

## Triton Networking with HTH

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The first Wednesday of March is March 3, and The Triton is hosting the first of its two networking events this month at Briny Irish Pub in Ft. Lauderdale with our event sponsor, HTH Worldwide, a health insurance plan provider. HTH is one of several insurance businesses that targets the yachting industry with individual and group plans for international travelers. Come to our networking event to meet with representatives from the company, as well as to mingle in a casual atmosphere, catch up with friends and make some new ones. In the meantime, learn more about HTH Worldwide with Jill Bartlett Cappelli, the company's sales manager for individual products.

### **Q. Tell us about HTH Worldwide.**

HTH was founded in 1997 with the mission to make sure world travelers could find the best doctors and hospitals even if they were far from home. In addition to offering comprehensive, competitive health benefits, HTH helps members identify, access and pay for quality health care services all around the world.

### **Q. What sort of services do you offer yachties?**

HTH serves more than 650,000 global travelers and expatriates and has developed health plans and services specifically for yacht crews. The yacht crew market is a natural fit for HTH products and services because of crew members' nomadic lifestyle.

We were introduced to the market by a number of our agent partners who were looking for a better set of solutions to offer the crew market.

Services are available in many crew ports in the Caribbean, Mediterranean and elsewhere.

### **Q. There's a lot of competition in the yachting sector of the insurance industry. What's different about HTH?**

HTH health plans are licensed and admitted in the United States, which protects members fully under state insurance laws. Members also benefit from quality and convenience. Doctor and hospital bills can be settled directly with providers that are under contract to HTH in hundreds of key destinations.

Our plans have unique features such as coverage for sailboat racing, no exclusion for injuries related to alcohol, and a waiver of the plan deductible when visiting a participating doctor.

### **Q. Are your coverage plans for individuals or through employers (the boat)?**

Both types of plans are available and customizable based on many features, including election of coverage in or out of the U.S. and a wide choice of deductibles, to name a few.

### **Q. Do the U.S. government's recent discussions about revamping health care impact your company and the services you provide?**

It is possible healthcare reform efforts could affect our plans. One feature that is likely to be required under proposed reforms is coverage for pre-existing conditions. Fortunately, HTH already covers pre-existing conditions as long as members have credible health coverage in place prior to joining us.

### **Q. What's the most important thing yacht crew should know about insurance?**

Insurance is important, but it is of limited value if you can't find a doctor or hospital you can trust. Ask any insurer what services they make available to help you find reliable health care services around the world.

Ask for detailed profiles of participating doctors and hospitals. Ask if plan services include appointment scheduling and arrangements for the doctor or hospital to bill the plan directly.

Do more than scan a list of benefits; ask for a sample certificate/policy and read the fine print. Look at more than price. The cheapest policy at purchase can become the most expensive when it comes time for claims to be paid.

For more information about HTH, contact Cappelli at +1 610-254-8742 or [jcappelli@hthworldwide.com](mailto:jcappelli@hthworldwide.com).