

MERRIMACK COLLEGE

INSURANCE FOR STUDY ABROAD

Merrimack College partners with **HTH Worldwide Insurance Services** (www.hthworldwide.com) to provide health and emergency services to Merrimack College students while traveling and living outside the United States.

HOW TO ACCESS HTH

Students need to register online at www.hthstudents.com. The HTH website will give you access to a list of medical care providers and facilities abroad that work directly with HTH. With many of those providers, there is no need for a separate claim to your health insurance company in the United States. You simply need to show your HTH membership card and all billing will be done directly between the provider and HTH. In case of an emergency, you should go to the nearest physician or hospital without delay and then contact HTH Worldwide at either **+1-800-257-4823** or collect at **+1-610-254-8771**.

COVERAGE DETAILS

Please note that HTH does not replace required medical insurance within the United States. Rather, it will provide you with medical services and assistance overseas. General policy exclusions apply. Program coverage dates vary by program.

EXTENDED COVERAGE

Students traveling abroad before the start of their program, or those who wish to remain abroad after the program ends are not eligible for extended HTH coverage through Merrimack College. You have the option of extending your coverage with HTH by making a credit card payment.