The coverage your teachers and staff deserve.
Who’s Who – participating entities

- ARK, Lloyd’s of London
- Insurer
- A+ rating from Standard & Poor’s

- Managing Agent & Program Holder
- Broker of Scholars Program
- We administer your benefits

- Third Party Administrator
- HTH processes & pays claims – Global
- *AmeriHealth (AHA) US Claims – via HTH*

- Prescription drug provider
- Drug Source – US Mail Order
- EPS – International Mail Order
<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Telephone Number</th>
<th>E-mail address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Smita Bhargava</td>
<td>Senior Vice President</td>
<td>+1.202.741.1573</td>
<td><a href="mailto:sbhargava@clements.com">sbhargava@clements.com</a></td>
</tr>
<tr>
<td>Scott Jacobs</td>
<td>Producer</td>
<td>+ 1.202.741.1556</td>
<td><a href="mailto:sjacobs@clements.com">sjacobs@clements.com</a></td>
</tr>
<tr>
<td>Daniel Good</td>
<td>Commercial Insurance Account Manager</td>
<td>+ 1.202.741.1746</td>
<td><a href="mailto:dgood@clements.com">dgood@clements.com</a></td>
</tr>
<tr>
<td>Denise Valentine</td>
<td>Claims Concierge</td>
<td>+1.202.741.1583</td>
<td><a href="mailto:dvalentine@clements.com">dvalentine@clements.com</a></td>
</tr>
<tr>
<td>Patricia Cupid</td>
<td>Claims Concierge</td>
<td>+1.202.741.1589</td>
<td><a href="mailto:pcupid@clements.com">pcupid@clements.com</a></td>
</tr>
</tbody>
</table>
Your Plan
## Your Plan Details

<table>
<thead>
<tr>
<th>Policy period</th>
<th>August 1&lt;sup&gt;st&lt;/sup&gt; 2018 – July 31&lt;sup&gt;st&lt;/sup&gt;, 2018 (12.01 am at local standard time)</th>
</tr>
</thead>
<tbody>
<tr>
<td>International Plan</td>
<td>- American &amp; Canadian nationals working &amp; living outside of the USA &amp; Canada</td>
</tr>
<tr>
<td></td>
<td>- 100% Global Coverage anywhere in the world including the USA</td>
</tr>
<tr>
<td>Policy Limit</td>
<td>- $5,000,000 USD per Lifetime per covered person</td>
</tr>
<tr>
<td>Pre-existing conditions</td>
<td>Covered</td>
</tr>
<tr>
<td>Congenital Conditions</td>
<td>Covered same as any other Illness</td>
</tr>
<tr>
<td>Pre-certification</td>
<td><strong>Must follow Patient Care Management Program guidelines in order to be entitled to receive full benefits</strong></td>
</tr>
<tr>
<td></td>
<td>- Subject to a 40% pre-certification penalty</td>
</tr>
<tr>
<td></td>
<td>- Refer to Plan Booklet for list of services requiring pre-certification</td>
</tr>
</tbody>
</table>
Your key benefits

| Deductible (per calendar year) | $100 per person internationally & in-network inside of US / $300 per family  
|                               | $200 per person **out of network inside of US** / $600 per family  
|                               | Total out of pocket - $5,000 per individual / $15,000 per family |
| Co-insurance                  | 100% internationally (outside of US/Canada)  
|                               | 100% in network in US/Canada  
|                               | 80% out-of-network in US/Canada |
| Maternity (Prenatal, postnatal, complications, birth centers, nurse midwives) | Per plan limit  
|                               | 100% internationally (outside of US/Canada)  
|                               | 100% in network in US/Canada  
|                               | 80% out-of-network in US/Canada |
| Mental & Nervous              | In-patient and out-patient  
|                               | Plan co-insurance applies  
|                               | Alcohol & Substance Abuse added – in-patient & out-patient  
|                               | **Out-Patient Services including Video-Counselling Remote Therapy (phone, online, skype etc)**  
|                               | Family Counseling - $500 per person / $1,500 per family  
|                               | Bereavement (6 months from death)- $100 per person / $300 per family |
| Birth Control                 | **Policy is extended to include oral contraceptives and IUDs up to a limit of $1,000 USD per policy year** |
| Hearing Aids                  | **Up to $3,500 per hearing aid unit necessary for each hearing impaired ear every 2 years for a dependent child under age 24- included under standard** |
Your key benefits continued

