

GLOBAL CITIZEN HEALTH PLANS



Expatriate health insurance
for individuals and families

eGlobalHealth Insurers Agency, LLC

U.S. Admitted Coverage
Underwritten by BCS
Insurance Company

HTH Worldwide
HEALTH PLANS AND SERVICES FOR THE GLOBAL TRAVELER

HTH Worldwide is an innovator and

leader in helping world travelers

and global citizens stay safe and

gain easy access to quality health-

care all around the world.

**global
innovator**

What is Global Citizen?

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What is Global Citizen?

Worldwide health insurance and services for international living.

The Global Citizen health plan is designed to support the international lifestyles of those who travel to or from the United States for extended periods of business, leisure and study. If you leave home for six months or more, your health and financial security are at serious risk because of significant gaps in most available insurance coverage and services. This risk is only heightened by limited knowledge of health and safety hazards around the world, including medical treatment from unfamiliar providers.

Global Citizen is the premier international health plan because it combines comprehensive worldwide benefits with a new generation of medical assistance services, which include an impressive array of online tools used to identify, access and pay for quality healthcare all around the world.

Global Citizen gives you the freedom to access care inside and outside the U.S. If you need benefits outside the U.S. only, explore the Global Citizen EXP plan.

HTH Worldwide's Global Health and Safety Services – Because Insurance Isn't Enough

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

HTH Worldwide provides all the tools a Global Citizen needs to manage health and safety risks, including finding the right doctor and clearly communicating your medical condition.

Easy Access to an Elite International Provider Community

HTH's expanding International Provider Community of 6,000 carefully selected medical providers covers almost every country of the world. Because of HTH's rigorous selection criteria, less than 2% of providers outside the U.S. qualify to participate. Representing more than 100 specialties and subspecialties, the Provider Community database is searchable online to review detailed profiles of each provider.

Participating doctors, dentists and behavioral health professionals are English-speaking and individually contracted to schedule outpatient visits via HTH's online request service and to accept payment directly from HTH.

Global Citizen members are always free to choose any medical provider outside the U.S. without incurring a financial penalty.

The Freedom to Access Care in the U.S.

Global Citizen members also gain access to a contracted nationwide network of over 700,000 preferred providers, including more than 4,000 hospitals. The plan also covers care delivered by non-contracted providers.

Personal Safety Intelligence

HTH maintains unsurpassed resources designed to promote personal safety by giving Global Citizen 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.
- City Health and Security Profiles for nearly 1,600 destinations in over 200 countries outside the U.S.
- Brand name equivalents for 400 common over-the-counter and prescription drugs in 28 of the most frequently visited countries.
- Translation of hundreds of medical terms and phrases into the 10 most widely spoken languages.

Around-the-Clock Assistance Call Center

HTH maintains a 24/7, toll-free call center to assist Global Citizen members with everything from routine requests to medical emergencies. The HTH staff has years of experience with international medical assistance and has close working relationships with its International Provider Community.

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 whenever possible.

Personalized Member Services

Informed ChoiceSM

When Global Citizen members experience an unanticipated medical problem, they can request a second opinion and referral through the Informed Choice service. An HTH International Physician Advisor is available to discuss the member's diagnosis and treatment plan directly with the attending physician.

Personalized Recruitment

If Global Citizen members need a physician in an area not currently covered by the HTH International Provider Community, HTH will make every effort to recruit and contract with an appropriate, qualified doctor.

Well PreparedSM

An important companion on international assignments, the Well Prepared profile is a personal web page used by Global Citizen members to search the HTH Health and Safety databases, store pertinent information and launch requests for doctor appointments, provider recruitment, direct pay services and second opinions.

Appointment Scheduling and Direct Pay

Using the web, a mobile device or the telephone, Global Citizen members can request appointments within the International Provider Community. When Direct Pay services outside the U.S. are available, the copay and deductible are waived, and HTH pays the participating physician directly.

Why Choose HTH Worldwide's Global Citizen Plan?

A Recognized Leader

HTH Worldwide is a recognized leader in international health insurance and medical assistance services, serving hundreds of thousands of world travelers annually.

Highest Standards of Service

Global Citizen is administered by HTH to meet the highest expectations. HTH has set new standards for international assistance services and for applying stringent criteria when contracting with doctors and hospitals outside the U.S.

Strength of a U.S. Regulated Insurer

- Global Citizen is underwritten by a U.S. Admitted Insurer: BCS Insurance Company, rated A- (excellent) by A.M. Best.
- Global Citizen protects your rights by meeting U.S. standards and features benefits more generous than offshore, non-admitted "surplus coverage".

Global Citizen Advantages over Competing Plans

- No waiting periods associated with any preventive services.
- The pre-existing condition exclusion can be waived with proof of prior creditable insurance.
- Covers injuries or illnesses that are a result of a terrorist act.
- No precertification required.
- Deductible is waived for office visits to HTH participating providers outside the U.S.
- No limit on time spent in or out of the U.S.
- Direct billing arrangements with close to 1200 facilities outside the U.S.
- No surcharge for monthly billing.

How the Plan Works

Global Citizen and Global Citizen EXP plans offer comprehensive benefits and a range of deductible options that allow members to select the right amount of insurance coverage for their budget and lifestyle. *For detailed benefit schedule and rates, please see inserts.* To calculate your total out-of-pocket expense, add the deductible and coinsurance maximum.

For families, the deductible and coinsurance maximum is a multiple of 2.5.

After 364 days of continuous coverage, Global Citizen members may re-enroll in a plan that matches their existing benefits.

Global Citizen Options				
Plan	Deductible			Coinsurance Maximum
	Outside U.S.	U.S. in Network	U.S. out of Network	
Elite	\$0	\$0	\$1,000	\$2,000
500	\$250	\$500	\$1,000	\$3,000
1000	\$500	\$1,000	\$2,000	\$4,000
2000	\$1,000	\$2,000	\$4,000	\$8,000
5000	\$2,500	\$5,000	\$10,000	\$10,000
10000	\$10,000	\$10,000	\$10,000	\$10,000
25000	\$25,000	\$25,000	\$25,000	\$10,000

Amounts paid to satisfy a deductible are credited to all other deductibles.

Global Citizen EXP Options				
Plan	Deductible			Coinsurance Maximum
	Outside U.S.	U.S. in Network	U.S. out of Network	
Elite	\$0	n/a	n/a	\$2,000
250	\$250	n/a	n/a	\$3,000
500	\$500	n/a	n/a	\$4,000
1000	\$1,000	n/a	n/a	\$8,000
2500	\$2,500	n/a	n/a	\$10,000
5000	\$5,000	n/a	n/a	\$10,000
10000	\$10,000	n/a	n/a	\$10,000

Does not include U.S. benefits.

For detailed benefit schedule and rates, please see inserts.

How to Apply



Applications are available online or may be initiated by telephone or email. See back cover for details.

