

# HTH Business Traveler

Medical Benefits and Services for  
Faculty and Administrators Abroad



## HTH Business Traveler

### The Best Way to Stay Healthy and Productive Abroad

At least one-third of all business travelers suffer an illness or injury while on an international assignment. Very few know where to turn for reliable care. The pace and stress of the trip in an unpredictable world can increase personal risk, and compromise your employee's health as well as the international objectives of your institution.

What's the solution? HTH Business Traveler, a group supplemental health insurance program featuring online, mobile and toll free assistance services that help travelers identify, access and pay for quality healthcare services in over 180 countries around the world, including the U.S.

By empowering your travelers to stay safe and healthy, HTH Worldwide's experienced international administrators make life easier for benefits managers at academic institutions who support global business travelers inside and outside the U.S.

### Advantages to Employers

Features	Benefits
Highly qualified, contracted international physician community Online Provider Search Online Provider Profiles Cashless access for both inpatient and outpatient services	Creates access to appropriate providers abroad <ul style="list-style-type: none"><li>• promote employee productivity</li><li>• promote continuity of care</li><li>• manage liability</li></ul>
Global Health and Security Alerts Personal Security Consults City Health Profiles <sup>SM</sup> Destination Security Reports Travel Health Feature Articles Medical Translation Guides	Promote traveler's security and wellness Reduce calls to benefits managers
Medical Evacuation Coverage	Ensures the costs are covered
Sojourn, spouse, and dependent coverage	Adds appeal to international assignments

### Global Health and Safety Services – Because Insurance is Not Enough

HTH Business Traveler members at your institution will have access to the same global health and safety resources that HTH Students have:

**Easy Access to an Elite International Provider Community** – HTH has a contracted community of 5,200 physicians and 960 facilities in 180 countries. Participating doctors, dentists and behavioral health professionals are English-speaking, Western-trained and individually contracted to schedule office visits via HTH's online request services and to accept payment directly from HTH. Members are free to choose any medical provider outside the U.S. without incurring a financial penalty.

**Personal Safety Intelligence** – HTH promotes 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 or text messages
- City Security Profiles for hundreds of destinations in over 180 countries outside the U.S.
- Brand name equivalents for hundreds of 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 ten 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.

**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.

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

## Why Buy HTH Business Traveler?

- The coverage is flexible; the plan covers people whenever they are outside their home country. The plan can cover employees coming into the U.S., traveling outbound from the States, or traveling from one non-U.S. country to another.
- The benefits are rich; the plan covers everything from medical evacuation and hospitalization to treatment for a sore throat or an upset stomach.
- HTH offers direct billing for both inpatient and outpatient services; members do not have to pay and claim.
- Members can prepare before they depart; HTH offers a number of unique resources ranging from security profiles on international destinations to pharmacy practices and locations, to vaccination requirements, to a database with the brand equivalents, availability and preparation of 350 brand name drugs in 25 countries.
- Members can access HTH's Global Health and Safety Services through the web, by phone 24 hours a day, or through a Blackberry or other web-enabled handheld device.



For additional information, please email [studentinfo@hthworldwide.com](mailto:studentinfo@hthworldwide.com) or call 1.877.424.4325.