WESTERN MICHIGAN UNIVERSITY

Diether H. Haenicke Institute for Global Education

November 9, 2012

Dear WMU Study Abroad Student:

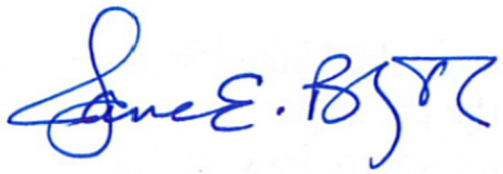
All students studying abroad through Western Michigan University are required to enroll in the WMU study abroad insurance plan. For the duration of your Study Abroad program, you will be enrolled in a comprehensive insurance program called HTH Worldwide which provides health and emergency insurance. Health and emergency insurance is provided through HTH Worldwide, 100 Matsonford Rd, One Radnor Corporate Center, Suite 100, Radnor, PA 19087 phone: +1-610-254-8700
www.hthworldwide.com/

During the orientation meeting for your program, we will provide you with a proof of coverage card and HTH brochure, which describes the health coverage and the emergency assistance plans. This brochure is also available on our website. Please contact the study abroad office should you require any additional certification of coverage for any reason. You may want to give a copy of this information to your family and discuss with them.

The medical insurance policy covers you when you are sick or injured. If you need medical attention, call the HTH Worldwide at one of the phone numbers listed on your ID card. Alternatively, you may phone HTH collect as indicated on the card. It is very important that you contact HTH before initiating any treatment. Depending on the gravity of the situation, HTH will contact the study abroad office to initiate our emergency protocol.

Western Michigan University requires you to be enrolled in the HTH package only for the official program dates organized by WMU. Therefore, you will be enrolled for the program dates specified in your file. Should you decide to change your departure or return dates or wish to purchase insurance for extra personal travel after completion of the WMU program, you may do so by contacting HTH directly at 1-888-243-2358 or +1-610-254-8769. You will pay HTH directly for this additional coverage (TravelGap), which is offered at a reasonable rate to WMU students.

Sincerely,



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