

## MTW insurance coverage and requirements

(Team leader, please explain this information to each of your team members.)

**MTW covers each person attending an MTW short-term project with travel medical & evacuation insurance.** This coverage is included in the project cost. It is secondary to each participant's primary medical insurance.

Our 2016/2017 coverage is with **HTH** ([www.hthworldwide.com](http://www.hthworldwide.com)).

HTH Coverage for MTW participants	International projects	US & Canada projects
Group ID	3001-V	3001-N
Policy #	2438-MTWV-CTPO2	2438-MTWN-CTPO3
Accident and Medical Coverage	\$200,000	\$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	\$250,000	\$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 the treating physician and/or hospital has advised that the person needs to be transported to an alternate treatment facility. HTH must be involved – they will not cover an evacuation that they have not coordinated.

- 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 MTW immediately** at 1-404-276-7295 (this is the on-call staff number you can dial day or night).

Project insurance coverage functions **secondary** to each participant's primary medical insurance. Every MTW project participant must have his/her own primary medical insurance, and for those going on international projects, their primary coverage must cover expenses incurred overseas.

**NOTE: MEDICARE DOES NOT PROVIDE COVERAGE OUTSIDE THE U.S.**

**What if one of my team members does 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:

**Seven Corners\***      **Phone: 1-800-344-6870**      [www.sevencorners.com](http://www.sevencorners.com)  
\*(Roundtrip Economy Coverage)

**Travel Guard**      **Phone: 1.800.826.4919**      [www.travelguard.com](http://www.travelguard.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 may want to consider the following providers or contact your local insurance company.

**IMG**      **Phone: 1-800-628-4664**      [www.imglobal.com](http://www.imglobal.com)  
**Seven Corners**      **Phone: 1-800-344-6870**      [www.sevencorners.com](http://www.sevencorners.com)

**Frequently asked questions:**

Q: My primary insurance covers me overseas, but only for catastrophic incidents – is that OK?

A: Yes, that is acceptable for MTW requirements.

Q: My primary insurance covers me overseas, but only on a reimbursable basis – is that OK?

A: Yes, that is acceptable. Each team should carry emergency cash with them.

Q: I am applying for supplementary coverage - how much coverage must I get?

A: The amount of coverage and deductible 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: 678-823-0020

Email: [missiontrips@mtw.org](mailto:missiontrips@mtw.org)