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Rehabilitative Therapy, Physical/Occupational/Speech Therapy/Medicine and Other Specified Therapies</strong></td>
<td>20 visits maximum per injury per calendar year</td>
</tr>
<tr>
<td><strong>Chiropractic care</strong></td>
<td>$30 maximum benefit per visit, 1 visit per day, $1,000 maximum limit per calendar year, deductible does not apply, plan co-insurance</td>
</tr>
<tr>
<td><strong>Physician office visits (non-surgical) Inpatient, Outpatient</strong></td>
<td>100% In-network in US / 80% Out-of-network in US, 100% Overseas, Subject to the deductible</td>
</tr>
<tr>
<td><strong>Hospital Emergency Room</strong></td>
<td>In US -</td>
</tr>
<tr>
<td></td>
<td>$50 co-pay if outpatient, no co-pay if admitted as inpatient within 72 hours, 100% within 72 hours of medical emergency (No deductible), 80% after 72 hours of medical emergency (After deductible)</td>
</tr>
<tr>
<td></td>
<td>Overseas - $0 co-pay per visit, 100% within 72 hours of medical emergency (No deductible), 100% after 72 hours of medical emergency (After deductible)</td>
</tr>
<tr>
<td><strong>Emergency Medical Transportation benefits</strong></td>
<td>Deductible does not apply, 100% of reasonable expenses internationally &amp; in-/out-of-network US, Ambulance, Local Emergency Transportation - calendar year max of $25,000, Emergency Reunion (10 days limit) - calendar year max of $10,000, Remote Medical Transportation (Emergency Medical Evacuation Services) - up to policy limit, Repatriation of Bodily Remains – calendar year max of $25,000, Transportation to Residence in Country of Assignment - calendar year max of $10,000</td>
</tr>
</tbody>
</table>
### Your key benefits – Wellness Benefit

| Policy year maximum | $400  
|                    | Co-insurance – 100%  
|                    | Deductible does not apply |

| Benefit | 1 examination per calendar year  
|         | Adult Males - Includes: physical assessment, Colorectal Cancer Screening (colonoscopy) & prostate screening and any related lab fees  
|         | Adult Females - Includes: physical assessment, mammograms, one PAP smear & colorectal cancer screening (colonoscopy) and any related lab fees. |

| Additional Colorectal screening | Applies to insured persons age 40 or older considered higher risk for colon cancer  
|                                 | Policy co-insurance does apply |

| Immunizations & vaccinations | 100% *in-network in the US & Overseas*  
|                             | 80% *out-of-network in the US* |

| Well Child Care (Newborn) | Deductible does not apply  
|                          | 100% in Network in the US and Overseas  
|                          | 80% out-of-network in the US  
|                          | Maximum of 6 examinations within the first year of life  
|                          | Includes routine / diagnostic tests and immunizations |
### Your key benefits, continued

<table>
<thead>
<tr>
<th>Out-patient Prescription drugs co-payments</th>
<th>Retail Pharmacy (Rx) in US</th>
<th>Retail Pharmacy (Rx) Overseas</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>▪ Deductible does not apply</td>
<td>▪ Deductible applies</td>
</tr>
<tr>
<td></td>
<td>▪ Generics: $5 co-pay per 30 day supply</td>
<td>▪ Generics and Brand Name: $5 co-payment per 30 day supply</td>
</tr>
<tr>
<td></td>
<td>▪ Brand Name: $15 co-pay per 30 day supply</td>
<td>▪ Brand Name: $5 co-pay per 30 day supply</td>
</tr>
<tr>
<td></td>
<td>▪ 3 month supply max</td>
<td>▪ 3 month supply max</td>
</tr>
</tbody>
</table>

**Mail Order Pharmacy (Rx) in US**
- Deductible does not apply
- Generics: $5 co-pay per 30 day supply
- Brand Name: $15 co-pay per 30 day supply
- 6 month supply max

**Mail Order Pharmacy (Rx) Overseas**
- Deductible does not apply
- Generics and Brand Name: $5 co-pay per 30 day supply
- 6 month supply max

*100% of the delivery cost is provided under the Mail-order.*

**Contraceptives Benefit in US**
- Deductible does not apply
- Generics: $5 co-payment per 30 day supply
- Brand Name: $15 co-pay per 30 day supply
- $1,000 annual maximum for all forms of contraceptives and/or related consultations and procedures associated with contraceptive management, insertion and/or removal where applicable

