

GLOBAL NAVIGATOR HEALTH PLAN



**Renewable worldwide major medical
coverage for Maritime Crew**

Fully complies with state
insurance department
standards



Boating, the lifestyle of South Florida!

HTH Worldwide

HEALTHY SOLUTIONS 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 Navigator?

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Worldwide health insurance and services for maritime crews and employers

The Global Navigator health plan is designed to meet a crew member's need for comprehensive worldwide benefits—inside and outside the U.S.—without the time limits, eligibility conditions and benefit exclusions common among traditional plans. Global Navigator is the premier maritime health plan because it combines these benefits with concierge-level medical assistance and easy access to an elite community of carefully selected hospitals outside the U.S. and a network of over 700,000 doctors and hospitals inside the U.S. Global Navigator gives crews peace of mind, knowing they always have the freedom to access top medical care and benefits no matter where their voyages take them.

Affordable monthly premium with no loading!

Global Navigator Features **HTH Worldwide's Global Health and Safety Services** —
Because crew members need more than insurance.

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

HTH Worldwide provides all the tools a Global Navigator 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 is approaching over 5,000 carefully selected medical providers in 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. Covering 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 Navigator 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 Navigator 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.

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.



Around-the-Clock Assistance Call Center

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

Unsurpassed Member Services

Appointment Scheduling and Direct Pay—Paperless, Cashless, Convenient

Using the web, the telephone or a web-enabled cell phone, members can request appointments with doctors and hospitals who participate in HTH's International Community. When making appointments, HTH arranges to pay the doctor or hospital directly. Global Navigator coverage is primary to other plans, including Protection and Indemnity (P&I) insurance and HTH even waives the deductible if a member sees a participating physician.

Personalized Recruitment—Meeting Your Needs and Expectations

If members need a physician in a location not currently covered by HTH's International Community, HTH makes every effort to recruit an appropriate, qualified doctor.

Well Prepared and Informed Choice—To Get the Care You Need

Members can create a Well Prepared personal web page to store search results for physicians, drug translations and more. If members experience unanticipated medical problems, they can request local, regional or global treatment alternatives through the Informed Choice service.

mPassportSM—Vital Information in the Palm of Your Hand

Members can locate emergency services, search for a doctor, hospital or pharmacy, translate drug brand names and key medical terms and receive up-to-the-minute health and safety alerts from their web-enabled cell phones via HTH's mPassport service.

Why Choose HTH Worldwide's Global Navigator 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 Navigator is administered by HTH Worldwide Insurance Services 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 Navigator is underwritten by A-rated insurance companies licensed by state departments of insurance as admitted carriers.
- Global Navigator protects your rights by meeting the standards of state regulators and features benefits more generous than non-admitted "surplus coverage."

Group Quotes Available

- Boat owners and managers can cover crews of any size with a group plan.
- Group plan designs can be customized.
- Plans are HIPAA compliant and offer COBRA coverage.



Top 10 Advantages over Competing Plans

1. No limit on time spent in or out of the U.S.
2. Deductible is waived for office visits to participating providers outside the U.S. and preferred providers inside the U.S.
3. Alcohol related injuries are covered.
4. Administered using HIPAA guidelines — the pre-existing condition exclusion can be reduced or waived with proof of prior creditable insurance.
5. No waiting periods associated with any preventive services.
6. Sailboat racing covered to policy maximum.
7. Covers injuries or illnesses that are a result of a terrorist act.
8. No precertification required except for transplants.
9. No excluded transplants.
10. Affordable monthly premium with no loading.

How the Plan Works

Global Navigator offers 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 12 months of continuous coverage, Global Navigator members may renew their coverage or apply for a new plan that covers maternity costs in the same way as all other medical conditions.

To be eligible for the maternity benefit, a member must not be pregnant at the time of upgrade.

Global Navigator Options				
Plan	Deductible			Coinsurance Maximum
	Outside U.S.	U.S. in Network	U.S. out of Network	
250	\$125	\$250	\$500	\$2,000
1000	\$500	\$1,000	\$2,000	\$4,000
2500	\$1,250	\$2,500	\$5,000	\$8,000
5000	\$2,500	\$5,000	\$10,000	\$10,000

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

For detailed benefit schedule and rates, please see inserts.

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 the Global Health and Safety Resources. Procedures for filing a claim or requesting direct payment of participating providers will also be included.

Renewals

Global Navigator is annually renewable and coverage is continuous when renewed. You must continue to meet the plan's eligibility requirements. There are no medical questions at renewal and premium rates do not change based on your individual claims history. Your renewal rate will be the same as all persons renewing in your rating class.

After 12 months of continuous coverage, Global Navigator members may apply for a new plan that covers maternity costs in the same way as all other medical conditions. Members must submit a simple Health Statement to supplement their original application.

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 the Lifetime Maximum Benefit of the Plan has been exhausted;
5. 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 Navigator plan does not cover services for treatment of a medical condition for which medical advice, diagnosis, care, or treatment was recommended or received during 365 days immediately preceding the member's eligibility date.

Creditable coverage

The 365-day pre-existing conditions period can be reduced or eliminated if you have been covered by a creditable group or individual health insurance plan.

Conforms to state requirements

If any provision of a Global Navigator plan is in conflict with the statutes of the state in which the member resides, it is amended to conform to the minimum requirements of those statutes.

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

HTH Worldwide

How to Apply

- Mail** HTH Worldwide Insurance Services
One Radnor Corporate Center, Suite 100
Radnor, PA 19087, USA
Attn: Global Citizen Underwriting
- Visit** hthtravelinsurance.com
- Email** customerservice@hthworldwide.com
For Group quotes, corporatesales@hthworldwide.com
- Call** 1.888.243.2358 or 1.610.254.8700 outside the U.S.