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December 15, 2008

Policy: New York University Study Abroad Program
Policy Number: HM-3049-A-08

To Whom It May Concern:

Please be advised that the bearer of an HTH Worldwide identification card indicating enrollment in the New York University Study Abroad Program as a student, resident director, faculty and staff have the following benefits while traveling outside of their country of residence (United States of America) to their host country or other third countries. Please note the member's effective dates of the plan as indicated on their identification card.

	Limits Eligible Participant	Limits Spouse	Limits Child
COVERAGE A – MEDICAL EXPENSES			
Lifetime Maximum Benefit	\$1,000,000	\$1,000,000	\$1,000,000
Policy Year Maximum Benefits	\$100,000	\$100,000	\$100,000
Maximum Benefit per Injury or Sicknesses	\$100,000	\$100,000	\$100,000
Deductible	\$0 per Injury or Sickness	\$0 per Injury or Sickness	\$0 per Injury or Sickness
COVERAGE B – ACCIDENTAL DEATH AND DISMEMBERMENT	Maximum Benefit: Principal Sum up to \$25,000	Maximum Benefit: Principal Sum up to \$5,000	Maximum Benefit: Principal Sum up to \$1,000
COVERAGE C – REPATRIATION OF REMAINS	Maximum Benefit up to \$100,000	Maximum Benefit up to \$100,000	Maximum Benefit up to \$100,000
COVERAGE D – MEDICAL EVACUATION	Maximum Lifetime for all Evacuations up to \$250,000	Maximum Lifetime for all Evacuations up to \$250,000	Maximum Lifetime for all Evacuations up to \$250,000

In addition, members are provided with 24-hour travel assistance should an emergency arise while the member is outside of his or her home country. If you have any further questions or need to file a claim do not hesitate to call us at 610-254-8771 (collect) or 1-800-257-4823 (US toll free) for assistance.

Best Regards,

Robert C. Brooks
Senior Account Manager – Key Accounts