New York University Abu Dhabi
Student Health Insurance Program
2015 – 2016
Blanket Student Accident and Sickness Insurance

Benefits in UAE Administered by:
Oman Insurance Company
Head Office: P.O. Box 5209, Dubai, United Arab Emirates
Toll-free from inside the UAE: 800. 823. 2872
tameen.ae

Benefits Outside of UAE Administered by:
HTH Worldwide
One Radnor Corporate Center, Suite 100
Radnor, PA 19087 USA
Customer Service Toll Free U.S.: 1.888.243.2358
Direct/Collect: +1.610.254.8769
For Medical Assistance: +1.610.254.8771
hthstudents.com

This pamphlet contains a brief summary of the features and benefits for insured participants covered under Policy No. BCS-3466-A-15. This is not a contract of insurance. Coverage is governed by an insurance policy issued to the Global Citizens Association, which New York University Abu Dhabi has agreed to participate in. The policy is underwritten by BCS Insurance Company of Oakbrook Terrace, Illinois, USA.

Benefits outside the United Arab Emirates are provided by Oman Insurance Company (OIC). This is not a contract of insurance. Coverage is governed by an insurance policy issued to New York University Abu Dhabi.

Complete information on the insurance is contained in the Certificate of Insurance on file with the school. If there is a difference between this program description and the certificate wording, the certificate controls.
Accessing Care Outside of the United Arab Emirates
Coverage provided by BCS Insurance Company and Administered by HTH Worldwide.

Medical Insurance Card – Outside of UAE

Once you are enrolled, you will receive an email notification from HTH Worldwide. Visit hthstudents.com, and using the certificate number provided on the email, sign in to the site for comprehensive information and services relating to your plan and to print your Medical Insurance Card.

Member Services – Outside of UAE

Contact HTH Worldwide Customer Service for assistance with, benefits and claims inquiries or to locate a medical provider:

Toll Free USA: 1.888.243.2358
Direct: +1.610.254.8769
Fax: +1.610.293.3529
Email: customerservice@hthworldwide.com

Locating a Medical Provider – Outside of UAE

Locate a provider at www.hthstudents.com by selecting either International Destinations, to access HTH Worldwide’s international community of providers or by selecting U.S. Destinations to access the Aetna Global Benefits Passport PPO network for care inside the U.S.A.

hthstudents.com

Visit hthstudents.com to track claims, search for a doctor, view plan information, download claim forms and read health and security information or print your Medical Insurance Card.

What to do in the event of an emergency – Outside of UAE

You are entitled to Global Assistance Services. In the event of an emergency, you should go immediately to the nearest physician or hospital without delay and then contact HTH Worldwide. HTH Worldwide will then take the appropriate action to assist and monitor the medical care until the situation is resolved. To contact HTH Worldwide for Medical Assistance, call 1.800.257.4823 or collect +1.610.254.8771.

Claims Submission – Outside of UAE

Claims are to be submitted to HTH Worldwide, Attn: International Claims, One Radnor Corporate Center, Suite 100, Radnor PA 19087, USA. See the hthstudents.com website for claim forms and instructions on how to file.

Medical Assistance Services Worldwide

We help you get the care you need:

- Scheduling appointments with qualified doctors, dentists and behavioral health professionals
- Coordinating direct payments to hospitals and doctors
- Monitoring inpatient and outpatient episodes and applying standards of western medicine
- Filling prescriptions locally or transferring prescription pharmaceuticals from abroad
- Arranging transportation, escorts and necessary visas for medical treatment

In case of serious injury or illness, HTH arranges and provides the following emergency assistance services:

- Hospital admission for emergency care
- Bedside Visit of a Family or Relative (must be hospitalized for 7 or more days)
- Emergency Evacuation or Repatriation / Medical Escort Services
- Repatriation of Remains

Contact HTH Worldwide Global Health & Safety for Medical Assistance 1.800.257.4823 or collect +1.610.254.8771. For coverage of assistance services, HTH Worldwide, as the administrator must arrange and pay directly for services.
## MEDICAL EXPENSES

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<th>Benefits</th>
<th>Limits Eligible Participant</th>
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<tr>
<td>Period of Coverage Maximum Benefits</td>
<td>$250,000</td>
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<tr>
<td>Period of Coverage Maximum Benefit per Injury or Sicknesses</td>
<td>$250,000</td>
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<tr>
<td>Period of Coverage Deductible</td>
<td>$0 per Injury or Sickness</td>
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<tr>
<td>Physician Office Visits</td>
<td>100% of Reasonable Expenses</td>
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<tr>
<td>Inpatient Hospital Services</td>
<td>100% of Reasonable Expenses</td>
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<tr>
<td>Emergency Hospital Services</td>
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<td>Hospital and Physician Outpatient Services</td>
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<tr>
<td>Maternity Care for a Covered Pregnancy</td>
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<tr>
<td>Inpatient treatment of mental and nervous disorders</td>
<td>Reasonable Expenses for a maximum period of 30 days per Period of Coverage</td>
</tr>
<tr>
<td>Outpatient treatment of mental and nervous disorders</td>
<td>Reasonable Expenses up to a maximum of 30 visits per Period of Coverage</td>
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<tr>
<td>Treatment of specified therapies, including acupuncture and Physiotherapy</td>
<td>Reasonable Expenses on an Inpatient basis. Reasonable Expenses up to $50 Maximum per visit subject to a Maximum of 15 visits on an Outpatient basis if service is prescribed by a Physician and such prescription is for a stated number of visits. Benefit is per Period of Coverage.</td>
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<tr>
<td>Elective Termination of Pregnancy</td>
<td>Reasonable Expenses</td>
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<td>Repairs to sound, natural teeth required due to an Injury</td>
<td>100% of Reasonable Expenses up to $500 per Period of Coverage maximum</td>
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<tr>
<td>Outpatient prescription drugs including oral contraceptives and devices</td>
<td>100% of actual charge</td>
</tr>
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</table>