A personal check, money order or credit card number must accompany the application and must be sufficient to pay for one month of standard premium. HTH will hold the form of payment until an underwriting decision is made. If your application is accepted, the payment will be applied to your account. Quotes obtained online or by telephone are advisory only. Actual premium is determined by the medical underwriting process.

HTH Worldwide will review your medical history as provided on the application and may request an Attending Physician's Statement. HTH publishes standard premium rates for non-smokers. Smokers and other applicants with certain medical histories may be offered a policy at a higher rate. Not all applicants will be accepted. Your effective date of insurance will be on the 1st or 15th day of the month following underwriting approval.

Member Welcome Kit

When your application is accepted, HTH Worldwide will mail you and any family members covered under the plan a Welcome Kit with identification cards, a certificate of insurance and instructions on how to register online to use HTH's Global Health and Safety Resources. Procedures for filing a claim or requesting direct payment of participating providers will also be included.

Eligibility

Global Citizen is designed for extended living abroad. You can choose to enroll in a new plan when your existing plan expires. When you do, there are no medical questions and premium rates do not change based on your individual claims history. Your new rate will be the same as all persons covered in your rating class.

How Coverage Ends

Your coverage ends on the earlier of:

1. The last day of the month after the date the Insured Person is no longer eligible;
2. The end of the last period for which premium has been paid;
3. The date the Policy terminates;
4. The date of fraud or misrepresentation of a material fact by the Insured Person, except as indicated in the Time Limit on Certain Defenses provision.

Extension of Benefits

If an Insured Person is Totally Disabled on the date of termination of the Policy, coverage will be extended until the earlier of:

1. The date payment of the maximum benefit occurs;
2. The date the Insured person ceases to be Totally Disabled; or
3. The end of 90 days following the date of termination.

Pre-existing conditions

The Global Citizen plan does not cover services for treatment of a medical condition for which medical advice, diagnosis, care, or treatment was recommended or received during 180 days immediately preceding the member's eligibility date.

Creditable coverage

The 180-day pre-existing conditions period can be reduced or eliminated if you have been covered by a creditable group or individual health insurance plan.

Licensed & Admitted

This policy is a U.S. Admitted plan and affords members unique protections not available on most offshore plans.

For benefits, rates, exclusions, eligibility and other important information, please see inserts.



Insurance underwritten by BCS Insurance Company, Oakbrook Terrace, Illinois
NAIC #38245 under policy form series 54.403.

The coverage requested may not be available in all states.

Global Citizen Benefit Schedule

Global Citizen has three tiers of coinsurance: 100% outside the U.S.; 80% in-network inside the U.S.; 60% out-of-network inside the U.S. All Global Citizen plans have an **unlimited lifetime maximum** and a \$250,000 maximum benefit for emergency medical evacuation.

The Out-of-Pocket Maximum is calculated by adding the deductible and coinsurance maximum together. Please refer to chart on page 3 of the Brochure.

Benefits	Outside U.S.	U.S. (In Network)	U.S. (Outside Network)
Preventive and Office Visits - Insurer Waives Deductible			
Physician Office Visits (Adult)	All except a \$10 copay per visit	All except a \$30 copay per visit	60% to Out-of-Pocket Maximum then 100%
Physician Office Visits (Children 0-18)	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Unlimited Well Baby Visits	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Child Immunizations, Lab and X-rays	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Women: (19 and Older) Routine Pap Smears, Annual Mammogram	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
PSA for Men	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
One Routine Physical Per Year	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Professional Services - Insurer Pays After Deductible is Met			
Surgery, Anesthesia, Radiation Therapy, In-hospital Doctor Visits, Diagnostic X-ray and Lab Work.	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Inpatient Hospital Services - Insurer Pays After Deductible is Met			
Surgery, X-rays, In-hospital Doctor Visits, Organ/Tissue Transplant	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
In-patient Medical Emergency	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
In-patient Drugs	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Ambulatory and Therapeutic Services - Insurer Pays After Deductible is Met			
Ambulatory Surgical Center	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Ambulance Service	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Accidental Dental	\$1,000 per year, \$200 per tooth	\$1,000 per year, \$200 per tooth	\$1,000 per year, \$200 per tooth
Acupuncture and Chiropractic Services	100% up to \$2,000	100% up to \$2,000	100% up to \$2,000
Durable Medical Equipment	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Infusion Therapy	100%	80% to Out-of-Pocket Maximum then 100%	60% to Out-of-Pocket Maximum then 100%
Physical/Occupational Therapy	\$30/visit, 12 visits per year	\$30/visit, 12 visits per year	\$30/visit, 12 visits per year
Inpatient Mental Health	100% up to 60 days	80% up to 60 days	60% up to 60 days
Outpatient Mental Health	75% up to 40 visits/60% thereafter	75% up to 40 visits/60% thereafter	75% up to 40 visits/60% thereafter
Inpatient Substance Abuse	100% up to 60 days detox	80% up to 60 days detox	60% up to 60 days detox
Outpatient Substance Abuse	75% up to 40 visits/60% thereafter	75% up to 40 visits/60% thereafter	75% up to 40 visits/60% thereafter
Basic Prescription Drug Benefit	50% of actual charges up to \$500	\$0	\$0
Optional Prescription Drug Benefit - Insurer Waives Deductible			
Subject to \$5,000 Maximum Benefit per Insured Person per Policy Period.	100% of actual charges	Generics: 100% after \$10 copay Brandname: 100% after \$25 copay Injectables: 70%	Generics: 100% after \$10 copay Brandname: 100% after \$25 copay Injectables: 70%
Global Travel Benefits - Insurer Waives Deductible			
Medical Evacuation	Up to \$250,000	n/a	n/a
Repatriation of Remains	Up to \$25,000	n/a	n/a
Accidental Death and Dismemberment	\$50,000	\$50,000	\$50,000

Other Benefits	Limits
Home Health Care	100% Covered Expenses, as many as 30 visits per year
Skilled Nursing Facilities	100% with a maximum Covered Expense of \$250 per day, as many as 50 days per year
Hospice	100% with a maximum Covered Expense of \$5,000 per lifetime

See other side for Global Citizen EXP Benefit Schedule.

Global Citizen EXP Benefit Schedule

Global Citizen EXP covers most services outside the U.S. at 100%. All Global Citizen EXP plans have an **unlimited lifetime maximum** and a \$250,000 maximum benefit for emergency medical evacuation.

