



# USAID | WEST BANK/GAZA

FROM THE AMERICAN PEOPLE

November 3, 2009  
2010-WBG-02

To: All USAID/West Bank and Gaza Contractors, Grantees and Recipients  
Subject: New HAC Premium information

Dear Implementing Partners,

As you are aware, all individuals sponsored by USAID who travel to the U.S. must be covered under the USAID managed health care program entitled Highway to Health (HTH). All third country USAID sponsored participants must also have HAC coverage. However, the coverage through HTH is not mandatory if there are other providers. The HTH coverage was established as a convenience for those missions who may not be able to locate third country coverage.

For more information about these requirements, please review the draft mission order (section 4) or ADS 252.3.6.2.

For your information, attached are the new HAC premium rates for the next 12 months of the HAC contract, contact and other useful information.

Sincerely,

Ron Breen  
Acting Director, Office of Contracts Management  
USAID West Bank and Gaza



**USAID**  
FROM THE AMERICAN PEOPLE

**HTH Worldwide**

**Health and Accident Coverage (HAC)**

**Effective November 7, 2009 to November 6, 2010**

HTH Worldwide and USAID have renewed coverage under the current Health and Accident contract. The following information applies to HAC enrollments with effective dates of November 7<sup>th</sup>, 2009 through November 6<sup>th</sup>, 2010. A quick-reference table indicating the basic plan structures is listed below:

Plan	Description	Max Benefit Per Condition	Medical Certificate Required?	Co-Payment Per Condition	Medical Evacuation	Repatriation of Remains
Plan A	U.S. Based Activities	\$50,000	Yes	\$10	\$10,000	\$7,500
Plan B	U.S. Based Activities	\$150,000	Yes	\$10	\$10,000	\$7,500
Plan C	U.S. Based Activities – <b>May be used only for Trips of 30 Days or Less in place of Plan A or B</b> <b>Project Officer approval required</b>	\$50,000	No	\$10	\$10,000	\$7,500
Plan X	Third Country Activities	\$50,000	Yes	\$10	\$10,000	\$7,500
Plan Y	Third Country Activities	\$50,000	No	\$10	\$10,000	\$7,500

**Enrollment**

To enroll participants you will need to fill out the enrollment template located at:  
<http://trainethelp.usaid.gov/HACIns/USAIDTraining/Documents.htm>

Please note that the "orange" fields are mandatory to be completed for successful enrollment processing. If you have any questions about the information that is required, please contact the HTH Worldwide Enrollment Department utilizing the contact information below. HTH Worldwide will enroll the participants and send a confirmation of enrollment within 2 business days. An invoice with ID cards will then follow via mail.

For frequently enrolling missions or contractors it is recommended that the mission or contractor utilize HTH Worldwide's online enrollment tools located at [www.hthadvisors.com](http://www.hthadvisors.com). As access to these services is password protected for privacy and security, please contact the HTH Account Manager (contact info below) for assistance in establishing website access.

Please note that Site ID's are required for HAC enrollment. If you need to obtain a site ID, you may obtain this through SRA International at [trainet-vcs@sraproduct.com](mailto:trainet-vcs@sraproduct.com) or via the TrainNet Help Desk at 703-527-4340.

### Plan Rates

The following plan rates are effective for enrollments with effective dates from 11/7/2009 to 11/6/2010:

	Monthly Rate	Daily Rate (1-14 days)	Daily Rate (15-24 days)
Plan A	\$80.03	\$3.35	\$3.22
Plan B	\$89.50	\$3.76	\$3.68
Plan C	\$85.03	\$3.58	\$3.49
Plan X	\$67.49	\$2.80	\$2.67
Plan Y	\$72.55	\$3.05	\$2.98

### Optional Pre-Existing Condition Waiver Option and Rates

In discussions with USAID and its site contractors, HTH Worldwide has been made aware of the concern associated with exclusions related to pre-existing medical conditions. Problems that have arisen as a result of this exclusion include:

- Disruption of program budgeting when uncovered medical conditions need to be paid from the general budget.
- The inconvenience for participants with uncovered medical conditions, many of which are minor in nature.
- Delays in claims processing as HTH is required to request further documentation.

To help offset these issues, HTH provides several options that permit the coverage of pre-existing conditions at several levels. Please note that rates listed below are in addition to the Plan A-Y rates.

