

# Health & Safety

*DePauw makes staying safe while off campus a priority. Students and their parents should review the information below, and contact Civic, Global, and Professional Opportunities with questions.*

**Insurance for Travel Abroad: HTH Worldwide** DePauw University and HTH Worldwide have partnered to offer international travel accident and sickness insurance for students and faculty participating in off-campus programming through DePauw University. All students traveling abroad for any DePauw-sponsored international off-campus program will be enrolled in this coverage for the duration of their off campus program. The premiums for coverage will be assessed to the student's account as the "Travel Accident & Sickness Insurance" fee. Premiums are set by HTH Worldwide and will be announced prior to each academic year. Please visit [OCS cost & financial support page](#).

**Coverage** HTH Worldwide is a leading insurance provider for study abroad programming. The plan provides medical benefits while you are temporarily away from home, and includes the following coverage:

POLICY MAXIMUMS	INSURER PAYS UP TO PER INSURED PERSON
Period of Insurance maximums benefits	\$100,000
Benefits	Insurer Pays
Professional Services and Inpatient Hospital Services	
1. Surgery, anesthesia, radiation therapy, in-hospital doctor visits, diagnostic x-ray and lab	100%
2. Office visits: including x-rays and lab work billed by the attending physician	
Inpatient Hospital Services	
1. Surgery, x-rays, in-hospital doctor visits	100%
2. In-patient medical emergency	
Ambulatory Surgical Center	100%
Outside U.S. Outpatient prescription drugs	100% of covered expenses
Dental Care required due to an injury	100% of covered expenses up to \$500 maximum per Period of Insurance
Physical and/or Occupational therapy/medicine	Maximum payment of \$50 per visit and a maximum of 24 visits per Period of Insurance
Accidental Death & Dismemberment	Maximum benefit: Principle sum up to \$10,000
Repatriation of Remains	Maximum benefit up to \$25,000
Medical Evacuation	Maximum benefit per Period of Insurance for all Evacuations up to \$100,000
Bedside visit	Maximum Benefit per Period of Insurance up to \$1,500

HTH Worldwide coverage is not health insurance and should not be used in lieu of any current insurance policy in which students are currently enrolled. Students should not cancel their current health insurance.

**Cashless System** While traveling on a DePauw sponsored international off campus program, students can access care from a network of western-trained English-speaking physicians without co-pays or deductibles. If you should find you need care, please take the following steps:

#### NON-EMERGENCY

1. Call or text HTH Worldwide: toll-free **1.866.281.1668**(outside the US, call **+1.610.254.8741 collect**)
2. HTH will find the nearest appropriate physician and schedule an appointment for you
3. When you arrive at the clinic/hospital/physician's office, provide your name and ID. HTH will have arranged for payment to the physician. You will not need to pay for services.
4. After the visit, HTH will contact you to follow up with your condition

#### EMERGENCY

1. Seek care immediately
2. Call or Text HTH, or have someone call or text HTH on your behalf to open a case: **1.866.281.1668 (outside the US, call +1.610.254.8741 collect)**
3. HTH will then communicate with the attending physician
- 4.

**Doctors and Prescription Drug Information** [www.hthstudents.com](http://www.hthstudents.com) provides students with extensive information about their destination related to health care providers, prescription drug availability, hospitals, recommended vaccinations, safety, and more. Students managing a chronic condition (diabetes, depression, allergies, asthma), can review this website for resources and physicians available to them while abroad. Students can also research the availability of prescription drugs in their host country. The “Translation Guide” portal will let students know if the drug they currently rely on is available in the host country, if it is referred to by a different name, or if the dosages are different than administered in the U.S. Students taking regular prescription medication should review the information in this portal, and provide copies to their physician in order to make plans to have enough medication for the duration of their program, or to make alternative arrangements well before departing for off campus study.

**Accessing the website** Students will receive an email within 24 hours of enrollment in HTH Worldwide. The email will include the student's individual User ID and instructions for accessing [www.hthstudents.com](http://www.hthstudents.com). Students can print out an ID card which includes the toll free and collect phone numbers for HTH Worldwide. Please keep this information with you at all times. Students do not need to show the ID card to receive services.

**Information for Parents** HTH Worldwide also has a website designed for parents: [www.hthparents.com](http://www.hthparents.com). Parents can create their own login and access information about their student's host country, availability of care, and information about HTH coverage. However, due to HIPPA laws, parents will not have access to student medical records, nor will HTH be able to answer questions about your medical care without the student's consent.

**Extended Coverage** Students planning to stay abroad past their official program dates can extend coverage through the [www.hthstudents.com](http://www.hthstudents.com) website. Enter DePauw's access code into the field provided on the main HTH students website. Contact [Center for Student Engagement](#) for the access code.

**Immunizations** Diseases such as tetanus, diphtheria, polio, typhoid, hepatitis, yellow fever, malaria, and travelers' diarrhea pose threats to the unprotected traveler. It is impossible to eliminate these risks, of course, but certain precautions can be taken to alleviate them, including acquiring the appropriate immunizations. The [Student Health Services](#) staff of DePauw University reviews the destinations of all internationally bound students. Immunizations are not required of students traveling abroad, but are *strongly* recommended. Based on the health concerns in each destination, the Health Services staff determines which vaccinations are recommended. Be aware that some countries require certain immunizations to gain entry.

In addition to all childhood vaccinations, all travelers are recommended to have vaccinations for hepatitis A, hepatitis B and meningitis. Although your own family healthcare provider may be able to administer routine immunizations such as tetanus and perhaps hepatitis A, most offices do not stock specialized vaccines such as typhoid or yellow fever. DePauw University Student Health Services provides travel consultation and some immunizations at cost.

For any questions regarding their health or regarding immunizations, students should consult with: (1) DePauw University's [Student Health Services Office](#), (2) a local County Health Department Travel and Immunization Service or (3) a reputable travel clinic regarding appropriate travel-related health needs. Because several weeks may be required to complete a needed vaccine series, the initial appointment should ideally be at least six weeks prior to departure.

In addition to HTH Worldwide services, there are a variety of online resources that you may wish to explore in advance of your travels:

- [Centers for Disease Control Travel Information](#) - [National Institutes of Health](#)- [World Health Organization](#)- [Travel Health Online](#)

## **Safety and Responsibility**

Nobody can guarantee complete safety. However, there are steps one can take to minimize risks. Students are required to attend orientation sessions and complete an online pre-departure program with information about health & safety issues, strategies for staying safe, and the difference between anti-Americanism and anti-American foreign policy. A few things to be aware of are:

Ultimately, students are responsible for their own safety. They must become informed of where they are going and develop ways to manage minor and major emergencies.

We work closely with our program partners so we know their staff takes our student's safety seriously. Each university or program has its own emergency protocols, which students will be informed of, or should inquire about, at their on-site orientations.

We communicate several times throughout the semester with students about issues such as what's going on on campus, registering for classes, and potential risk in that location.

We monitor news of events taking place around the world and contact students as appropriate.

Each of the off-campus study programs that DePauw works with has an advisor to international students or a program director to help students in any situation. They also have staff who can advise students on the relative safety of different neighborhoods. As students plan to go off campus, they can obtain some up-to-date assessments from various governments advising their citizens about safety and health issues.

[State Department Special Public Announcements - Worldwide Cautions, Travel Warnings and Consular Information Sheets](#)

[The U.S. State Department - Travel Advice](#)

[Great Britain's Travel Advice](#)

[Canada's Travel Advice](#)

[Australia's Travel Advice](#)

[Association for Safe International Road Travel \(ASIRT\)](#)