Benefits	Outside U.S. Only
Preventive and Office Visits - Insurer Waives Deductible	
Physician Office Visits (Adult)	All except a \$10 copay per visit
Physician Office Visits (Children 0-18)	100%
Unlimited Well Baby Visits	100%
Child Immunizations, Lab and X-rays	100%
Women: (19 and Older) Routine Pap Smears, Annual Mammogram	100%
PSA for Men	100%
One Routine Physical Per Year	100%
Professional Services - Insurer Pays After Deductible is Met	
Surgery, Anesthesia, Radiation Therapy, In-hospital Doctor Visits, Diagnostic X-ray and Lab Work.	100%
Inpatient Hospital Services - Insurer Pays After Deductible is Met	
Surgery, X-rays, In-hospital Doctor Visits, Organ/Tissue Transplant	100%
In-patient Medical Emergency	100%
In-patient Drugs	100%
Ambulatory and Therapeutic Services - Insurer Pays After Deductible is Met	
Ambulatory Surgical Center	100%
Ambulance Service	100%
Accidental Dental	\$1,000 per year, \$200 per tooth
Acupuncture and Chiropractic Services	100% up to \$2,000
Durable Medical Equipment	100%
Infusion Therapy	100%
Physical/Occupational Therapy	\$30/visit, 12 visits per year
Inpatient Mental Health	100% up to 60 days
Outpatient Mental Health	75% up to 40 visits/60% thereafter
Inpatient Substance Abuse	100% up to 60 days detox
Outpatient Substance Abuse	75% up to 40 visits/60% thereafter
Basic Prescription Drug Benefit	50% of actual charges up to \$500
Optional Prescription Drug Benefit - Insurer Waives Deductible	
Subject to \$3,000 Maximum Benefit per Insured Person per Policy Period.	80% of actual charges
Global Travel Benefits - Insurer Waives Deductible	
Medical Evacuation	Up to \$250,000
Repatriation of Remains	Up to \$25,000
Accidental Death and Dismemberment	\$50,000

Other Benefits	Limits
Home Health Care	100% Covered Expenses, as many as 30 visits per year
Skilled Nursing Facilities	100% with a maximum Covered Expense of \$250 per day, as many as 50 days per year
Hospice	100% with a maximum Covered Expense of \$5,000 per lifetime

See other side for Global Citizen Benefit Schedule.

Global Citizen Health Plan Prices

Monthly Premium Rate Table

Effective July 1, 2013

Optional Rx Plan premium is in addition to Medical Plan premium.

	Elite	500	1000	2000	5000	10000	25000	No area factor Rx Plan Optional
Male/Female								
Under 25	\$304	\$261	\$215	\$191	\$158	\$130	\$75	\$72
25-29	\$304	\$261	\$215	\$191	\$158	\$130	\$75	\$72
30-34	\$417	\$356	\$292	\$255	\$211	\$174	\$102	\$93
35-39	\$543	\$462	\$377	\$332	\$270	\$223	\$131	\$114
40-44	\$569	\$482	\$389	\$341	\$278	\$227	\$134	\$141
45-49	\$712	\$604	\$484	\$427	\$345	\$282	\$166	\$176
50-54	\$899	\$760	\$610	\$533	\$431	\$351	\$205	\$210
55-59	\$1,111	\$937	\$750	\$655	\$527	\$452	\$262	\$253
60-64	\$1,367	\$1,151	\$919	\$803	\$642	\$525	\$305	\$312
65-69	\$2,423	\$2,034	\$1,618	\$1,406	\$1,120	\$914	\$531	\$563
70-74	\$3,479	\$2,918	\$2,317	\$2,011	\$1,599	\$1,305	\$757	\$815
Child (when insured with parent)								
One Child under Age 1	\$385	\$330	\$272	\$243	\$203	\$167	\$99	\$82
One Child 1-25	\$256	\$222	\$185	\$167	\$143	\$119	\$70	\$50
2 Children	\$444	\$379	\$312	\$278	\$231	\$192	\$113	\$96
3 Children	\$612	\$518	\$425	\$377	\$309	\$256	\$152	\$139

Prices are subject to change.

See over for EXP rates ►

Global Citizen EXP Health Plan Prices

Monthly Premium Rate Table

Effective July 1, 2013

	Elite	250	500	1000	2500	5000	10000	RxPlan
Male/Female								Optional
Under 25	\$132	\$116	\$106	\$94	\$79	\$70	\$62	\$39
25-29	\$132	\$116	\$106	\$94	\$79	\$70	\$62	\$39
30-34	\$184	\$160	\$147	\$130	\$108	\$95	\$84	\$49
35-39	\$243	\$212	\$194	\$174	\$145	\$128	\$109	\$62
40-44	\$258	\$227	\$208	\$185	\$154	\$135	\$117	\$78
45-49	\$328	\$287	\$262	\$235	\$194	\$170	\$146	\$96
50-54	\$418	\$365	\$333	\$297	\$244	\$216	\$187	\$113
55-59	\$517	\$453	\$413	\$370	\$304	\$268	\$231	\$136
60-64	\$642	\$561	\$514	\$458	\$377	\$330	\$287	\$170
65-69	\$1,153	\$1,011	\$921	\$823	\$675	\$593	\$513	\$255
70-74	\$1,665	\$1,457	\$1,328	\$1,183	\$974	\$855	\$738	\$367
Child (when insured with parent)								
One Child under Age 1	\$167	\$148	\$137	\$120	\$101	\$90	\$79	\$44
One Child 1-25	\$106	\$92	\$85	\$77	\$65	\$57	\$53	\$29
2 Children	\$195	\$173	\$158	\$142	\$119	\$107	\$95	\$53
3 Children	\$277	\$243	\$224	\$202	\$167	\$149	\$131	\$74

Global Citizen EXP

N.B. – Does not include coverage in the United States. If you would like U.S. coverage, please refer to the Global Citizen Health Plan.

Prices are subject to change

BCS-GCR12/XMP-3675

See Over for GC rates ►



1. Who is eligible to buy a Global Citizen plan?

- A. All U.S. citizens living abroad who are 74 or younger at the time of application are eligible to apply for coverage or;
- B. All legal residents of the U.S. (citizens and foreign nationals) who are age 74 or younger at the time of application are eligible if they live in an approved state or;
- C. An employee of a U.S. company, whereby the company is domiciled in a approved state and the company pays the insurance premium.

For the most current state list, please visit hthtravelinsurance.com/gl_citizen/eligibility.cfm.
If you live in a state not listed, please contact your agent directly or HTH Worldwide.

2. How do I qualify for maternity benefits?

After 364 days of continuous coverage, Global Citizen members may apply for a new plan that covers maternity costs in the same way as all other medical conditions.

3. Do all eligible family members have to apply for Global Citizen?

Yes. The Global Citizen plan is available to individuals and their dependents. All eligible family members must apply for coverage.

4. Will my policy automatically renew? At what rate?

You can enroll in a Global Citizen policy up to age 84. The policy does not automatically renew upon your request. You will be notified of your new plan rate at least 30 days prior to your policy expiration date. You must confirm your new policy rate in writing or by accepting the rate when logged in to our secure website. Plan rates are based on age at time of enrollment and are impacted by medical inflation. You will not be asked any medical questions and your personal health history will not determine your new rate. Global Citizen rates are standard rates for all members re-enrolling.

