

# HTH Global HealthGuard

Long-term worldwide major medical  
Group Plans

HTH Worldwide



# What is HTH Global HealthGuard?

## Worldwide health insurance and services for groups on international assignment

The HTH Global HealthGuard health plan is designed to support international assignees and their families when they leave their home countries for six months or more. They leave on important business, but their health and financial security are at serious risk because of significant gaps in most available group coverage and services. This risk is only heightened by limited knowledge of health and safety hazards around the world, including medical treatment from unfamiliar providers.

HTH Global HealthGuard is the premier international health plan because it combines comprehensive worldwide benefits with a new generation of medical assistance services, which include an impressive array of online tools used to identify, access and pay for quality healthcare all around the world.

Plan designs are flexible, and can be customized to meet clients' needs.

### Strength of a U.S. Underwriter

HTH Global HealthGuard 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.

### Better Benefits and Choice of Plans

HTH Global HealthGuard has met the standards of state regulators and thus features benefits more generous than unadmitted plans.

### Primary or Supplemental Plans Available

Group plan sponsors may choose to purchase HTH Global HealthGuard as a primary health plan or as a supplement to an existing group plan. Supplemental benefits apply only outside the U.S.

## TABLE OF CONTENTS

|   |          |
|---|----------|
| <b>What is HTH Global HealthGuard?</b>    | <b>1</b> |
| <b>Global Health and Safety Services</b>  | <b>2</b> |
| <b>Why Choose HTH Global HealthGuard?</b> | <b>3</b> |
| <b>How the Plan Works</b>                 | <b>3</b> |
| <b>Benefit Levels</b>                     | <b>4</b> |
| <b>Proposal Process</b>                   | <b>5</b> |

## 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 Worldwide provides all the tools an HTH Global HealthGuard member needs to manage health and safety risks, including finding the right doctor and clearly communicating your medical condition. To learn more, visit [hthbusiness.com](http://hthbusiness.com).**

### Easy Access to an Elite International Provider Community

HTH's expanding International Provider Community is approaching 4,500 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 112 specialties and sub-specialties, the Provider Community database is searchable online to review detailed profiles of each provider.

Participating doctors, dentists and behavioral health professionals are English-speaking and individually contracted to schedule outpatient 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.

### The Freedom to Access Care in the U.S.

Members also gain access to a contracted nationwide network of over 700,000 preferred providers, including more than 4,000 hospitals. The plan also covers care delivered by non-contracted providers.

### 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.
- City Security Profiles for nearly 250 destinations in over 170 countries outside the U.S.
- Brand name equivalents for 300 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 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 whenever possible.

## Personalized Member Services

### Schedule an Appointment - Direct Pay

Using the proprietary, online appointment scheduling service or the telephone, HTH 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 Prepared<sup>SM</sup>

An important companion on international assignments, the Well Prepared profile is a personal web page used by HTH Global HealthGuard 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 Choice<sup>SM</sup>

When HTH Global HealthGuard 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 Physician - Personalized Recruitment

If an HTH Global HealthGuard 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 appropriate, qualified doctor.

## Why Choose HTH Global HealthGuard Plan?

### 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. HTH members can prepare for healthy overseas assignments by accessing a wide array of interactive tools and global health and security databases.

### Highest Standards of Service

HTH Global HealthGuard is administered by HTH Worldwide Insurance Services to meet the highest expectations. HTH has set new standards for international assistance services and for applying stringent criteria when contracting with doctors and hospitals outside the U.S.

### Strength of a U.S. Underwriter

- HTH Global HealthGuard 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.

HM Life Insurance Company and HM Life Insurance Company of New York are part of HM Insurance Group, whose member companies work to provide health risk solutions for clients.

- HTH Global HealthGuard protects your rights by meeting the standards of state regulators and features benefits more generous than non-admitted “surplus coverage.”

### HTH Global HealthGuard Advantages over Competing Plans

- No waiting periods associated with any preventive services.
- Administered using HIPAA guidelines — the pre-existing condition exclusion can be waived with proof of prior creditable insurance.
- Covers injuries or illnesses that are a result of a terrorist act.
- No precertification required except for transplants.
- Deductible is waived for office visits to HTH participating providers outside the U.S. and preferred providers inside the U.S.
- No limit on time spent in or out of the U.S.