**Contraceptives Benefit Overseas**
- Deductible applies
- Generics: $5 co-payment per 30 day supply
- Brand Name: $5 co-payment per 30 day supply
- $1,000 annual maximum for all forms of contraceptives and/or related consultations and procedures associated with contraceptive management, insertion and/or removal where applicable

*Customs charges may apply and are the responsibility of the insured persons.*
Your key benefits – Frequently asked about benefits

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bridge Cover</td>
<td>Maximum of 3 months from date of termination</td>
</tr>
<tr>
<td>TMJ</td>
<td>$1,000 lifetime maximum&lt;br&gt;Treatment is covered, devices and apparatus are not</td>
</tr>
<tr>
<td>Dental benefit</td>
<td>Deductible: $25 per Insured Member, $75 per family&lt;br&gt;$1,000 calendar year maximum&lt;br&gt;-Class I - 100% of expenses for preventive care, without a deductible&lt;br&gt;-Class II - 80% of expenses for basic restorative care, deductible applies&lt;br&gt;-Class III - 50% of expenses for major restorative services, deductible applies.&lt;br&gt;-Class IV - 50% of expenses for orthodontic dental services, deductible applies.</td>
</tr>
<tr>
<td>Vision Expense</td>
<td>$150 maximum for eye exams per 24 months&lt;br&gt;$100 maximum for corrective lenses per 24 months</td>
</tr>
<tr>
<td>Organ transplants</td>
<td>$1,000,000 lifetime maximum limit per covered person&lt;br&gt;Plan co-insurance applies</td>
</tr>
</tbody>
</table>
## Enhanced benefits for 2017 & 2018

<table>
<thead>
<tr>
<th>Benefit Category</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alcohol / Substance abuse</td>
<td>Rehabilitation cover added with both in-patient and out-patient</td>
</tr>
</tbody>
</table>
| Mental & Nervous conditions          | - Lifetime cap of $25,000 is deleted and the benefit will be payable up to the regular policy limits  
- Out-patient limit of $2,500 deleted and this is covered at full policy limit  
- Some of the benefits, previously with co-insurance of 50%, has been replaced at 100%. See booklet for further information.  
- Video-Counselling Remote Therapy (phone, online, skype, etc.) - out-patient Benefit |
| Enrollment of dependents             | - Dependent enrollment period extended from 31 days to 60 days to allow more time without any break in cover                                  |
| Vaccinations & Immunizations        | - Added without cap outside of the wellness limit                                                                                          |
| Hearing Aids                         | - Up to $3,500 per hearing aid unit necessary for each hearing impaired ear every 2 years for a dependent child under age 24- included under standard – at no additional cost |
| Birth Control                        | - Policy is extended to include oral contraceptives and IUDs up to a limit of $1,000 USD per policy year                                |
| Children between 19-26               | - Will be based on School’s eligibility.  
- Can cover children up to Age 26 without the requirement of them being a student etc                                                |
## Non-medical enhancements

<table>
<thead>
<tr>
<th>Non-medical benefit claims</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25,000 per insured employee</td>
</tr>
<tr>
<td>Includes coverage for political violence perils such as war / terrorism</td>
</tr>
</tbody>
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<table>
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<tr>
<th>Household effects (personal property)</th>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Household effects (personal property)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000 per family</td>
</tr>
<tr>
<td>$500 deductible per each and every claim</td>
</tr>
<tr>
<td>Unscheduled items - household goods and clothing - covered at full replacement cost</td>
</tr>
<tr>
<td>Money – upto $500 maximum</td>
</tr>
<tr>
<td>Jewelry - $2,500 per item and $5,000 in the aggregate</td>
</tr>
<tr>
<td>$1,000 in the aggregate for theft or disappearance of property from any unattended automobile.</td>
</tr>
<tr>
<td>Higher limits or inclusion of “scheduled” or high-value items can be covered through a separate personally purchased policy.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Identity Theft expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,500 in the aggregate for legal or communication expenses associated with defending an identity fraud claim against you by financial institutions, removing incorrect judgments or challenging a consumer credit rating.</td>
</tr>
<tr>
<td>Identity fraud connected with your business, profession or occupation is not covered</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Non-medical benefit claims</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any claims should be filed with Clements, not HTH. Claims can be sent to Clements Claims team – <a href="mailto:commercialclaims@clements.com">commercialclaims@clements.com</a> with copy to Account Management team.</td>
</tr>
</tbody>
</table>
Scholars Web Portal