5. When does my coverage end?

We may terminate your policy if:

- a. You no longer meet the eligibility requirements
- b. You fail to pay your premium
- c. We discover that you committed fraud or misrepresented a material fact to us, except as indicated in the time limit of certain defenses provision
- d. We terminate the plan in your state or geographic service area

6. Who is the insurer?

Strength in ratings, top industry support

Our international health insurance plans are backed by a U.S. Insurer, no matter how much time you spend in or out of the U.S.:

Your insurance coverage is underwritten by an outstanding U.S. Admitted Company-- BCS Insurance Company, which is rated A- (Excellent) by A.M. Best for financial strength. BCS Insurance Company, known for innovative product development and special risk underwriting, is based in Oakbrook Terrace, Illinois. To find out more about BCS, visit

<http://www.bcsigroup.com/plan/about/introduction.html>

Questions? FAQs

FAQs? Answers ?

7. Does my plan deductible apply to all services?

No. Your deductible is waived for office visits. You simply pay a small copay at time of service with the contracted provider. For non contracted providers, you pay the provider directly and submit a claim for reimbursement.

8. Will my pre-existing condition be covered under a Global Citizen plan?

If you were previously covered by a U.S. health plan that issues you a Certificate of Creditable Coverage, **HTH Worldwide** will credit you for this prior coverage. The number of months of coverage shown on the Certificate will reduce or eliminate the six-month pre-existing condition waiting period. If you have six or more months of creditable coverage, your waiting period will be eliminated. If you have less than six months creditable coverage, your waiting period will be reduced by the number of months you had creditable coverage. For example, if you have two months of creditable coverage, your waiting period will be reduced from six months to four months.

9. Am I guaranteed to be issued a Global Citizen policy if I apply?

No, Global Citizen is not a guaranteed issue plan. Each application is medically underwritten. Your application may be 1) accepted, 2) accepted with a rate increase due to your health status, or 3) denied.

10. Is the quote I receive binding?

No. The quote you receive may not apply if 1) you provided us with an inaccurate zip code, 2) you misstated a material fact on your application, or 3) we increase the rate due to your health status.

11. When determining a rate while overseas, what zip code should I use?

Policies for U.S. citizens residing overseas are issued through the Global Citizens Association office in Washington D.C. The zip code that applies is 20036.

12. What is the Global Citizens Association?

GCA is a not-for-profit association serving those who travel the world for business, study and leisure. GCA promotes health and safety around the world through online knowledge tools and email news alerts. GCA members also benefit from the Association's group purchasing programs for travel, insurance, entertainment and telecommunication services. GCA benefits are available through its Rewards Worldwide program at www.rewardsworldwide.com.

13. What about accessing participating providers?

HTH's Global Health and Safety services help members identify, access and pay for quality healthcare all over the world, including a contracted community of elite providers in 180 countries. Members can access these carefully selected providers and arrange for the bills to be sent directly to HTH Worldwide. Please note that in the U.S. a member can simply show his/her ID card at time of service and participating providers will only bill the member for any applicable deductible or copayment. Members have access to a U.S. PPO Network through Aetna. Whether overseas or in the U.S., members can choose to use any doctor or hospital. Members are never restricted to a network. Please see the benefit schedules to see how coinsurance may apply.

14. Where can I read the fine print?

To see plan definitions, limitations or to review a sample certificate visit:
hthttravelinsurance.com/gl_citizen/gl_ctzn_cert.cfm.

Global Citizen Excluded Services

The plan does not provide benefits for:

1. Hospitalization, services and supplies that are not Medically Necessary.
2. Services or supplies that are not specifically mentioned in this Certificate
3. Services or supplies for any illness or injury arising out of or in the course of employment for which benefits are available under any Workers' Compensation Law or other similar laws whether or not you make a claim for such compensation or receive such benefits.
4. Services or supplies that are furnished to you by the local, state or federal government and for any services or supplies to the extent payment or benefits are provided or available from the local, state or federal government whether or not that payment or benefits are received.
5. Conditions caused by or contributed by: (a) An act of war; (b) The inadvertent release of nuclear energy when government funds are available for treatment of Illness or Injury arising from such release of nuclear energy; (c) An Insured Person participating in the military service of any country; (d) An Insured Person participating in an insurrection, rebellion, or riot; (e) Services received for any condition caused by an Insured Person's commission of, or attempt to commit a felony or to which a contributing cause was the Insured Person being engaged in an illegal occupation; (f) An Insured Person voluntarily using illegal drugs; intentionally taking over the counter medication not in accordance with recommended dosage and warning instructions; and intentionally misusing prescription drugs.
6. Services or supplies that do not meet accepted standards of medical and/or dental practice.
7. Investigational Services and Supplies and all related services and supplies.
8. Custodial Care Service.
9. Routine physical examinations, unless otherwise specified in this Certificate.
10. Services or supplies received during an Inpatient stay when the stay is primarily related to behavioral, social maladjustment, lack of discipline or other antisocial actions that are not specifically the result of Mental Illness.
11. Cosmetic Surgery and related services and supplies, whether or not for psychological purposes, except for the correction of congenital deformities or for conditions resulting from accidental injuries, scars, tumors or diseases that occur after your Coverage Date.
12. Services or supplies for which you are not required to make payment or would have no legal obligation to pay if you did not have this or similar coverage.
13. Charges for failure to keep a scheduled visit or charges for completion of a Claim form.
14. Personal hygiene, comfort or convenience items commonly used for other than medical purposes, such as air conditioners, humidifiers, physical fitness equipment, televisions and telephones.
15. Special braces, splints, specialized equipment, appliances, ambulatory apparatus, battery implants, except as specifically mentioned in this Certificate.
16. Orthopedic shoes (except when joined to braces) or shoe inserts, including orthotics.
17. Blood derivatives that are not classified as drugs in the official formularies.
18. Eyeglasses, contact lenses or cataract lenses and the examination for prescribing or fitting of glasses or contact lenses or for determining the refractive state of the eye, except as specifically mentioned in this Certificate.
19. Treatment to change the refraction of one or both eyes (laser eye correction), including refractive keratectomy (RK) and photorefractive keratectomy (PRK).
20. Vision care services unless elected by your Group
21. Treatment of flat foot conditions and the prescription of supportive devices for such conditions and the treatment of subluxations of the foot.
22. Routine foot care, except for persons diagnosed with diabetes, including the cutting or removal of corns or calluses; the trimming of nails, routine hygienic care and any service rendered in the absence of localized Illness, Injury or symptoms involving the feet.
23. Immunizations, unless otherwise specified in this Certificate.
24. Maintenance Occupational Therapy, Maintenance Physical Therapy and Maintenance Speech Therapy.
25. Hearing aids or examinations for the prescription or fitting of hearing aids unless otherwise specified in this Certificate.
26. Services and supplies to the extent benefits are duplicated because the spouse, parent and/or child are employees of the Group and each is covered separately under this Certificate.