## mPassport<sup>SM</sup>

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



## How the Plan Works

HTH Global HealthGuard plans offer comprehensive benefits and a range of deductible options.

**Amounts paid to satisfy a deductible are credited to all other deductibles.**

| Standard Plan          | Deductible   |                 |                     | Out-of-Pocket |
|------------------------|--------------|-----------------|---------------------|---------------|
|                        | Outside U.S. | U.S. in Network | U.S. out of Network |               |
| HTH Global HealthGuard |              |                 |                     | Maximum       |
| A                      | \$0          | \$0             | \$1,000             | \$2,000       |
| B                      | \$250        | \$500           | \$1,000             | \$3,000       |
| C                      | \$500        | \$1,000         | \$2,000             | \$4,000       |
| D                      | \$1,000      | \$2,000         | \$4,000             | \$8,000       |
| E                      | \$2,500      | \$5,000         | \$10,000            | \$10,000      |

Customized plan designs are also available.

## Benefit Levels

HTH Global HealthGuard generally has three tiers of coinsurance: 100% outside the U.S.; 80% in-network inside the U.S.; 60% out-of-network inside the U.S. The standard plans have a **\$5,000,000 lifetime maximum** and a \$100,000 maximum benefit for emergency medical evacuation. This Benefit Schedule is a sample plan design. Customized plan designs are also available.

| Benefits  | Outside U.S.   | U.S. (In Network)  | U.S. (Outside Network)  |
|---|--|--|---|
| <b>Preventive and Office Visits - Insurer Waives Deductible</b>   |  |  |   |
| Physician Office Visits (Adult)   | All except a \$10 copay per visit <sup>1</sup>   | All except a \$30 copay per visit  | 60% to Out-of-Pocket Maximum then 100%                                  |
| Physician Office Visits (Children 0-18)   | 100%   | 80% to Out-of-Pocket Maximum then 100%   | 60% to Out-of-Pocket Maximum then 100%                                  |
| Unlimited Well Baby Visits  | 100%   | 80% to Out-of-Pocket Maximum then 100%   | 60% to Out-of-Pocket Maximum then 100%                                  |
| Child Immunizations, Lab and X-rays   | 100%   | 80% to Out-of-Pocket Maximum then 100%   | 60% to Out-of-Pocket Maximum then 100%                                  |
| Women: (25 and Older)<br>Routine Pap Smears, annual mammogram   | 100%   | 80% to Out-of-Pocket Maximum then 100%   | 60% to Out-of-Pocket Maximum then 100%                                  |
| PSA for Men   | 100%   | 80% to Out-of-Pocket Maximum then 100%   | 60% to Out-of-Pocket Maximum then 100%                                  |
| One Routine Physical Per Year   | 100%   | 80% to Out-of-Pocket Maximum then 100%   | 60% to Out-of-Pocket Maximum then 100%                                  |
| <b>Professional Services - Insurer Pays After Deductible is Met</b>                                     |  |  |   |
| Surgery, anesthesia, radiation therapy,<br>in-hospital doctor visits,<br>diagnostic X-ray and lab work. | 100%   | 80% to Out-of-Pocket Maximum then 100%   | 60% to Out-of-Pocket Maximum then 100%                                  |
| Maternity   | 100%   | 80% to Out-of-Pocket Maximum then 100%   | 60% to Out-of-Pocket Maximum then 100%                                  |
| <b>Inpatient Hospital Services - Insurer Pays After Deductible is Met</b>                               |  |  |   |
| Surgery, X-rays, in-hospital doctor visits,<br>Organ/Tissue Transplant                                  | 100%   | 80% to Out-of-Pocket Maximum then 100%   | 60% to Out-of-Pocket Maximum then 100%                                  |
| In-patient medical emergency <sup>2</sup>   | 100%   | 80% to Out-of-Pocket Maximum then 100%   | 60% to Out-of-Pocket Maximum then 100%                                  |
| In-patient drugs  | 100%   | 80% to Out-of-Pocket Maximum then 100%   | 60% to Out-of-Pocket Maximum then 100%                                  |
| <b>Ambulatory and Therapeutic Services - Insurer Pays After Deductible is Met</b>                       |  |  |   |
| Ambulatory Surgical Center  | 100%   | 80% to Out-of-Pocket Maximum then 100%   | 60% to Out-of-Pocket Maximum then 100%                                  |
| Ambulance Service   | 100%   | 80% to Out-of-Pocket Maximum then 100%   | 60% to Out-of-Pocket Maximum then 100%                                  |
| Accidental Dental   | \$1,000 per year, \$200 per tooth  | \$1,000 per year, \$200 per tooth  | \$1,000 per year, \$200 per tooth                                       |
| Acupuncture and Chiropractic Services   | 100% up to \$2,000   | 100% up to \$2,000   | 100% up to \$2,000  |
| Durable Medical Equipment   | 100%   | 80% to Out-of-Pocket Maximum then 100%   | 60% to Out-of-Pocket Maximum then 100%                                  |
| Infusion Therapy  | 100%   | 80% to Out-of-Pocket Maximum then 100%   | 60% to Out-of-Pocket Maximum then 100%                                  |
| Physical/Occupational Therapy   | \$30/visit, 12 visits per year   | \$30/visit, 12 visits per year   | \$30/visit, 12 visits per year  |
| <b>Prescription Drug Benefit</b>  |  |  |   |
|   | Generics: 100% after \$10 copay<br>Brandname: 100% after \$25 copay<br>\$25,000 Annual Limit | Generics: 100% after \$10 copay<br>Brandname: 100% after \$25 copay<br>\$25,000 Annual Limit | 80% benefit after integrated deductible is met<br>\$25,000 Annual Limit |
| <b>Global Travel Benefits - Insurer Waives Deductible</b>   |  |  |   |
| Medical Evacuation  | Up to \$100,000  | n/a  | n/a   |
| Repatriation of Remains   | Up to \$25,000   | n/a  | n/a   |
| Accidental Death and Dismemberment  | \$50,000   | \$50,000   | \$50,000  |

