTH's online database to identify specialists in the location you are visiting, so that you know who to contact if complications arise while you are abroad. This applies to physical and mental conditions.

Remember to check beforehand if the medications you are taking are legal in the country you are traveling to. Some medications for ADD (Attention Deficit Disorder), for example, are illegal in some European countries. Also, HTH does not cover preventative health care, so get your annual check-up before you leave the US.

**UC Traveler Insurance Coverage** is an accident/catastrophic travel benefit plan automatically provided to students and staff participating in UC programs. While it is not a blanket medical plan, it does cover medical emergencies and can be used as a back-up for HTH's emergency coverage. UC Traveler Insurance Coverage also includes benefits (with limits) for loss of personal property and luggage, trip cancellation or interruption and emergency reunion.

If you have specific needs that should be met while on your program, such as having a regularly scheduled meeting with a psychologist or psychiatrist, call HTH before you go to make

You can download an *app* to your smartphone which will help with finding physicians, scheduling appointment and translating medical terms and brand name drugs! Please check out the HTH sponsored "mPassport iPhone App"



[www.mpassport.com/support.cfm](http://www.mpassport.com/support.cfm)

### Before You Go:

- Read all information given to you.
- Register trip with UC through WorldCue when you receive the notification email.
- Register trip with the State Dep't (<https://step.state.gov/step/>).
- Download HTH app to your smartphone.
- Check prescription compatibility with your country.

### Register for HTH Global Health and Safety Databases!

Carry your HTH card with you while you are abroad & remember to **register with HTH online!** HTH's Global Health and Safety databases will give you access to the profiles of English-speaking physicians, names of hospitals/clinics/pharmacy practices, and daily health and safety email alerts by your location-  
[www.hthstudents.com/](http://www.hthstudents.com/). Visit to login/register!

## HTH Travel Health Insurance & Filing a Claim

**Remember, in an emergency, go to the nearest hospital or clinic for assistance!**

### Arranging HTH Payment

1. Call the number on the HTH card as soon as possible (*either before your appointment or after receiving emergency care*) to connect the provider with HTH payment procedures. From abroad— 01 + (610) 254-8771)
2. Arrange an appointment and advance payment.  
If a direct connection between HTH and the provider is not established before your visit, then you may have to pay up front and submit a claim form when you return.

For assistance, contact HTH Customer Service

Inside US: 1.888.243.2358

Outside US/ While Abroad: +1.610.254.8771

Email: [studentinfo@hthworldwide.com](mailto:studentinfo@hthworldwide.com) or [globalhealth@hthworldwide.com](mailto:globalhealth@hthworldwide.com)

### Filing a Claim

If you pay directly for medical services, *be sure to get an itemized bill at the time of payment!* When you return from your travels, you can file a “**Medical Reimbursement Form**” by following the instructions below. Although most claims take 4 - 6 weeks to process, claims are often delayed if you forget to send all required documents, send in the wrong form, or fill out the right form incorrectly. To speed the processing of your claim, please make sure you follow these directions.

1. Use a claim form provided by HTH Worldwide Insurance Services. You can access a form by logging in to the HTH site (using the ID # on your HTH card) at [www.hthstudents.com](http://www.hthstudents.com). You can also request a claim form by calling 1(866)281-1668 or 1(610) 254-8741. Have your HTH ID card ready.
2. Completely fill out the form. Every line must be filled out.
3. Make copies of the claim form and all the bills and invoices that apply to your claim and keep the copies for your records.
4. Itemized bills must include the following information: Name and address of provider (doctor, hospital, laboratory, ambulance service, etc.), Name of patient, Date(s) of service, Amount charged for each service, Total Charge, Diagnosis or reason for treatment.
5. Mail or fax the original claim form, along with the original bills and invoices, to

HTH Worldwide Insurance Services  
Attn: International Claims Department  
One Radnor Corporate Center, Suite 100  
Radnor, PA 19087 USA  
Fax: 610.293.3529

If you have any questions about the status of your claim, please contact the HTH Worldwide Customer Service department at 1(888) 243-2358 (Toll-Free) or +1(610) 254-8771 (Outside US)

### Exclusions – High Risk Activities

Please note that certain high risk activities—including but not limited to motorcycle driving, horseback riding, skin/scuba diving, skiing, mountain climbing, bungee jumping, sky diving, hang gliding, amateur racing, and piloting of aircraft or riding in any aircraft (except as a passenger on a regularly scheduled airline or charter flight)—are NOT covered by this insurance.

### Dates of Coverage and Additional Coverage Options

HTH coverage includes one day before and one day after the official program start and end dates. Consult the HTH website or your travel agent to purchase travel health coverage beyond these dates.