Scholars web portal

- New feature on portal - Now download all Claims in Excel with key claims details for easy viewing.
- Online Claims submission (eClaims)
- Deductible tracking / accumulators
- Print medical ID cards
- Check status of pending & paid claims
- Prescription mail order
- Review & print Explanation of Benefits (EOBs)
- Review coverage & benefits
- Pre-certification
- Guarantee Of Payment (GOP)
- Search for hospitals and physicians
- Translation tool
- Access over 44,000 participating pharmacies
- Travel health & news

Welcome to the Scholars Health Insurance program.
You may access your plans tools and resources from menu bar above or from the common tasks highlighted below:

Member Coverage and Benefits »
Policy Information, Plan Benefits, ID Cards
Claims Review »
Check finalized, processed or pending claims

Members
Request Direct Pay prior to your appointment and avoid submitting claims.
REQUEST DIRECT PAY

Announcing eClaims
We are pleased to offer our newest feature, online filing of eClaims. An eClaim allows you to file your claim more quickly, with greater accuracy, and in a convenient, paperless format.
File an eClaim

Member Quick Links
- Find a Doctor or Hospital
- Video - Claims Help
Global Network
Medical Providers

- **Within the U.S.**
  - Aetna is the U.S. Preferred Provider Network
  - Provides Direct Billing & discounts with thousands of U.S. doctors, clinics, & hospitals
  - Network providers should NOT charge you at time of service
  - Network providers can be located on the Scholars Website (Not Aetna) - [www.scholarshealthprogram.com](http://www.scholarshealthprogram.com)
  - Print copy of network provider from Scholars website for your future reference

- **International (Outside the U.S.)**
  - Access HTH Direct Bill Doctors, Clinics, & Hospitals on the Scholars website [www.scholarshealthprogram.com](http://www.scholarshealthprogram.com)
  - May contact HTH 48 hours in advance to set up a direct bill arrangement (for non-emergencies)

*Important note: Doctors working for in-network hospitals under the Scholars Medical Program are not necessarily in network; you must verify with HTH if doctors are in network for particular hospitals.*
Networks - Globally

- Over 16,300 vetted providers worldwide
- Contracted community is made up of 7,000 physicians and 2,000 facilities in over 190 countries
- 160 Regional Physician Advisors
- 200 Contracted infectious disease specialists; 575+ Travel Clinics
- Please allow 48 - 72 hours advance notice to set up a direct bill arrangement (for non-emergencies)
- No penalty for out of network providers use overseas

**Johannesburg**

- Extensive Contracted facilities and providers
- For scheduled procedures – contact HTH for Guarantees of Payment and pre-certification, where applicable at contracted facilities – *can be requested through mPassport App also.*
- For Emergencies – Please use the suggested medical facility by emergency responders and medical professionals
- Key contracted facilities in Johannesburg, South Africa
- Local representation through partner

**Locations outside of Johannesburg**

- Check website for contracted facilities
- For scheduled procedures – contact HTH for Guarantees of Payment and pre-certification, where applicable at contracted facilities
- For Emergencies – Please use the nearest and suggested medical facility by emergency responders and medical professionals – DO NOT WAIT

*Direct pay / Cashless arrangement cannot be guaranteed for non-contracted facilities. These will be paid through reimbursements*
Filing a Claim
How to file a claim

- Scholars Web Portal, mPassport, and via email, mail or fax
- **Completed Claim form is required for all claims being filed for reimbursement**
  - Submit separate form for each patient & complete in it’s entirety
  - Attach Itemized Receipts, Invoices or Bills
  - Select the preferred reimbursement currency supported by your bank
  - Select your Reimbursement Option (Check vs. Wire transfer- faster method using ACH with US bank accounts)
- Dental claims – on reimbursement basis only

*Payments can only be made to the primary insured member and not to dependents. Please make sure to include primary insured member’s payment information i.e. bank details on claim form. If the Name on the Bank account does not match the primary insured, then a claim cannot be settled.*

Submitting Medical claims via mail, fax or email:

- **DHL/FedEx**: HTH, Attn: International Claims, One Radnor Corporate Center, Suite 100, Radnor, PA 19087, USA
- **Fax**: +1.610.254.8794
- **Email**: hthclaims@hthworldwide.com
Do’s & Don’ts of claims filing

