



## Understanding the INSURANCE PROCESS

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### Students

Education Abroad (EA) asks faculty members leading Embedded Programs to submit an “Embedded Group Insurance Form” as a part of the “Post-Decision” phase of the program proposal process.

When EA receives this form, it will be submitted to HTH Worldwide. HTH will then send each student an email with a secure link to the HTH website where the students must log in and pay for the coverage with a credit card (approx. \$1.09/day), and complete their enrollment. Each College/Campus International Representative should have access to [www.hthadvisors.com](http://www.hthadvisors.com) where they can log in and view each program and see which students have signed up.

Students, once enrolled with HTH can log in to [www.hthstudents.com](http://www.hthstudents.com) and obtain medical information, copies of their insurance card, and many other resources.

### Faculty & Staff

For all full-time faculty and staff, the University purchases “Executive Assistance Services” for employees traveling overseas. “Executive Assistance Services” provides personal assistance services 24 hours a day, seven days a week, anywhere in the world, to help employees and their companions who travel overseas and have medical, legal, and/or personal emergencies. Services include hospital admission arrangement, medical monitoring, dispatch of a specialist, emergency medical evacuation, repatriation, repatriation of mortal remains, and many other legal and professional services. Please note that this is NOT medical insurance coverage for the medical procedures and medical bills themselves – this is coverage for medical ASSISTANCE services, including repatriation. Faculty and staff members may obtain an ACE Executive Assistance card by attending an Emergency Preparedness Session hosted by the UOGP International Risk Analyst. Or, click below to get the card from the University Controller website:

<http://www.controller.psu.edu/divisions/riskmanagement/docs/WalletCard.pdf>

Any Penn State employee traveling on University business and/or leading a group of students abroad must purchase HTH insurance, even if already insured by Penn State’s Highmark Blue Shield plan. HTH has the capability to pay medical expenses nearly anywhere in the world without deductibles or co-pays, and can secure services, hospital admissions, etc., whereas Highmark cannot. Highmark is for domestic purposed and HTH is for international purposes. Additionally, HTH offers evacuation in the event of a security crisis or natural disaster. Highmark offers no evacuation coverage for any event.

### Non-University Participants

We **strongly** discourage non-University participants (including PSU alumni, volunteers, and family and community members) on Penn State-sponsored programs. **All non-university participants must be pre-approved by Risk Management.** Should non-University participants travel on a PSU Embedded Education Abroad program, they **must** carry HTH Worldwide insurance as well. They can not be covered under the policy which Penn State has negotiated for students. Instead, they must individually enroll by clicking the link below:

[http://www.hthtravelinsurance.com/prdCobrand/travel\\_medical.cfm?link\\_id=23373%26personalized=n%26header=y](http://www.hthtravelinsurance.com/prdCobrand/travel_medical.cfm?link_id=23373%26personalized=n%26header=y)

A detailed description of coverage is available at the above link. Community members **MUST** be insured through the above HTH Travel Gap plan. It is the responsibility of the program coordinator to make sure that non-University participants have purchased insurance. The sponsoring college/campus assumes all liability for all non-University participants.

**Travel Before or After Program Dates**

Any program participant who plans on traveling abroad before a PSU-sponsored trip or staying afterward for personal reasons is **strongly** encouraged to extend their HTH insurance coverage by enrolling for **only** the additional days of personal travel at the link below:

<http://www.hthstudents.com/ge.cfm?ac=EKS-7719>

Students are enrolled and covered by HTH for the PSU-sponsored portion of the trip through the same method mentioned for students above.