

To Get a Quote or Enroll in
TripProtectorSM

TripProtectorSM

Peace of mind when planning
your vacation

by Phone or Online

HTH Worldwide

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AFTON, WY 83110

Visit www.individualhealth.com
E-Mail SALES@INDIVIDUALHEALTH.COM

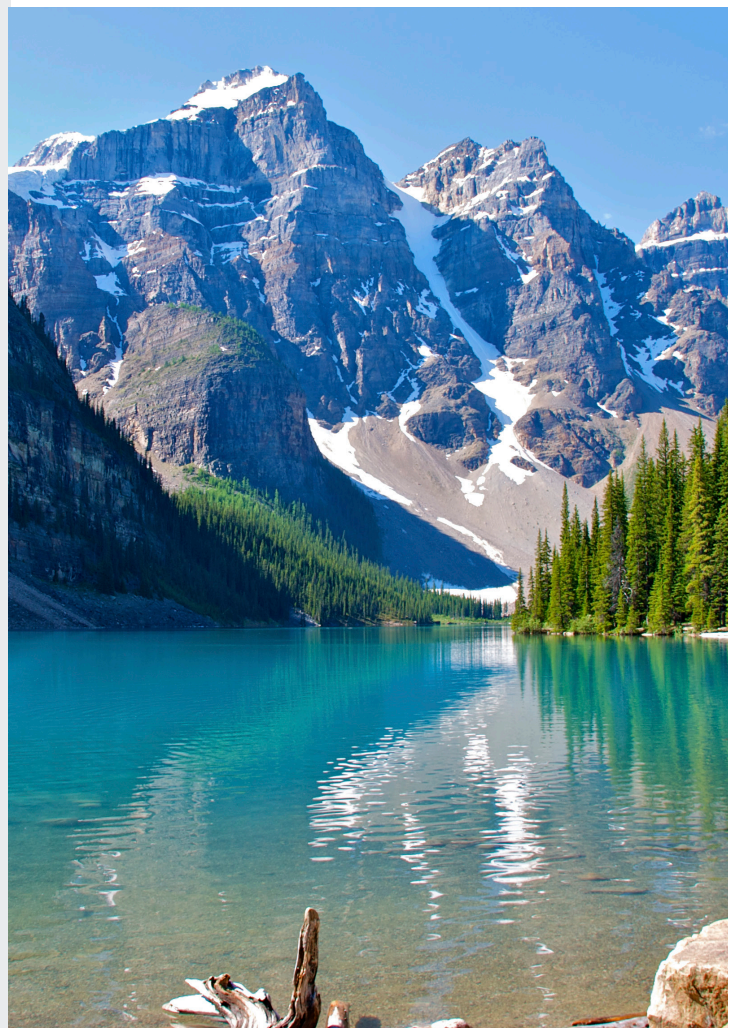
Call 307-690-0427



Nationwide[®]

Underwritten by Nationwide Mutual Insurance Company
and Affiliated Companies, Columbus, OH

NW-TP-17/7972



*Medical and trip
protection coverage*

HTH Worldwide

Global Health and Safety

At **HTH Worldwide** we work hard to deliver innovative, world-class service, including state-of-the-art mobile and web-based medical assistance tools and databases. From our careful selection process for doctors and hospitals, to our medical assistance, HTH programs meet the highest expectations for quality and service.



Medical and Trip Protection

Travel plans can change for any reason. Savvy travelers insure their trip and their health with a travel protection plan from **HTH Worldwide**.

What is TripProtectorSM?

It is a comprehensive plan to protect you while you are traveling. TripProtectorSM includes medical protection, trip cancellation, trip interruption, baggage protection and more. It's the coverage and services you need to help you identify, access and pay for healthcare services in 190 countries.

Why Buy TripProtectorSM?

Your vacation is an investment which can be easily protected with coverage for certain expenses should circumstances force you to cancel or interrupt your trip:

- Recover losses due to illness, injury, terrorism, financial default by your tour or cruise operator, dangerous weather conditions and more*.
- Ensure you have financial and medical support in the event medical transportation is required due to severe illness or injury.
- Access additional support for services you might need including guarantees of payment for medical care and assistance for prescriptions and contact lens replacement.

* Coverage may vary by plan; please read your plan documents for complete details

Benefits

	TripProtector Economy	TripProtector Classic	TripProtector Preferred SM
Travel Protection Benefits			
Underwritten by Nationwide Mutual Insurance Company	Benefit Limits	Benefit Limits	Benefit Limits
Age Restriction	Up to Age 70	No	No
Pre-Existing Condition Waiver ³ (60 day look back prior to Effective Date)	Not available	Yes, if purchased within 14 days of initial deposit	Yes, if purchased within 21 days of initial deposit
Baggage Delay	More than 24 hrs., \$100	More than 12 hrs., \$200	More than 12 hrs., \$400
Baggage/Personal Effects	\$250 per item, max \$750	\$250 per item, max \$1,000	\$500 per item, max \$2,000
Missed Connection	\$250	\$500	\$1,000
Trip Delay	More than 8hrs., \$100 per day, \$500 max	More than 6hrs., \$200 per day, \$1,000 max	More than 6hrs., \$250 per day, \$1,500 max
Collision Damage ²	Not available	Not available	\$35,000
Trip Cancellation	\$5,000	\$25,000	\$50,000
Trip Interruption	125% of trip cost	150% of trip cost	200% of trip cost
Cancel For Any Reason ¹ (Optional)	Not available	Not available	75% reimbursement
Travel Medical Benefits			
Underwritten by Nationwide Mutual Insurance Company	Benefit Limits	Benefit Limits	Benefit Limits
Maximum Benefit for Accident per Person	\$75,000	\$250,000	\$500,000
Maximum Benefit for Sickness per Person	\$75,000	\$250,000	\$500,000
Surgery, Anesthesia, Radiation Therapy, X-Ray and Lab Office Visits	100%	100%	100%
Doctor Inpatient & Outpatient Office Visits	100%	100%	100%
Outpatient Prescription Drugs Outside U.S.	100%	100%	100%
Accidental Death and Dismemberment	Not available	\$25,000	\$50,000
Accidental Death and Dismemberment - Common Carrier	\$25,000	\$50,000	\$100,000
Transportation Benefits			
Underwritten by Nationwide Mutual Insurance Company	Benefit Limits	Benefit Limits	Benefit Limits
Repatriation of Mortal Remains	\$15,000	\$25,000	\$25,000
Medical Transportation (includes transportation to join the insured)	\$500,000	\$1,000,000	\$1,000,000
Assistance Services			
Services provided by HTH Assistance Company	Benefit Limits	Benefit Limits	Benefit Limits
24 Hour Hotline and Concierge Services	Included	Included	Included

¹ This benefit not available in the following states: NH, NY, WA

² This benefit not available in the following states: NY, OR, TX

³ Additional eligibility requirements apply