

Location: Beijing, China. HTH member travels from Vermont to visit a family member.

Product Purchased: TravelGap® Excursion

Medical Situation: A 64 year old patient is admitted to Beijing United Family Hospital for evaluation and treatment of vomiting, diarrhea and stomach cramping. Patient is a repeat TravelGap® member, having been hospitalized in Vietnam two years earlier.

Diagnosis: Recurrence of Diverticulitis, a gastrointestinal condition.

Action: Upon admission, HTH Medical Director consults with the attending physician. Because of age and severity of symptoms, patient is hospitalized for 7 days.

Bedside visit benefit of \$1500 is authorized by HTH to enable patient's son to travel to China for support. HTH continues medical monitoring throughout the hospital stay, obtaining daily medical updates on patient to ensure appropriateness of care.

Outcome: After hospital discharge, patient remains in China for five more days while she regains strength to travel back to the U.S. HTH coordinates business class travel for return trip.

HTH Worldwide Value

| | |
|--------------------------------|--------------------|
| Medical services in China | \$15,402.00 |
| Travel Arrangements | \$1,800.00 |
| Bedside Visit | \$1,500.00 |
| Total Incurred Expenses | \$18,702.00 |

Premium paid for TravelGap® Excursion \$145.00