

PRE-EXISTING CONDITION LIMITATION

Pre-existing conditions are covered under this plan.

WHAT IS NOT COVERED?

Unless specifically provided for elsewhere under the Policy, the Policy does not cover loss caused by or resulting from, nor is any premium charged for, any of the following:

1. Preventative medicines, routine physical examinations, or any other examination where there are no objective indications of impairment in normal health.
2. Services and supplies not Medically Necessary for the diagnosis or treatment of a Sickness or Injury.
3. Surgery for the correction of refractive error and services and prescriptions for eye examinations, eye glasses or contact lenses or hearing aids, except when Medically Necessary for the Treatment of an Injury.
4. Plastic or cosmetic surgery, unless they result directly from an Injury which necessitated medical treatment within 24 hours of the Accident.
5. For diagnostic investigation or medical treatment for infertility, fertility, or birth control.
6. Participating in an illegal occupation or committing or attempting to commit a felony.
7. For treatment, services, supplies, or Confinement in a Hospital owned or operated by a national government or its agencies. (This does not apply to charges the law requires the Covered Person to pay.)
8. While traveling against the advice of a Physician, while on a waiting list for a specific treatment, or when traveling for the purpose of obtaining medical treatment.
9. Expenses incurred within the Covered Person's Home Country.
10. Treatment to the teeth, gums, jaw or structures directly supporting the teeth, including surgical extraction's of teeth, TMJ dysfunction or skeletal irregularities of one or both jaws including orthognathia and mandibular retrognathia.
11. Expenses incurred in connection with weak, strained or flat feet, corns or calluses.
12. Diagnosis and treatment of acne and sebaceous cyst.
13. Outpatient treatment for specified therapies including, but not limited to, Physiotherapy and acupuncture which does not follow a covered Hospital Confinement or surgery.
14. Deviated nasal septum, including submucous resection and/or surgical correction, unless treatment is due to or arises from an Injury.
15. Riding in any aircraft, except as a passenger on a regularly scheduled airline or charter flight.
16. Loss arising from
 - a. participating in any professional sport, contest or competition;
 - b. skin/scuba diving, sky diving, hang gliding, or bungee jumping, unless included as part of sponsoring organization's study abroad program.
17. Under the Accidental Death and Dismemberment provision, for loss of life or dismemberment for or arising from an Accident in the Covered Person's Home Country.

Security and Political Evacuations: \$100,000 per incident

Maximum policy total per incident for security and political evacuations is \$1,000,000.

Coverage includes all Political and Natural Disasters. Benefits payable for transportation and related costs within 14 days of the security evacuation to any of the following locations by the insured: (1) Host Country if return is safe and permitted; (2) the insured person's home country; or (3) where IES Abroad program or trip is located.

Services provided by MEDEX Corporation

HTH Worldwide

2009-2010

For Participants in the Australia/New Zealand Program
Blanket Student Accident and Sickness Insurance



Administered by:

HTH Worldwide

One Radnor Corporate Center, Suite 100

Radnor, PA 19087

1.888.243.2358

hthstudents.com

This pamphlet contains a brief summary of the features and benefits for insured participants covered under Policy No. HM-3068-A-09. This is not a contract of insurance. Coverage is governed by an insurance policy issued to IES and underwritten by HM Life Insurance Company, Pittsburgh, PA, NAIC #0812-93440 under policy form HM207-SI. Complete information on the insurance is contained in the Certificate of Insurance on file with the organization and may be viewed at www.hthstudents.com. If there is a difference between this program description and the certificate wording, the certificate controls.

WHO IS ELIGIBLE FOR COVERAGE?

All regular, full-time and part-time Eligible Participants of the educational organization or institution who:
1. Are engaged in international educational activities; and 2. Are temporarily located outside his/her Home Country as a non-resident alien; and 3. Have not obtained permanent residency status.

WHEN DOES COVERAGE START?

Coverage for an Eligible Participant and or an Eligible Dependent starts at 12:00:01 a.m. on the latest of the following:

1. The effective date of the Policy; or 2. The Participating Organization's or Institution's Effective Date;
3. The effective date shown on the Insurance Identification Card, if any; 4. The date the premium and completed enrollment form, if any, are received by the Insurer or the Administrator.

Thereafter, the insurance is effective 24 hours a day, worldwide. In no event, however, will insurance start prior to the date the premium is received by the Insurer.

WHEN DOES COVERAGE END?