### ACCIDENTAL DEATH AND DISMEMBERMENT

Maximum Benefit: Principal Sum up to $25,000 for Participant; up to $5,000 for Spouse; up to $1,000 per Child(ren)

### REPATRIATION OF REMAINS

Maximum Benefit up to $100,000

### MEDICAL EVACUATION

Maximum Lifetime for All Evacuations up to $250,000

### MEDICAL TREATMENT RECEIVED IN THE HOME COUNTRY

100% of Reasonable Expenses

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2 Repatriation of Remains and Medical Evacuation covered worldwide; including the United Arab Emirates.
Additional Services

**Bedside Visit**

If a Covered Person is Hospital Confinement due to an Injury or Sickness for more than 7 days, is likely to be hospitalized for more than 7 days or is in critical condition, while traveling outside of his/her home country, the Insurer will pay up to $5,000 for the cost of one economy round trip air fare ticket to, and the hotel accommodations in, the place of the Hospital Confinement for one person designated by the Covered Person. Payment for meals, ground transportation and other incidentals are the responsibility of the family member or friend.

With respect to any one trip, this benefit is payable only once for that trip, regardless of the number of Covered Persons on that trip. The determination of whether the Covered Member will be hospitalized for more than 7 days or is in critical condition shall be made by the Administrator after consultation with the attending physician. No more than one (1) visit may be made during any 12 month period. No benefits are payable unless the trip is approved in advance by the Plan Administrator.

**Pre-Existing Condition**

The Insurer does pay benefits for loss due to a Pre Existing Condition.

**What is not covered?**

Unless specifically provided for elsewhere under the Policy, the Policy does not cover loss caused by or resulting from, nor is any premium charged for, any of the following:

1. Expenses incurred in excess of Reasonable Expenses.
2. Services or supplies that the Insurer considers to be Experimental or Investigative.
3. Plastic or cosmetic surgery, unless they result directly from an Injury which necessitated medical treatment within 24 hours of the Accident.
4. Participating in an illegal occupation or committing or attempting to commit a felony.
5. Treatment to the teeth, gums, jaw or structures directly supporting the teeth, including surgical extraction’s of teeth, TMJ dysfunction or skeletal irregularities of one or both jaws including orthognathia and mandibular retrognathia, unless otherwise noted.
6. Expenses incurred in connection with weak, strained or flat feet, corns or calluses.
7. Loss due to an act of war; service in the armed forces of any country or international authority and participation in a: riot; or civil commotion.
8. Riding in any aircraft, except as a passenger on a regularly scheduled airline or charter flight.
9. Under the Accidental Death and Dismemberment provision, for loss of life or dismemberment for or arising from an Accident in the Covered Person’s Home Country.

**Who is eligible for coverage?**

All regular, full time Eligible Participants of the educational organization or institution who are engaged in international educational activities.

**When does coverage start?**

Coverage for an Eligible Participant starts at 12:00:01 a.m. on the latest of the following: 1. The effective date of the Policy; or 2. The Participating Organization’s or Institution’s Effective Date; 3. The effective date shown on the Insurance Identification Card, if any; 4. The date the premium and completed enrollment form, if any, are received by the Insurer or the Administrator. Thereafter, the insurance is effective 24 hours a day, worldwide. In no event, however, will insurance start prior to the date the premium is received by the Insurer.

**When does coverage end?**

Coverage for an Eligible Participant will automatically terminate on the earliest of the following dates: 1. The date the Policy terminates; 2. The Participating Organization’s or Institution’s Termination Date; 3. The date of which the Eligible Participant ceases to meet the Individual Eligibility Requirements; 4. The end of the term of coverage specified in the Eligible Participant’s enrollment form, if any, including any requested extension; 5. The date the Eligible Participant requests cancellation of coverage (the request must be in writing); or 6. The premium due date for which the required premium has not been paid, subject to the Grace Period provision.

*Bedside Visit covered worldwide; including the United Arab Emirates.

**Care Inside the UAE:**

For information about care Inside the UAE, please reference your Oman Insurance Company (OIC) member materials.

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