<sup>1</sup> The Copay is waived when visiting an HTH Worldwide contracted provider.

<sup>2</sup> Emergency room visits that do not result in inpatient admissions will be subject to a \$50 penalty.

| Participating and Non-Participating Providers | Inpatient Benefit           | Outpatient Benefit           |
|---|-----------------------------|------------------------------|
| Mental Health                                 | 100% up to 20 days per year | 80% up to 30 visits per year |
| Substance Abuse                               | 100% up to 12 days of detox | 80% up to 30 visits per year |

| Other Benefits             | Limits  |
|----------------------------|---|
| Home Health Care           | 100% Covered Expenses, as many as 30 visits per year                              |
| Skilled Nursing Facilities | 100% with a maximum Covered Expense of \$250 per day, as many as 50 days per year |
| Hospice                    | 100% with a maximum Covered Expense of \$5,000 per lifetime                       |

## Proposal Process



Groups eligible for the HTH Global HealthGuard plan must have:

- Two or more employees residing outside of their home country

In order to develop a proposal, HTH requests that groups submit the following data:

- Monthly cost of current employee medical plan per employee
- Number of total employees at the company
- List of employees to be covered that will be residing outside of their home country by country of assignment
- Benefit design of current plan(s)
- Benefit design of plan(s) for employees residing outside of their home country

**Using the data supplied, HTH will quote a per member per month premium rate. To learn more about these plans and to download a census form, please visit [hthbusiness.com](http://hthbusiness.com).**

**For more information please contact [corporatesales@hthworldwide.com](mailto:corporatesales@hthworldwide.com).**



---

### Pre-existing conditions

HTH Global HealthGuard standard plans do not cover services for treatment of a medical condition for which medical advice, diagnosis, care, or treatment was recommended or received during 180 days immediately preceding the member's eligibility date.

### Creditable coverage

The 180-day pre-existing conditions period can be reduced or eliminated if you have been covered by a creditable group or individual health insurance plan.

### Conforms to state requirements

If any provision of an HTH Global HealthGuard plan is in conflict with the statutes of the state in which the member resides, it is amended to conform to the minimum requirements of those statutes.

---

**A certificate of coverage with a complete list of exclusions is available online at [hthbusiness.com](http://hthbusiness.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.