27. Diagnostic Service as part of routine physical examinations or check-ups, premarital examinations, determination of the refractive errors of the eyes, auditory problems, surveys, casefinding, research studies, screening, or similar procedures and studies, or tests which are Investigational unless otherwise specified in this Certificate.
28. Procurement or use of prosthetic devices, special appliances and surgical implants which are for cosmetic purposes, the comfort and convenience of the patient, or unrelated to the treatment of a disease or injury.
29. Services and supplies rendered or provided for human organ or tissue transplants other than those specifically named in this Certificate.
30. Investigational or experimental organ transplantation including animal to human organ transplants.
31. Consultations performed by you, your spouse, parents or children.
32. Charges for the services of a standby Physician.
33. Treatment for overweight conditions other than for morbid obesity.
34. Treatment for hair loss.
35. Growth Hormone treatment.
36. Dental treatment, dental surgery, dental prostheses and orthodontic treatment unless otherwise specified in this Certificate.
37. Dental Implants: Dental materials implanted into or on bone or soft tissue or any associated procedure as part of the implantation or removal of dental implants.
38. Medical aids unless otherwise specified in this Certificate.
39. Services and treatment related to elective abortions.
40. Sterilization or the reversal of sterilization, unless otherwise specified in this Certificate.
41. All contraceptive services and supplies, including but not limited to, all consultations, examinations, evaluations, medications, medical, laboratory, devices, or surgical procedures unless stated otherwise.
42. Cryopreservation of sperm or eggs.
43. Sex change operations.
44. Treatment of sexual dysfunction or inadequacy.
45. Non-prescription drugs.
46. Educational services except as specifically provided or arranged by the Insurer.
47. Nutritional counseling or food supplements, except for treatment of Phenylketonuria (PKU) and other inherited metabolic diseases and diabetes.
48. Charges by a provider for telephone consultations.

Pre-Existing Conditions

Benefits are not available for any services received (1) on or within 6 months after the Eligibility Date of an Insured Person who is not a Late Enrollee; or (2) on or within 6 months after the Effective Date of Coverage for a Late Enrollee, if those services are related to a Pre-existing Condition. This exclusion does not apply to a Newborn who is enrolled within 31 days of birth or a newly adopted child who is enrolled within 31 days from either the date of placement of the child in the home, or the date of the final decree of adoption. In addition, the Insurer will credit time an Insured Person was covered by Credible Coverage that was in effect up to a date not more than 63 days before the Effective Date of Coverage under this Plan, excluding the Waiting Period.

This limitation does not apply to the Medical Evacuation, Repatriation of Remains and Bedside Visit Benefits.

To review a sample certificate visit:

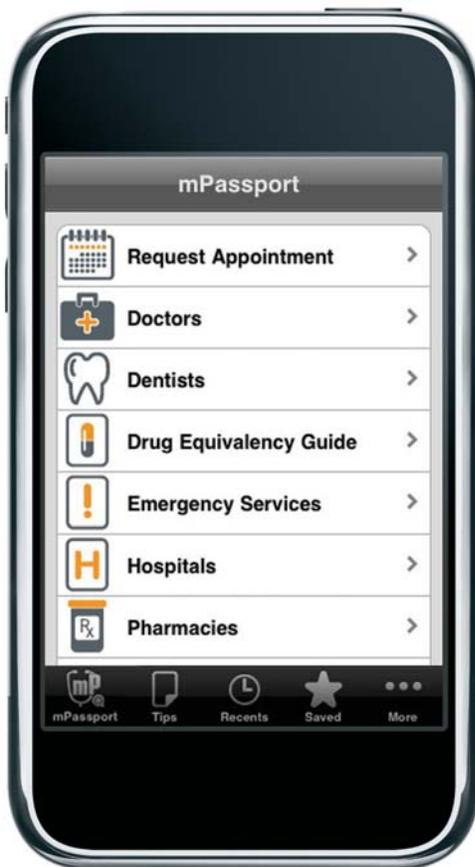
hthtravelinsurance.com/gl_citizen/gl_ctzn_cert.cfm

On the go, on the web, on your phone!

The mobile way to trusted medical care, anywhere in the world

HTH Worldwide Presents...

mPassport[®]



Use your mobile phone to:

- ✓ Choose from over 6,000 selected, English speaking doctors in 182 countries.
- ✓ Find selected hospitals and clinics in over 1,500 destinations.
- ✓ Search notable pharmacies in over 500 international destinations.
- ✓ Translate medication brand names and key medical terms and phrases.
- ✓ Receive personalized health and safety alerts via text message or e-mail.

Global Citizen Health Plan Application Instructions

HTH Worldwide

Thank you for applying with HTH Worldwide.

- Global Citizen Health Plan is specially designed for members of the Global Citizens Association.
- Coverage is not guaranteed until approved in writing by HTH Worldwide. Do not cancel your current insurance coverage until you have been notified of approval by HTH Worldwide that your Global Citizen coverage is effective.

Instructions

Do not complete this application until you have read the current product brochure or website.

Please follow these instructions to allow us to better process your application.

- **For your own protection, you, the applicant, must complete this application. You are solely responsible for its accuracy and completeness.**
- All information must be stated accurately.
- All questions must be answered in full or the application may be returned to you resulting in a delay in processing.
- For additional information or explanations attach extra sheets, if necessary. **All attachments must be signed and dated.**
- Print clearly using blue or black ink. No correction fluid, please. **Sorry, but typed applications will not be accepted.**
- This application must be received by HTH Worldwide within thirty (30) days from the signature date.
- Even if this application is approved, any intentional misstatements or omissions may result in future claims being denied and the plan being rescinded.
- Your insurance will become effective only if this application is approved as applied for, the appropriate premium is enclosed, and other specific conditions are met. (See details under Section 7 – Conditions of Application).
- Please return this application and your check to your agent OR mail to the address listed.

Payment Information

Please see page 7.

Most common causes for delay in underwriting

- Missing, inaccurate or incomplete information such as:
 - Weight AND Height
 - Spouse's social security, visa, or passport number
 - Dependent's social security, visa, or passport number
 - Date of birth
 - Date of last pelvic examination
 - Results of last pelvic examination
 - Physician's address, phone number and fax number
- Incomplete or illegible information such as the mailing address does not include city, state and ZIP code.
- ALL questions are not answered in Sections 4 and 6. If it does not apply to you, the answer should be "No." Do not leave any answers blank.
- The application is not signed and dated by the applicant and/or all dependents over age 18.
- Additional documentation or information is required.

Mailing Address

- **Applicant:** Please return this application to the address below or to your agent.

**HTH Worldwide
Attn: Individual Underwriting Department
100 Matsonford Road
Suite 100
Radnor, PA 19087**

Expediting an Application

- To expedite underwriting please fax to 610.672.9635 or email underwriting@hthworldwide.com.

Applicant's Social Security No.

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Visa/ Passport No.

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4. Applicants for Coverage continued

Applies to couples or families:

All family members must apply for coverage to be eligible. If extenuating circumstances prevent all family members from applying, please attach detail and a determination will be made by the company whether or not the application can be considered.

If you are married or have children, are all family members applying for coverage? Yes No N/A

If No, Why? _____

Are you a U.S. Citizen? Yes No

Are you a foreign national residing legally in the U.S.? Yes No

Please list your occupation and duties.

Please provide the name of your employer.

Please provide your employers address.