The following rates are effective for enrollments with effective dates from 11/7/2009 to 11/6/2010:

Pre-Ex Waiver Amount	Monthly	Daily (1-14 Days)	Daily (15-24 Days)
\$1,000	\$9.50	\$0.54	\$0.48
\$2,500	\$12.90	\$0.71	\$0.64
\$5,000	\$15.80	\$1.35	\$1.23
\$10,000	\$29.00	\$1.90	\$1.77

## Accessing Healthcare Providers

The USAID HAC program provides access to the Aetna Preferred Provider Organization (PPO), but does not limit access to only Aetna PPO providers. In the U.S., participants will be able to choose from over 700,000 physicians and 4,400 hospitals nationwide who participate in the Aetna Passport program. While participants are strongly encouraged to utilize the network to access healthcare providers, the HAC plans do not require use of the network.

To access the Aetna PPO site, participants may register online at [www.hthstudents.com](http://www.hthstudents.com) for access to the Doctor Search. It is important to use this search page rather than Aetna directly as this is a customized search tool available only to HTH clients.

Helpful Tips on Using the Aetna PPO Search Tool:

- Searches by Zip Code are the most efficient, so if you know your Zip code location in the US this will be the easiest way to search. Otherwise, you may utilize the city and state location.
- You may search under two different databases – either the Primary Search or the Secondary Search. Depending on the area of the US, the secondary search may yield additional results. If you do not locate providers in a given location, also try the secondary search

The HAC Plans X and Y provide access to healthcare in third countries. HTH Worldwide has over 4,000 international providers. To access these providers, please go to [www.hthstudents.com](http://www.hthstudents.com) and click on the Doctor Search link and then select “International Destinations.”

## Claims Processing

Providers may submit claims directly to HTH Worldwide. In the event a participant pays up front for medical expenses, they may complete a claim form and attach itemized bills for reimbursement. Claims are to be submitted to HTH Worldwide, PO Box 30259, Tampa, FL 33630, USA. See the [hthstudents.com](http://hthstudents.com) website for claim forms and instructions on how to file.

## Co-Payment

There is a \$10 Co-Payment per condition (injury or sickness). Note: The Co-payment is per condition, not per visit. The \$10 Co-payment should **not** be paid up-front, as it will automatically be managed through an administrative procedure at HTH. The Co-Payment will be taken from the first bill received and paid by HTH. An Explanation of Benefits will be sent to the participant indicating on which bill the Co-Payment was taken and to which provider it should be paid.

As members often pay out of pocket and seek reimbursement for prescription medication, when possible, HTH will take the Co-Payment out of the amount reimbursed to the participant for prescriptions.

## Fulfillment Materials

Fulfillment Materials (pamphlets, claim forms, etc.) are available online on both the TraiNet (<http://trainethelp.usaid.gov/HACIns/USAIDTraining/Documents.htm>) and HTH Worldwide websites ([www.hthadvisors.com](http://www.hthadvisors.com) for administrators and [www.hthstudents.com](http://www.hthstudents.com) for participants.) For bulk orders of fulfillment materials please contact the HTH Account Manager.

## **Contact Information**

### **Customer Service for Participants, FSN's and TCN's**

*For plan participants needing assistance with claims inquiries, confirmation of benefits, assistance in locating a doctor, replacement ID cards and general member needs, please contact*

1.888.350.2002 (U.S. Toll-Free)  
1.215.793.6925 (direct/collect)  
[studentinfo@hthworldwide.com](mailto:studentinfo@hthworldwide.com)

### **Overseas Emergency Assistance**

*For assistance with medical care Outside of the U.S. and for all Evacuations and Repatriations, please contact:*

1.800.257.4823 (U.S. Toll-Free)  
1.610.254.8771 (direct/collect)  
[globalhealth@hthworldwide.com](mailto:globalhealth@hthworldwide.com)

### **HAC Enrollment**

*For mission or contractor assistance with plan enrollments, please contact:*

Diane Foraker, Sr. Enrollment Coordinator  
1.877.424.4325 ext 8735 (U.S. Toll-Free)  
610-254-8735 (direct/collect)  
[enrollment@hthworldwide.com](mailto:enrollment@hthworldwide.com)

### **Administrative Support for Missions and Contractors**

*For assistance with website access, plan benefit interpretation, claims escalations and general support to all mission and contractor administrators utilizing the HAC plans. Please contact:*

Robert Brooks, Sr. Account Manager, Key Accounts  
1.800.394.2500, option 2 (U.S. Toll-Free)  
1.703.830.5627 (direct/collect)  
[rbrooks@hthworldwide.com](mailto:rbrooks@hthworldwide.com)