**DO**

- ✅ Pre-certify
- ✅ Register on Web Portal & mPassport
- ✅ Complete claim forms in entirety
- ✅ Give HTH 15-20 biz days to process clean claims

**DON’T**

- ✅ Hold onto claims
- ✅ Select currencies unsupported by bank
- ✅ Be afraid to ask questions or ask for help from us!
- ✅ Get frustrated
Claims Service – overview

- 24 X 7 Customer service center – Not a Call Centre but staff with plan awareness
- HTH’s Medical staff is available 24 hours a day, 7 days a week for emergencies.
- Response to e-mails within 48 hours of receipt
- Toll free number provided for persons in USA and Canada. HTH accepts collect calls from anywhere in the world from insured persons and providers.
- Simplified claims reimbursement process
- Monthly Newsletters with focused information on Claims Aspects
- Regular Member Surveys across our insured lives globally for plan and service improvement and adjusting to our member’s needs.
- Claims status can be viewed online at any time.
- Pre-certifications is fast and easy and can be requested online through the website. It is generally approved within 48 hours unless additional information is required.
- Our Claim Form is in English but if medical receipts are submitted in any other languages, then those get translated.
Clements in-house Claims Concierge Services

- Regular monthly calls with HQ and Regional offices for claims settlement pulse.
- Assisting Members with Claims and benefit queries
- Helping members with denied or pended claims
- Understanding Explanation of Benefits
- Resolution of issues if any – Dr / Providers communication, HTH liaison, updates on claims status
- In person meetings with clients and insured members worldwide throughout the year – Group and one-on-one meetings
- Bi-weekly review of all claims reports – denied, pended, high dollar denied claims, high out of pocket / out of network reports.
- Pro-active approach to identifying claims issues

Our goal is to play an active role in making the claims experience as smooth and seamless as possible for our clients.
Understanding the EOB

- Every processed claim will have an Explanation of Benefit (EOB) generated.
- A copy of every issued EOB is sent to the member.
- The EOB (explanation of benefits) will provide:
  - the patient’s name
  - the date of service
  - the charge amount
  - the amount paid
  - Method of payment
  - any amount ineligible for payment
  - And the patient’s responsibility.
- Any charge that is denied (ineligible) is explained in detail in the lower portion of the page.
- If payment is issued by wire, the first 2 dates in the upper right hand portion of the EOB provides the wire deposit date, then the claim processing date.
- The EOB will show the currency that was billed and the currency that payment is being issued.
- If payment is issued by check, the EOB will display the check number and the check paid date. (Checks are issued in US dollars only).
In Summary

- Register online at www.scholarshealthprogram.com
  Need your certificate number? Please contact Patricia or Denise at Clements Worldwide

- Use the mPassport App or online portal to file claims

- Need to know the status of your claim?
  Step 1: Check your online portal - scholars@hthworldwide.com
  Step 2: Call/Email HTH at 1.866.750.6125 or 1.610.254.8765 collect
  Step 3: Call or email - Patricia Cupid or Denise Valentine

- Questions about what is covered?
  Contact HTH: 1.866.750.6125 or 1.610.254.8765 collect
  scholars@hthworldwide.com
Contact Information – Claims

Global Health & Safety
*For submitting a Pre-certification or Guarantee of Payments (GOP) requests, please contact:*
+1 866.266.7506 – U.S. Toll Free
+1 610.254.8765 - collect outside the U.S
*globalhealth@hthtworldwide.com*

Customer Service
*For assistance with benefit and claims related questions, please contact:*
+1 866.266.7506 – U.S. Toll Free
+1 610.254.8765 - collect outside the U.S
*Scholars@hthtworldwide.com*

24 HOUR PRE-CERTIFICATION AND EMERGENCY ASSISTANCE
Phone: +1.610.254.8767 (Collect Calls Accepted) or 1.866.266.7506 (U.S. Toll Free)

For information about pre-certification including the electronic pre-certification process/notification:  [https://www.scholarshealthprogram.com/preCert/prCert_info.cfm](https://www.scholarshealthprogram.com/preCert/prCert_info.cfm)
Clements – Supplementary products for Staff & Parents

- Special discounted program for Staff and Parents of the AISJ community
- Personal purchases
- Up to 10%-15% discount on premium depending on the product type
- Products available:
  - International Auto
  - Personal Property Program (International Renters coverage)
  - Life Trust
  - Disability
- Additional financial contribution per policy (over a certain minimum number) towards PTA or student activities funding.
Thank you!

Questions?