5. Other Coverage - Please answer all of the following questions.

A. Do you currently have or has anyone to be insured had coverage in the last 18 months? Yes No

If Yes, please provide the following information and attach the Certificate of Creditable Coverage from your prior health insurance carrier.

Name of insured(s)	Insurance carrier(s)	Effective date	End date

Do you agree to discontinue your current coverage if this application is accepted? Yes No

If No, please explain:

B. Has anyone identified on this application ever been declined, postponed, had a waiver applied, or charged an extra premium for life, disability, or health insurance, or had such insurance rescinded? Yes No

If Yes, please provide the following information.

1. Name of applicant	Name of Insurance Company	Explain
2. Name of applicant	Name of Insurance Company	Explain
3. Name of applicant	Name of Insurance Company	Explain

C. Are any persons applying for coverage on this application eligible for Medicare or Medicaid benefits? Yes No

If Yes, please list all eligible person(s). Note: Any applicant eligible for Medicare Part A or B is not eligible for Global Citizen but may be eligible for Global Citizen EXP.

Eligible person(s)

D. Has anyone applying for coverage on this application filed a claim for disability or Workers' Compensation within the past 18 months? Yes No

If Yes, please provide the following information.

Name of applicant	Effective date	End date

Applicant's Social Security No.									
Visa/ Passport No.									

6. Health History – Include information on all family members you wish to enroll.

6A. Health History Questionnaire – ALL QUESTIONS MUST BE ANSWERED OR THE APPLICATION MAY BE RETURNED AND/OR REJECTED. If you answer "Yes" to any question in Section 6A, you must give complete details in Section 6B.

Has any person listed on this application received medical advice, diagnosis or treatment, or had treatment or consultation recommended, received treatment, or been hospitalized for any of the following conditions listed in questions 1 through 24 **within the last 10 years?**

1. Frequent and/or severe headaches, migraines, seizures, epilepsy, multiple sclerosis or any other neurological or central nervous system disorder(s) <input type="checkbox"/> Yes <input type="checkbox"/> No	17. Sexually transmitted disease, such as herpes, genital warts, etc. <input type="checkbox"/> Yes <input type="checkbox"/> No
2. Dizziness, weakness, fainting, numbness/tingling, head injury, paralysis, stroke, confusion, memory loss, loss of consciousness, narcolepsy or any similar symptoms <input type="checkbox"/> Yes <input type="checkbox"/> No	18. Prostate, undescended testes, infertility, low sperm count, impotence, sexual dysfunction or penile implant <input type="checkbox"/> Yes <input type="checkbox"/> No
3. Chest pain, high or low blood pressure, heart disease, heart attack, heart murmur, palpitations, pacemaker, or any other heart disorder or condition <input type="checkbox"/> Yes <input type="checkbox"/> No	19. a) Breast disorder/cyst, lump, fibroid tumors, silicone injections or implants <input type="checkbox"/> Yes <input type="checkbox"/> No
4. Poor circulation, blood clot, varicose veins, enlarged lymph nodes, blood/bleeding disorder, anemia, rheumatic fever or any other circulatory condition <input type="checkbox"/> Yes <input type="checkbox"/> No	b) Pelvic pain, menstruation disorders, abnormal pelvic exam/PAP smear, endometriosis, uterine fibroids, ovarian cysts, infertility or miscarriages <input type="checkbox"/> Yes <input type="checkbox"/> No
5. Allergies, difficulty breathing, shortness of breath, asthma, chronic cough, spitting/coughing up blood, respiratory/lung infections, sinusitis, bronchitis, pneumonia, reactive airway disease (RAD), pneumocystis carinii pneumonia (PCP), tuberculosis, emphysema, or any other respiratory disorder or condition <input type="checkbox"/> Yes <input type="checkbox"/> No	c) Date and result of last pelvic exam/Pap smear for each female over 16: Name: _____ Mo/Day/Yr: _____ <input type="checkbox"/> Normal <input type="checkbox"/> Abnormal Name: _____ Mo/Day/Yr: _____ <input type="checkbox"/> Normal <input type="checkbox"/> Abnormal Name: _____ Mo/Day/Yr: _____ <input type="checkbox"/> Normal <input type="checkbox"/> Abnormal <input type="checkbox"/> N/A I have not had a pelvic exam/Pap smear.
6. Diseases or problems of the nose, nosebleeds, polyps, deviated nasal septum, excessive snoring or use of a sleep monitoring device <input type="checkbox"/> Yes <input type="checkbox"/> No	d) Is the applicant, spouse or any dependent, whether or not listed on the application, currently pregnant, or in the process of adoption or surrogate pregnancy? <input type="checkbox"/> Yes <input type="checkbox"/> No
7. Diseases or problems of the mouth/gums, throat/swallowing, tonsils, adenoids, jaw/chewing problems or TMJ (Temporomandibular Joint Dysfunction) <input type="checkbox"/> Yes <input type="checkbox"/> No	e) Are you intending to become pregnant in the next 18 months? <input type="checkbox"/> Yes <input type="checkbox"/> No
8. Gastric reflux, ulcers, hernia, intestinal problems, diverticulitis, colitis, diarrhea, rectal problems/bleeding, polyps, hemorrhoids or any other digestive disorder or condition <input type="checkbox"/> Yes <input type="checkbox"/> No	20. Diseases or problems of the eyes or sight, crossed eyes, glaucoma, cataracts, detached retina or blurred vision <input type="checkbox"/> Yes <input type="checkbox"/> No
9. Gallbladder, spleen, pancreatitis, liver disease, jaundice, unexplained weight loss/gain or hepatitis (indicate type: _____) <input type="checkbox"/> Yes <input type="checkbox"/> No	21. Diseases or problems of the ears or hearing, implant or hearing aid <input type="checkbox"/> Yes <input type="checkbox"/> No
10. Kidney/bladder/urinary tract infections, stones, incontinence, blood in urine or any other disease or disorders of the kidneys or urinary system <input type="checkbox"/> Yes <input type="checkbox"/> No	22. Eating disorder, depression, anxiety, counseling, member of a support group, bi-polar, chemical imbalance, attention deficit disorder, schizophrenia, obsessive-compulsive, panic disorder, etc. <input type="checkbox"/> Yes <input type="checkbox"/> No
11. Bone, joint and/or muscle pain, injury or disorder of joint/tendon/ligament/disc, weakness of back/spine/neck/joint, fracture, sprain/strain, fibromyalgia, arthritis, gout, polio or any other musculoskeletal disorder <input type="checkbox"/> Yes <input type="checkbox"/> No	23. Mental or physical impairment or deformity, congenital abnormalities or birth defects Specify: _____ <input type="checkbox"/> Yes <input type="checkbox"/> No
12. Physical handicap, joint replacement, hardware (pins, plates, screws, etc.), amputation or prosthesis <input type="checkbox"/> Yes <input type="checkbox"/> No	24. Has any applicant consulted a provider for any condition or symptom(s) for which a diagnosis has not been established? <input type="checkbox"/> Yes <input type="checkbox"/> No
13. Diabetes, thyroid, pituitary, adrenal or any other endocrine disorders <input type="checkbox"/> Yes <input type="checkbox"/> No	Has any person listed on this application ever:
14. Immune disorders, lupus, scleroderma, mononucleosis, chronic fatigue syndrome <input type="checkbox"/> Yes <input type="checkbox"/> No	25. Had cancer, tumor/growth, leukemia or cyst? <input type="checkbox"/> Yes <input type="checkbox"/> No
15. Is any applicant a candidate for or a recipient of an organ or bone marrow transplant? <input type="checkbox"/> Yes <input type="checkbox"/> No	26. Had an abnormal physical exam, laboratory results, x-rays, EKG, MRI, CT scan or been advised to undergo further testing surgery or treatment? <input type="checkbox"/> Yes <input type="checkbox"/> No
16. Skin infections, cancer, melanoma, lesion, psoriasis, keratosis, warts, ulcers, birthmarks, severe burns, acne, fungal infections, Kaposi's sarcoma, eczema, dermatitis, hyperhidrosis, herpes, scars/keloids, cosmetic or reconstructive surgery or any other skin conditions <input type="checkbox"/> Yes <input type="checkbox"/> No	27. Seen, been a patient in a hospital, clinic, or other medical facility, received treatment from or consulted any doctor or other person providing health care services for any other condition or symptom(s) (excluding childbirth) not listed on this application? <input type="checkbox"/> Yes <input type="checkbox"/> No
	28. Been diagnosed as having or received treatment by a physician or health care professional for AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Complex) or tested positive for HIV (Human Immunodeficiency Virus)? <input type="checkbox"/> Yes <input type="checkbox"/> No

