

## Health Insurance

All Red Rocks Community College international students are required to carry medical insurance through the appointed RRCC health insurance provider, HTH Worldwide. Medical care in the United States is very expensive. A major accident or illness can create expenses of \$10,000 to \$100,000 very quickly. Medical insurance is privately run in the United States. Private insurance companies collect small amounts of money (premiums) each year from very large groups of people. If a member of this group has an accident or illness, the doctor and the hospital bills are paid from the money collected.

### Benefits Schedule

See your HTH brochure or visit the HTH website for more details <http://www.hthstudents.com/>

Description	Amount
Lifetime Medical Benefit	\$1,000,000
Policy Year Maximum Benefits	\$250,000
Maximum Benefit per Injury	\$250,000
Deductable	\$0 per injury or sickness
Accidental Death and Dismemberment	Maximum \$10,000
Repatriation of Remains	Maximum \$10,000
Medical Evacuation	Maximum Lifetime \$50,000
Bedside Visit	Maximum \$1,000 for cost of one economy airline ticket and hotel accommodation for one person

Coverage	PPO Plan In PPO limits	PPO Plan Outside PPO limits
Physician Office Visits	100% of reasonable expenses after \$20 copayment per visit	75% of reasonable expenses
Inpatient Hospital Services	100% of reasonable expense after \$50 copayment per visit.	75% of reasonable expenses
Hospital and Physician Outpatient Services	100% of reasonable expenses after \$50 copayment per visit.	75% of reasonable expenses
Outpatient prescription drugs	50% of actual charge	

For full details of HTH coverage or an explanation of the benefits go online to <http://www.hthstudents.com/> or call HTH Worldwide at 1-800-242-4178.

This insurance **does not** pay for pre-existing conditions (injury or illness that you had before the policy became effective), vision care, dental care, routine care, etc. Please visit the HTH website for more details <http://www.hthstudents.com/>

## Do You Need to See a Doctor?

For a list of doctors who are part of the HTH PPO network, please visit <http://www.hthstudents.com/>, logon using the information on your HTH ID card and click on Doctor Search or visit the EL/IS office for a list of participating doctors in this area.

### After Hours Urgent Care

If you need a doctor after regular office hours for an appropriate minor medical concern, consider an urgent care center as an alternative to the emergency room at your local hospital. To locate a participating urgent care center:

- Log on to <http://www.hthstudents.com/>
- Click on Doctor search
- Select Unites States Destinations
- Once provider search page comes up indicate your location
- Select Search for Hospitals or Facilities and facility type Urgent/Emergent Care click search

### Emergency Care

- Call the local emergency hotline (911) or go to the nearest emergency facility
- Before an emergency arises, it is helpful to be prepared by identifying participating PPO medical centers in you area.
- If an emergency arises warranting immediate medical care and you are unable to be transported to a participating PPO medical center, you will not be charged the “Outside of PPO” penalties as long as additional documentation is provided describing the circumstances and nature of the emergency.

#### **9 Good Reasons to Go to the Hospital Emergency**

1. Loss of consciousness
2. Intolerable and uncontrollable pain
3. Severe shortness of breath
4. Chest pain
5. Uncontrollable bleeding
6. Poisoning (call poison control center first  
Rocky Mountain Poison and Drug Center  
1-800-222-1222- ask for immediate advice)
7. A major injury, such as a head injury
8. Severe or worsening reaction to an insect bite or sting, or to a medication, especially if breathing is difficult
9. Stupor, drowsiness, or disorientation that cannot be explained

#### **11 Not Very Good Reasons to Go**

1. Earache
2. Minor laceration (cut) where bleeding is controlled
3. Minor dog bit where bleeding in controlled
4. Possible broken bone (if bone is showing or if limb is deformed, go directly to Emergency Room)
5. Possible strain
6. A blistered sunburn or minor blistered cooking burns
7. Bee or insect sting or delayed swelling (if there is breathing difficulty, go directly to the Emergency Room)
8. Rash
9. Fever (if there are convulsions, go to emergency)
10. Sexually transmitted disease (STD)
11. Colds and cough, sore throat, flu