Coverage for an Eligible Participant will automatically terminate on the earliest of the following dates:

1. The date the Policy terminates; 2. The Participating Organization's or Institution's Termination Date;
3. The date of which the Eligible Participant ceases to meet the Individual Eligibility Requirements; 4. The end of the term of coverage specified in the Eligible Participant's enrollment form, if any, including any requested extension; 5. The date the Eligible Participant leaves the Country of Assignment for his/her or her Home Country; 6. The date the Eligible Participant requests cancellation of coverage (the request must be in writing); or 7. The premium due date for which the required premium has not been paid, subject to the Grace Period provision.

WHAT TO DO IN THE EVENT OF AN EMERGENCY

All Eligible Participants are entitled to Global Assistance Services while traveling outside of the United States. In the event of an emergency, they should go immediately to the nearest physician or hospital without delay and then contact HTH Worldwide. HTH Worldwide will then take the appropriate action to assist and monitor the medical care until the situation is resolved. To contact HTH Worldwide in the event of an emergency, call 1.800.257.4823 or collect to +1.610.254.8771.

COORDINATION OF BENEFITS

Some people have health care coverage through more than one medical insurance plan at the same time. COB allows these plans to work together so the total amount of all benefits will never be more than 100 percent of the allowable expenses during any policy year. This helps to hold down the costs of health coverage. COB does not apply to life insurance, accidental death and dismemberment, or disability benefits.

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Once Eligible Participants receive their Medical Insurance ID card from HTH Worldwide, they should visit hthstudents.com, and using the certificate number on the front of the card, sign in to the site for comprehensive information and services relating to this plan. Participants can track claims, search for a doctor, view plan information, download claim forms and read health and security information.

CLAIMS SUBMISSION

Claims are to be submitted to HTH Worldwide, Attn: International Claims, One Radnor Corporate Center, Suite 100, Radnor PA 19087, USA. See the hthstudents.com website for claim forms and instructions on how to file.

WHAT IS COVERED BY THE PLAN?

Schedule of Benefits – Table 1

	Limits – Covered Person
MEDICAL EXPENSES	
Lifetime Maximum Benefit	\$1,000,000
Policy Year Maximum Benefits	\$50,000
Maximum Benefit per Injury or Sicknesses	\$50,000
Deductible	\$0 per Injury or Sickness
ACCIDENTAL DEATH AND DISMEMBERMENT	Maximum Benefit: Principal Sum up to \$25,000
REPATRIATION OF REMAINS	Maximum Benefit up to \$100,000
MEDICAL EVACUATION	Maximum Lifetime Benefit up to \$200,000
BEDSIDE VISIT	If a Covered Person is hospitalized due to an Injury or Sickness for more than three (3) days, the Insurer will pay up to a maximum benefit of \$10,000 for the cost of one economy round-trip air fare ticket to, and the hotel accommodations in, the place of the confinement for one person.
EMERGENCY REUNION	In the event of the death of an immediate family member, HTH will pay up to \$1,500 for an economy airfare for the participant to return home.

Schedule of Benefits – Table 2 – Medical Expenses

	Indemnity Plan Limits
Physician Office Visits	100% of Reasonable Expenses
Inpatient Hospital Services	100% of Reasonable Expenses
Hospital and Physician Outpatient Services	100% of Reasonable Expenses

MEDICAL EXPENSE	Limits – Covered Person
Maternity Care for a Covered Pregnancy	Reasonable Expenses
Inpatient treatment of mental and nervous disorders including drug or alcohol abuse	Reasonable Expenses up to \$25,000 Maximum per Policy Year
Outpatient treatment of mental and nervous disorders including drug or alcohol abuse	Reasonable Expenses up to \$25,000 Maximum per Policy Year
Treatment of specified therapies, including acupuncture and Physiotherapy	Reasonable Expenses up to \$5,000 Maximum combined total for Inpatient and Outpatient care, up to 30 days immediately following the attending Physician's release for rehabilitation following a covered Hospital confinement or surgery per Policy Year.
Therapeutic termination of pregnancy	Reasonable Expenses up to \$500 Maximum per Policy Year
Repairs to sound, natural teeth required due to an Injury	100% of Reasonable Expenses
Dental Treatment (including extractions) to alleviate pain	100% of Reasonable Expenses up to \$1,000 per Policy Year
Outpatient prescription drugs including oral contraceptives and devices	100% of actual charge
Medical treatment received in the Home Country, if NOT covered by Other Plan	100% of Reasonable Expenses up to \$10,000 lifetime maximum for a Maximum of 60 days after the return to the United States