IMPORTANT: Applicant's medical conditions, which occur after the signature date and before the approval date that come to HTH Worldwide's attention, may be considered in the final underwriting decision.

Applicant's Social Security No.

Visa/ Passport No.

7. Conditions of Application

It is important that you carefully read and fully understand the following.

I, the undersigned, understand that, under the Global Citizen plan for which I am applying, I may be entitled to lesser benefits if I use a nonparticipating hospital, physician, or other provider, than if I use a participating hospital, physician or other provider.

All applicants age 18 and over must personally read, agree to, and sign the following. If an applicant does not read English, the translator must sign and submit the Statement of Accountability, Section 9, for translating this entire application.

Effective Date

If you currently have health coverage, we strongly recommend that you maintain your current coverage, and allow us to assign your effective date FOLLOWING APPROVAL. If, however, you would like to request a specific effective date, we strongly recommend you allow 30-60 days for underwriting. This will help ensure that your application is processed before you surrender your present insurance and will prevent you from being required to pay for two policies.

NOTE: If a child is born to the participant the child has to be registered within 31 days. All other children including adopted children must go through underwriting.

I request that HTH Worldwide assign my effective date if my application is approved. My effective date will be assigned as either the 1st or the 15th of the month following the approval date of my application.

If HTH Worldwide approves my application, please assign an effective date of the

1st of the month following approval.

15th of the month following approval.

1st of _____ 15th of _____

This date must be AFTER the signature date but not greater than 75 days from the signature date on this application.

REQUESTING AN EFFECTIVE DATE **DOES NOT GUARANTEE** UNDERWRITING TO BE COMPLETED BEFORE THE DATE REQUESTED. I UNDERSTAND THAT IF I SELECT AN EFFECTIVE DATE, ONLY HTH WORLDWIDE CAN CHANGE THIS DATE, HOWEVER, HTH WORLDWIDE CANNOT CHANGE THIS DATE UNDER ANY CIRCUMSTANCES ONCE THE PLAN IS ISSUED.

Initial X

Initial Term

Please issue coverage for the initial term of:

- 6 months 7 months 8 months 9 months
 10 months 11 months 364 days

(Minimum of six months required.)

Billing Date

Charged on the 1st or 15th of the month (depending on your policy effective date).

Agreement (All applicants)

I, the undersigned, agree to the following:

1. I understand and agree to pay the premium amount required with this application. If my application is denied, HTH Worldwide will return the premium payment. If my application is accepted, this premium amount will be applied to the premium charges.
2. If my application for Global Citizen coverage is accepted as applied for, the coverage date will be as specified above, but I agree I have no coverage under this application until I am notified in writing by HTH Worldwide that my application is approved.
3. I understand that HTH Worldwide has the right to deny my application and if it does so, I will be notified in writing and the premium I submitted will be returned.

4. MINOR CHILDREN: I represent that I have made such investigations as are necessary to assure the truth and accuracy of all statements made in this application regarding minor children.
5. CONCERNING DEPENDENTS AGE 18 AND OVER: I represent that my dependents age 18 and over (1) have read this application and have provided such full and accurate information necessary to complete this application, (2) I have discussed all provisions of this application, especially Sections 6A, 6B, 6C and 6D with them and (3) all information contained in this application regarding them is complete and accurate.
6. I understand and agree that if HTH Worldwide rejects my application, under no circumstance will any benefits be payable for any person listed on this application. Receipt of money, and/or cashing of my premium check or charging this amount to my credit card by HTH Worldwide does not constitute approval of my application or create Global Citizen coverage.
7. If I am accepted, this application will become part of the agreement between the insurance carrier and myself.
8. HTH Worldwide may request additional information, and this may delay processing of this application. If the health care provider charges a fee for these services, HTH Worldwide will determine payment, and I will be responsible for any difference.
9. The selling agent has no authority to promise me coverage or to modify underwriting policy or terms of any Global Citizen coverage.
10. I have personally read and completed this application. Nothing has been left off regarding the past or present health of anyone listed on this application. I understand that no one listed is eligible for benefits if any information on this application is false, incomplete or omitted. HTH Worldwide may void all coverage from the original effective date of the agreement for such material intentional misstatements or omissions.

If the family member is a minor, I accept full legal and financial responsibility for the coverage and information provided on this application.

PLEASE NOTE: If the listed minor dependent does not reside with the applicant purchasing this plan, the custodial parent or guardian must complete the Health History Section and sign the Conditions of Application accepting legal responsibility for full and complete disclosure of the minor applicant, including any history of substance abuse. Also, if the responsible adult is not the natural parent, please submit court papers authorizing guardianship.

Association Membership

I understand that this product is being offered only to members of the Global Citizens Association. I agree to become a member of the Association at no obligation. As a member of the Association, I shall be entitled to a variety of benefits, which includes the ability to purchase this insurance product. For further information visit www.gcassociation.org.

Yes. I Agree X

Signature

FRAUD NOTICE Please read carefully

Any person who knowingly and with intent to defraud or deceive any insurance company submits an insurance application or statement of claim containing any false, incomplete or misleading information may be subject to civil or criminal penalties, depending upon state law.

