



Global Health Insurance Solutions

**get started
today!**

HTH Worldwide

HEALTHY SOLUTIONS FOR THE GLOBAL TRAVELER

Coverage is underwritten by HM Life Insurance Company, Pittsburgh, PA, or HM Life Insurance Company of New York, New York, NY, under policy form series HM207-SI, HM207-TH or HM207-EH GC. The coverage requested may not be available in all states.

HM-P09

Meet a Growing Market's Needs With Global Health Insurance Solutions from HTH Worldwide

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illions are pursuing lifestyles that transcend international boundaries, creating a growing market of globalists who go abroad for extended periods of business, leisure and study.

- 30 million people live and work outside their country of citizenship
- Over 2 million U.S. retirees reside abroad, a trend analysts call a “massive new migration”
- Globalists log 700 million international business and leisure trips each year
- Nearly 2 million scholars study abroad each year; millions more business and government workers train outside their home country as well

And when they leave home, health and security risks rise dramatically. For instance, 50% of international travelers typically need medical care if they are away from home for more than 30 consecutive days.

What's the solution?

HTH Worldwide's family of health plans featuring international medical assistance services providing unsurpassed access to a carefully selected community of top-flight hospitals, doctors, dentists and behavioral health professionals.

Start Selling Peace of Mind

HTH's Global Health Insurance Solutions feature

- Comprehensive benefits covering chronic conditions to emergency evacuations in all corners of the world
- 24/7 telephone and web-based medical assistance
- HTH's international medical community, selected using exacting standards and contracted to provide convenient care at fair prices

What good is insurance if you can't find a doctor you can trust?

Customers use powerful online and mobile tools to

- Search for and review detailed profiles of thousands of contracted providers in over 180 countries
- Schedule appointments and facilitate payment
- Access detailed descriptions of security threats and notable medical facilities in over 600 destinations
- Translate brand-name drugs and medical terms and phrases

HTH provides all the tools a customer needs to manage health risks, including finding the most qualified doctor and clearly communicating their medical condition.



Product Overview

HTH offers a complete portfolio of travel and international health insurance

Longer Term Policies

Global Citizen

annual renewable plan for episodes of international living

- Medical limit up to \$5,000,000 – available with and without U.S. coverage
- No waiting period associated with most benefits
- Pre-existing condition waiver available (subject to credible coverage)
- For U.S. Citizens living abroad at least part of the year, or foreign nationals living in the U.S.

Global Student

for U.S. students abroad and foreign students in the U.S.

- Up to \$250,000 of coverage per incident
- Renewable as long as you are engaged in full-time study

Global Navigator

annual renewable plan for episodes of international living

- Specifically for crew and missionary participants

Shorter Term Policies

TravelGap® Single Trip

single trip plan designed to cover you when traveling abroad

- Medical limit \$1,000,000 and \$500,000 evacuation limit
- Pre-existing conditions coverage available

TravelGap® Multi-Trip

multi trip annual plan for international and domestic trips

- Medical limit up to \$250,000 and \$500,000 evacuation limit
- No exclusion for pre-existing conditions
- Covers unlimited trips up to 70 days per trip

TripProtector

comprehensive travel plan to protect your vacation investment

- Trip cancellation/interruption benefits including financial default for all travel suppliers
- Pre-existing conditions waived if purchased within 24 hours of final trip payment
- Up to \$1,000,000 in medical protection and \$1,000,000 medical evacuation
- Pre-existing conditions covered for medical benefits

For more information on our **Group Plans** email: partnerprogram@hthworldwide.com

Why

Why HTH Worldwide?

Leadership

HTH is a leader in global health insurance and medical assistance, serving hundreds of thousands of globalists annually.

Strength of a U.S. Insurer

Our plans are underwritten by Stonebridge Casualty Insurance Company, HM Life Insurance Company, or HM Life Insurance Company of New York; all are rated A- (Excellent) by A.M. Best Company. HM Life Insurance Company and HM Life of New York are part of HM Insurance Group, whose member companies work to provide health risk solutions for clients.

Better Coverage

Our plans meet standards set by state regulators and feature benefits more generous than plans sold as "surplus coverage" by non-admitted insurers.

Protecting Agents and Customers

Selling an admitted policy protects you under your E&O insurance and ensures your customers receive fair treatment.

Good Value

HTH offers plans tailored to the customers' needs and priced to meet most budgets.

Complete Healthcare Solution

HTH has designed a complete solution combining insurance with services to help customers identify and access quality healthcare worldwide. After all, what good is insurance if you can't find a doctor or hospital you can trust?

Customized Marketing

HTH offers attractive commissions and incentive programs and tailors web and print to include your agent number and contact information.

**HTH Worldwide is an innovator
and leader in helping world
travelers and global citizens
stay safe and gain easy access
to quality healthcare all around
the world.**

**global
innovator**