

MTW Insurance coverage and requirements

MTW covers each person attending an MTW short-term project with Travel Medical & Evacuation Insurance. It is included in the project cost; no additional payment is required. Our 2011 coverage is through HTH (www.hthworldwide.com).

HTH Coverage for MTW participants	International projects	US & Canada projects
Group ID	2438-MTWV-CTPO2	2438-MTWN-CTP03
Accident and Medical Coverage	\$75,000	\$75,000
Coinsurance	80/20 to \$5,000 then 100%	0
Accidental Death and Disability Benefit	\$10,000	\$50,000
Repatriation of Remains Maximum Benefit	\$10,000	\$25,000
Medical Evacuation Maximum Benefit	\$75,000	\$25,000
Deductible	\$250	\$100

More details of this coverage and its exclusions are available from MTW upon request.

Each team will receive their HTH insurance cards from MTW two to three weeks before the project.

How does HTH coverage work on the project?

For Accident/ Injury: Normally our project staff will be able to help with the initial care and find a doctor and/or hospital as needed.

- Always call MTW and let us know if there has been a serious injury and/or if a person is being admitted to the hospital. MTW can help in getting payment to international locations and can help advise regarding treatment options and return home.
- At the hospital/ doctor's office: Show your HTH insurance ID card as proof of coverage. For International locations, the hospital/doctor will probably want to bill the team member directly. The team leader and adult participants should be prepared to handle this cost up front if necessary.
- Upon return home: Submit a claim to your primary insurance and submit a claim to HTH. Remember to include bills/receipts.

Emergency Evacuation: Evacuation is not a 911 service. Evacuation means that the treating physician and/or hospital have advised that the person needs to be transported to an alternate treatment facility.

- Call HTH: 877-865-5979; from outside the US: 1-610-254-8772 (collect)
- Have medical personnel available to discuss diagnosis and needs. If no such person is available, state and explain why.
- Notify Mark Gazaway with MTW at 678-823-0004, or during non-business hours at 404-276-9521 (cell) or 770-886-1393 (home) that an evacuation is taking place.

The above MTW(HTH) medical coverage functions **secondary** to each participant's primary medical insurance. Every MTW project participant must have their own primary medical insurance, and for those going on international projects, their primary coverage must include overseas treatment. (Continued on back page.).....

What if I do not have primary medical insurance?

US Projects: If you are participating in a US project and do not have primary medical insurance, **you must obtain supplemental short-term coverage**. This type of coverage can sometimes be purchased through your local insurance company. Contact them and tell them you need temporary medical insurance coverage for U.S. travel only. Your cost will probably range between \$50 to \$215, depending on your age, gender and the amount of deductible. We also recommend contacting either of the following to get quotes and or purchase coverage online:

Celtic Short-term Phone: 1-800-477-7870 www.celtic-net.com

Good Neighbor for short-term Phone: 866-636-9100 www.gnshorttermhealthplan.com

International Projects: If you are participating in an international project and do not have primary medical insurance, or yours does not cover you while overseas, **you must obtain supplemental short-term coverage**. You can get this type of coverage through **IMG** (International Medical Group). They have various insurance policies for individuals and groups going on short and long term trips.

You can get a quote and apply on line at www.imglobal.com

Look under [Products and Services](#)

Look under [Short-term Medical Insurance](#)

Look at [Patriot Travel Medical Insurance](#)

You will need to choose how much coverage you want and how much deductible. Depending on the choices you make, your cost should be between \$20 - \$65.

Frequently asked questions regarding primary coverage:

Q: My primary covers me overseas, but only for catastrophic incidents.

A: That is acceptable for MTW requirements.

Q: My primary covers me overseas, but only on a reimbursable basis.

A: That is acceptable. Each team should carry emergency cash with them.

Q: I am applying for supplementary coverage - how much coverage do I need?

A: The amount is up to the individual's preference.

Q: Who do I contact with unanswered questions about MTW's requirements?

A: Please feel free to contact the 2 Week Department

Phone: 678-823-0004

Email: 2wk@mtw.org