Arkansas Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Colorado It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

District of Columbia It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Florida Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kentucky Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Louisiana Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Maine It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

New Jersey Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

New Mexico ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

New York Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Ohio Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Tennessee It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Washington It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

Authorization/Disclosure Statement

I hereby authorize any health care facility, physician, surgeon, counselor, therapist or insurance company to provide HTH Worldwide's authorized underwriters or Medical Directors, all information, pertaining to me or any of my dependents who are also applying for coverage, regarding past or present medical or mental conditions, any examination or treatment, including treatment for alcohol abuse, substance abuse, mental or emotional disorders (other than psychotherapy notes), AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Complex), and to any illness, injury or condition that I or my dependents have had at any time in the past or in the future up until the expiration of this Authorization. I understand this information is collected in connection with the evaluation and processing of an application for coverage or change in benefits, or to determine eligibility for benefits. The Authorization is valid from the date listed below through thirty (30) months. A photocopy of this Authorization is as valid as the original. My authorized representative, or I am entitled to receive a copy of this form. I understand any request for psychotherapy notes will require separate authorization.

I understand and agree to all the Conditions of Application (Section 7). I understand that coverage is subject to the provisions in the Conditional Receipt (Section 10). I have read and understand this Application in its entirety. I certify that I have received an outline of coverage.

Signatures (Required) – All applicants over age 18 must sign and date.

1. Applicant/parent or legal guardian	Today's date
2. Applicant's Spouse (required if applying for coverage)	Today's date
3. Applicant age 18 or over	Today's date
4. Applicant age 18 or over	Today's date
5. Applicant age 18 or over	Today's date
6. Applicant age 18 or over	Today's date

Notice of Information Practices

If you apply for or are covered by an HTH Worldwide health care plan, HTH Worldwide may collect personal information about you in order to evaluate your application or to administer benefits. This information is normally limited to the condition of your health. For example, HTH Worldwide may provide information to a hospital in order to verify benefits. Upon your request, HTH Worldwide will provide details of the nature of personal information that may be collected, the circumstances under which it may be disclosed without authorization, and your right to access and correction if you believe it to be inaccurate. HTH Worldwide can choose to furnish the medical record information either directly to you or to a medical professional designated by you.

Applicant's Social Security No.

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Visa/ Passport No.

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ATTACH INITIAL PREMIUM CHECK HERE.
DO NOT TAPE.

8. Payment Method – Submit initial premium with application (required).

8A. Initial Deposit

1 month premium \$ _____

- I am attaching a check/money order for the above amount
- Please charge my credit card for the above amount

3 month premium \$ _____

- I am attaching a check/money order for the above amount
- Please charge my credit card for the above amount

6 month premium \$ _____

- I am attaching a check/money order for the above amount
- Please charge my credit card for the above amount

364 days premium \$ _____

- I am attaching a check/money order for the above amount
- Please charge my credit card for the above amount

All checks should be made payable to HTH Worldwide Insurance Services.

Credit Card information (only if applicable)

- VISA MasterCard American Express Discover

Credit Card No.

Expiration Date

Cardholder's Name

Cardholder's ZIP Code

Authorized Signature (as it appears on the credit card)

Today's Date

X

8B. Payment Type (First payment will be credited to approved applicants only.)

Monthly Deduction

- From Checking Account
- Charge to Credit Card

Quarterly Deduction

- From Checking Account
- Charge to Credit Card

Semi-Annual Deduction

- From Checking Account
- Charge to Credit Card

Annual Deduction

- Charge to Credit Card

Checking Account and credit card deductions are done on the first or the 15th of the month depending on the effective date of the policy.

8C. Checking Account Deduction Authorization

Attach a check for one (1) month's premium above where indicated or if paying initial premium by credit card, attach a voided check. If the account listed below is a joint account, both account holders' signatures are required. **HTH Worldwide must be notified of any changes to your bank account no later than the 20th of the month preceding the change.**

AUTHORIZATION: As a convenience to me, I request and authorize you to pay and charge to my account checks drawn on that account by and payable to the order of HTH Worldwide provided there are sufficient collected funds in said account to pay the same upon presentation. I agree that your rights with respect to each debit will be the same as if it were a check drawn on you and signed personally by me. I authorize HTH Worldwide to initiate debits (and/or corrections to previous debits) from my account with the financial institution indicated for payment of my Global Citizen premium. This authority is to remain in effect until revoked by me in writing, and until you actually receive such notice, I agree that you shall be fully protected in honoring any such debit. I further agree that if any such debit be dishonored, whether with or without cause and whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor results in forfeiture of insurance.

NOTE: Should your withdrawal not be honored by your bank, you will automatically be removed from Monthly Checking Account Deduction and be billed quarterly. After 364 days, you may re-apply for the monthly checking account deduction option.

Applicant Name	Applicant Social Security No.	Name on Checking Account		
Name of Bank or Financial Institution	Address	City	State	ZIP Code
Checking Account No.	Bank Routing No.	Federal Credit Union Routing No.		
Authorized Signature (as it appears in the financial institution's records)	Date	Authorized Signature (as it appears in the financial institution's records)	Date	

(Continued on reverse)

DO NOT WRITE BELOW

Your insurance coverage is underwritten by an outstanding U.S. Admitted Company—BCS Insurance Company, rated A- (Excellent) by A.M. Best for financial strength. BCS Insurance Company, known for innovative product development and special risk underwriting, is based in Oakbrook Terrace, Illinois.

To find out more about BCS, visit <http://www.bcsigroup.com/plan/about/introduction.html>

Applicant's Social Security No.

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Visa/ Passport No.

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9. Statement of Accountability – To be completed when the applicant cannot complete the application.

I, _____, personally read and completed this Individual Enrollment Application for the applicant named below because:

Applicant does not read English Applicant does not speak English

Applicant does not write English Other (explain): _____

I translated the contents of this form and to the best of my knowledge, obtained and listed all the requested personal and medical history disclosed by: _____

I also translated and fully explained the "Conditions of Application (Section 7)."

By X _____ Signature of Translator _____ Today's Date (Required)

10. Conditional Receipt – To be completed by the agent and given to the applicant.

Received from _____ \$ _____ as a premium, payable to HTH Worldwide Insurance Services.

Subject to the following:

IN NO EVENT SHALL HTH WORLDWIDE HAVE ANY LIABILITY TO THE APPLICANT IF THE APPLICATION IS NOT APPROVED, EXCEPT FOR THE OBLIGATION TO RETURN THE PREMIUM SUBMITTED WITH THIS APPLICATION IF THIS APPLICATION IS NOT APPROVED, AND NEITHER SHALL ANY COVERAGE EXIST NOR SHALL THE APPLICANT BE ENTITLED TO ANY BENEFITS UNLESS AND UNTIL THIS APPLICATION IS APPROVED BY HTH WORLDWIDE.

Dated this _____ day of _____, 20 _____.

Agent acknowledges receipt of money and delivery of Conditional Receipt.

By X _____ Signature of Agent _____ Agent I.D. Number

Consider Other HTH Products to Meet
Your Specific Needs

Single-trip Travel Medical

Multi-trip Travel Medical

Trip Cancellation

International Student
Health Insurance

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